

Don't Say I Never Told You

A guide to life from an ageing father to his millennial daughters

Series 2

This series contains chapters and E-templates on:

- Your other half
- You and your money
- Health and well-being
- You may not be able to buy your dream home, you may just have to do it yourself

By Pat Storm

Introduction

Girls, over my life I always sought counsel from my parents. It is rewarding to see that you are doing the same with your mother and I, long may it continue. However, the sudden death of a friend, who was younger and fitter than me, has been a reminder that there is no guarantee I will be around. So, just in case, here are some of the things that might be useful to you on your journey. Whilst this three-part series was written with you in mind, I hope it is also useful to any of your peers who happen to come across it.

Throughout the three-part series, I have designed checklists and evaluation tools to help you get started. These E-templates are available to all readers free of charge.

Varied and I hope interesting topics

I hope there are topics here that hit you 'left field', that push you in a direction that changes your life for the better. I have no idea which ones will resonate the most with you so I am simply firing a shotgun in your general direction and hopefully some pellets will surely hit the target.

The first series warms up with chapters on 'family and friends' and 'winning personal habits' before moving onto the heavier stuff of 'personal development'. Content includes:

- The six types of friends
- How to find good flat mates
- Being more effective with your time
- How to face tough times
- How to complete your life's purpose (your Ikigai) and your treasure map so your life has a direction you have actively chosen
- How to handle your personal baggage
- How to ascertain your natural talents

The second series covers 'your other half', 'you and your money', and 'health and well-being'. Content includes:

- Finding Wally - tips to help you find a life partner worth keeping
- Guidelines when weighing up 'Should I stay or should I go' from a relationship
- How to separate without funding the legal profession
- The twenty tips when buying your first home
- Tips to secure your financial future
- How to avoid buying a 'lemon' of a car
- You and your mental health
- Simple things to do to increase your survival odds when driving

The third series covers 'winning work habits', 'forging a career worth having', and 'some tips for millennial managers'. Content includes:

- Embracing abandonment
- Creating strong and healthy work relationships
- Handling office drama and a 'bully of a boss'
- Develop a safe haven, a respite from stress
- Making sure your career is as secure as a hedgehog
- Steps to help you find the right job and avoid being conned
- What to check when intending to make a major career change
- Tips to spending less time in unproductive meetings
- Tips to improve workflow and reduce waste

Caveat

Girls, the advice contained in this book has come from a variety of sources. From discussions I had with your grandparents, attending self-development courses, making mistakes, and absorbing information from those much wiser than me.

I have not always followed the advice laid out here. I don't see a problem in that. Do you? For this book is not about me, it is about you and your future.

Note of thanks to the reviewers

Girls, besides your valuable contribution, this book has also been reviewed by millennials amongst our family friends. I am immensely grateful to all of you for your help in shaping the content. I hope you recognize your contributions.

About the author

Pat Storm is the pen name for an author who was educated at Liverpool University where he studied Commerce. He spent his working life solving complex business problems and has published nine business books for an American publisher. He has written over 100 articles covering management and life issues and realized that his daughters would never see them. As a COVID 19 project he planned this book, using new and existing content, formatting it to be more palatable to his daughters and their peers. He lives with his wife and their cat (Tigger). His millennial daughters fledged early, are fiercely independent although ring for advice when the 'shit hits the fan'. They make him immensely proud.

Comments

Throughout the book I have included the comments made by my daughters and the other millennials who help shape this narrative.

Who the hell is Pat Storm, Dad?

I found this book clear and practical. Really good meander through different themes, places, experiences, and resources.

Good humor and connections with us millennials, endearing parts, and sections where you want to roll your eyes and go "Oh Dad".

Has companion pieces that are a great way to navigate through the book when you're looking for particular advice

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Your other half

I have been accused of being a serial monogamist. I have had three long term relationships. I have learnt from all three and regret none of them. Each one was right for me at the time, and I hope they will say the same. I have thus had two separations defined by the Relationship Act. Here is my advice which you probably need to take with a `pinch of salt`. This section covers:

- Where is Wally– finding a life partner
- Keep your powder dry
- Keep the relationship fire burning
- Should I stay or should I go? –your relationship
- How to separate without funding the legal profession

1. Where is Wally– finding a life partner

There is an interesting YouTube video by Amy Webb about her book called “Data, a love story: How I gamed online dating to meet my mate”. It is hilarious but highly informative.

At thirty, slightly Jewish as she puts it, Amy was not having much luck. She realized that finding Mr Right in Philadelphia was going to be harder than she first thought. She loved data and is an ace at statistics, so she realized after doing some numbers there were about 35, yes **35** possible men in Philadelphia. No wonder why she was having problems. Here is her calculation.

Population of Philadelphia	1.5 m
Number of Men	750000 (50%)
Between the age of 30-36	4% *750000= 30000
Jewish background	2.3* 30000= 690
Attractive to me	10%*690=69
Not a sports fan	50%*69= 35

So, Amy realized the problem was she had to look outside Philadelphia using, yes, using online dating. She however had a plan.

She would not date anyone who was not high scoring. Because she was a statistician, she even put scores on it. Listen to her TED talk (search How I gamed online dating to meet my mate). See below for a checklist I reverse- engineered from her talk. You will need to adapt it.

The key from Amy’s talk is to develop a profile that attracts men that you might be interested in and secondly screen them with a checklist, so you only engage in online conversations with those above a certain score. Only going out on a date with those with an even higher score. Your online conversations enabling you to tick more boxes where more detail is known.

Find, Text, Facetime then date in that order

It is quite common for texting to give the signal that the date will be promising. It is no wonder as you all have spent years being cool sending texts.

By face timing before you meet a potential partner you will be in a better position to assess whether their information provided stacks up. and spare themselves from disappointment.

Her advice is useful on many counts:

- You avoid the tinder disappointments
- You avoid being attracted to eye candy
- You avoid wasting time with the wrong people

Never compromise on a deal breaker

I know too many sad cases where good sex got in the way. Where a relationship blossomed when there were clear deal breakers for all to see.

Never think that your partner will change or change their mind. One sad case was the break-up of a marriage over the man refusing to father a child. The woman left the relationship in her early forties and will now be childless.

A leopard cannot change its spots, nor can your partner change their moral compass.

It is always dangerous to try and score a relationship when in fact emotions are the major driver. However, these points listed below may give you some guidance provided that you have viewed Amy Webb's YouTube video.

The three-time columns below recognize that you will not know about certain things until later e.g., their parents. Also, in some categories you will be finding out more every time you meet so the evaluation is in more than one column. After three months if the score is poor, get out. It is a lot less painful.

The checklist below may need re-categorization to suit your current situation.

A 'date screening' checklist	Before meeting	After two dates	After three months
<u>Deal breakers</u>			
Attractive to me	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Within my age range	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Similar values (morals, honesty, truthfulness etc.)		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Plausible reason for dating	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Their photos on social media indicate that you are compatible	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Nonsmoker	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Happy to share their full name and organisation where they work	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Search in Google image search, LinkedIn, Twitter advanced search and Instagram and confirm their story	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has interests in activities/hobbies that I like	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Challenges and stimulates me		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Makes me laugh		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Accomplished but humble		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Social drinker not a periodic binge drinker		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has a compatible lifestyle		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Not a drug user / alcoholic			<input type="checkbox"/> Yes <input type="checkbox"/> No
Compatible view on children			<input type="checkbox"/> Yes <input type="checkbox"/> No
Likely to be supportive of my career			<input type="checkbox"/> Yes <input type="checkbox"/> No
Close to their family			<input type="checkbox"/> Yes <input type="checkbox"/> No
Not possessive or jealous when I spend time with my friends			<input type="checkbox"/> Yes <input type="checkbox"/> No

Gets on well with my friends			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is prepared to get a blood test done for STDs before we take it to a further level			<input type="checkbox"/> Yes <input type="checkbox"/> No
They have strengths which are your weaknesses			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Helpful characteristics</u>			
Does the person share your dislike for _____ (your pet hate)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Located with _____ miles from me	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Height between _____ and _____	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Weight within _____ and _____	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Fitness level between _____ and _____ (Very fit, average, below average, very unfit)	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Understands what I do for a living and is interested in it		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Already sorted out their career		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Romantic		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Compatible with any children involved			<input type="checkbox"/> Yes <input type="checkbox"/> No
Compatible view on pets			<input type="checkbox"/> Yes <input type="checkbox"/> No
Not self-conscious – e.g., happy to dance with me			<input type="checkbox"/> Yes <input type="checkbox"/> No
Have started to sort out their own personal baggage or is prepared to do so.			<input type="checkbox"/> Yes <input type="checkbox"/> No
Willing to participate in new activities/hobbies			<input type="checkbox"/> Yes <input type="checkbox"/> No
Can get things done – a finisher who avoids procrastination			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No
Other _____			<input type="checkbox"/> Yes <input type="checkbox"/> No

Alternatives to online dating

After separating from your Mum, I looked at the best options. As I did not consider a drink dependent partner in a positive light, I crossed off night clubs and bars as a suitable source. I did not want the fuss of internet dating where you could be investing in meetings when compatibility could be quite low. I thought speed dating was outrageous, so I targeted a dining club called Table for Six. Where three males and three females each

paying their own bill meet at a restaurant. A host introduced everybody and then left the table to leave the party to have a good evening. It was an excellent way to meet potential partners. I met your step mum there.

Companion pieces in other chapters

Have a treasure map to give your life direction

Use the law of attraction to turbo charge your life

Minimise your personal baggage

Comments

Third time lucky, Dad. You need to follow your own advice.

Dad, only you could turn something fun like dating into a military operation.

2.Keep your powder dry

Don't have sex, too soon, with someone who you think could be a long-term partner. There are a number of reasons:

- Sex clouds your judgement, that is why you got into some silly relationships in the past. Get to know them, not their bodies!
- It is much harder to make your second meeting with this person about developing a relationship with YOU and not just your body.
- If they are special, you would want the relationship to be built on trust and a secure attachment.
- For an important relationship you would want your first time 'sharing bodily fluids' to be a lasting memory. Why not make it special, you may be remembering the day, together for years!
- Sex is addictive. Having sex with effectively a stranger, well one or two dates, means you are feeding this addiction. It will be easy for your mind to start wandering, trying to get your next fix, from somewhere else. A spiral into a repetitive series of sexual partners that leads to unhappiness.
- Good sex means swapping bodily fluids, as you know, so you need to get an 'all clear' blood test first. As the saying goes when you have sex with your partner for the first time you are also having sex with all their previous partner's partners.
- Relationships built on the foundations of sex often crumble when, three to six months down the line, you realize you actually have nothing in common outside the bedroom!

Intercourse should be left to when your minds are aligned, and you can have a body, mind and spiritual moment that knows no equal.

Companion pieces in other chapters

Have a treasure map to give your life direction

Use the law of attraction to turbo charge your life

Minimise your personal baggage

Comments

A bit late to give this advice Dad.

*Dad, oh my god, please never say or write sensual massage again.
There is a line and you crossed it.*

3.Keep the relationship fire burning

In the section, 'Have a treasure map to give your life direction' I talked about the need to set goals for what you want to do with your life partner each year. This is especially important when you have busy lifestyles where you can easily become "strangers in the night".

The types of relationship goals you might want to set

The relationship goals in your treasure map could include:

- ___ weekends away a year
- A holiday to _____
- ___ romantic meals out a month where you dress up
- Going out to the cinema _ times a month
- Shared exercise together ___ times a week
- Cooking a meal _ times a week
- Attending a couple's communication course by ___
- Attending a self-development weekend course together by ___
- Starting a new hobby together by _____

Why your career may need those 60-hour weeks, occasionally

To become an expert, the saying goes you need 10,000 hours doing that activity, so it makes sense to get there as quick as possible. Cruising in your twenties is an awfully expensive mistake. It is difficult to gather momentum in your thirties if you did not have it in your twenties. In my day, some highflyers were junior partners, at a leading accounting firm, by their 30th birthday.

Yes, they may have sold themselves to the Devil in the process, but it did create a lifelong momentum.

So, when working hard you need to be extra disciplined to make quality chunks of time with your partner. To spend time doing those things together that attracted you to each other in the first place.

That is why you need to set goals to keep the relationship fire burning.

Companion pieces in other chapters

Have a treasure map to give your life direction

Beware of becoming a workaholic

Comment

Dad, I am going to ring my stepmom to ask how successful you are on following your own advice.

4. Should I stay or should I go? – your relationship

When you hit problems, yes relationship problems, you first need to remind yourself why you are together in the first place. It is possible that you have drifted apart. Interests have diverged. Your partner's long-term direction is not in line with yours.

Invest first in counselling before you decide

I can guarantee from the 20 or so counselling sessions I had with your Mum that you will need them at some point in the future. Both of you.

You will learn heaps about your baggage, and it is a much safer place to air some of your concerns. Your partner will not storm off or shut down in front of a counsellor.

If they will not go to a counsellor, you need to find out the underlying issue. It maybe something in their past that you both agree is taboo. That might bring them to the table.

Normally you will need a series of sessions. With your Mum we went on at least three or four difference series of counselling over ten or so years.

The less obvious signals that indicate counselling is necessary include:

- You have not had sex for a month
- You or your partner avoid coming to bed at the same time
- Most evenings you both are doing your own things
- You just don't want to engage in a conversation

An affair while tempting will cost you in the long run

Far too often a relationship that is petering out with no end in sight leaves both parties vulnerable to an affair. It is wrong on many levels:

- What happened to your moral compass? Attend counselling first.
- You may be tempted by a chameleon. A person who is reflecting exactly what you have already told them.
- I know of only one affair that led to a long and fulfilling marriage, and in that case their partner had changed so much that they had grown apart. They did not do counselling, so the separation was messy.
- The separation will cost you thousands in legal fees (as much as \$250,000, see the following section), as your wrong partner will throw everything at you.
- The grass is seldom greener on the other side when you discover who they really are after the illusion has lifted.

Always remember that great sex can never paper over the cracks of incompatibility.

Relationships have their expiry date (7 hours, 7 days, 7 weeks, 7 months, 7 years, 77 years)

As night follows day relationships have a termination date, an expiry date if you like. You can extend it by doing work like your mother and I did, and we certainly do not regret it. Your mother and I extended our relationship through counselling and without this I would not be writing this book for you.

As we grow older our compass changes, the reality of our mortality means we start focusing on goals that may drive a couple, gradually apart.

The key is to recognize this, do the work as your extension to 77 years will do the trick in any case.

You already know, I am sure, that after three years the relationship law kicks into play and all joint assets will be shared equally no matter who provided them. This was not a problem with your mum and I as we came together with nothing, well nearly nothing.

Here are some key rules to ensure a breakup is relatively painless.

- Never let lawyers write to each other in a separation /divorce
- Have one lawyer/solicitor to act as arbitrator, mediator, explainer of the law and never, I mean never have heated discussions regarding assets or children without their presence.
- Have a relationship agreement (known often as a prenuptial agreement) signed if you have lived together for more than a year
- If you have an apartment or house and you want to buy them out of be generous with your offer.

Have a relationship agreement signed if you have lived together for more than a year

I have seen some serious problems when during a carefree time living together and both partners relaxed about signing a prenuptial agreement. The wedding beckons and one party says, "I will not sign such an agreement, it is like putting a curse on the wedding". Far better to have this done after a year together when everything is sweet and the wedding is far off in the future.

Comment

Dad, this is really practical and useful advice which we may never have talked about, so thanks. I will keep the relationship agreement in mind.

5. How to separate without funding the legal profession

Whatever the reason for your separation, it is painful. There can be regrets as to why you ever went into the relationship, or an immense feeling of loss. Katherine Smithson in her "The New Zealand family court survival guide" lived through a four-year family court battle which consumed all their family wealth. She quoted a child's poem that gives a clear message to all of us.

"My mum and my dad, are inside who I am. They are part of me, wherever I go. When they got divorced, they hated each other, and that was like they hated me. When they hurt each other, they hurt me."

Invest in couple's communication counselling always first

In those situations where you are capable of talking to each other and allowed to do so, there are no court orders. Then couple's communication counselling may help one or both parties. Do not discuss legal issues as these require a mediating lawyer.

Doing this yourselves can be very emotionally dangerous. You will probably not broach those topics that are taboo, and behavior can slip into old patterns which would not happen if a skilled counsellor is guiding you through a process.

The benefit of this step is that you can realize that either the relationship is over because you both have grown in different ways or that the real reasons for the split are surmountable if you both are prepared and want to compromise.

A parenting order

There are several reasons why parenting orders are given by the courts including:

- One party has experienced family violence (physically or mentally)
- One party wants out of the relationship but fears retribution and or conflict because of past violence
- A child or children are at risk
- One parent is planning to take the child or children overseas without permission.

A lawyer can quite easily build a case for a parenting order. The question you need to ask yourself is whether, when the dust settles, you will look back and agree that this was the only course of action.

Few people understand that this can lead to some ridiculous imprisonment of the barred party.

Two fathers I knew could not accept the separation from their children. The order was not about any harm to the children. Quite the reverse they were good fathers but poor husbands. In one situation the father was in a park and he saw his children with their mother. Naturally, the children waved and called out excitedly. The father greeted them, and the mother called the police. After two breaches like this the father was arrested and held in prison awaiting sentencing.

If you are going this route, make sure you are not being pushed by your lawyer to construe events that may not have happened to show the required history of abuse. Any fabrications will stay with you for a long time.

6. Your superannuation - rules to follow

"Annual income twenty pounds, annual expenditure nineteen pounds, nineteen shillings and six pence, result happiness. Annual income twenty pounds, annual expenditure twenty pounds and six pence, result misery."
Charles Dickens' David Copperfield

I have seen too many friends not apply this rule and their retirement is totally stuffed. Here are the quickest ways for the inexorable journey to hardship

- Sending your children to fee paying schools when you really cannot afford it – effectively rediverting your pension savings to private education
- Borrowing on consumption – credit card debit, car loans etc.
- Having an interest only mortgage or paying off the mortgage too slowly, e.g., over 25 years
- Selling your first home and spending the gain on an overseas trip
- Taking a year or two off for that leisurely trip around the world that you consider you deserve. Your career will have lost so much momentum, and it may take many years to recover.

If you are 26 you should be saving 13% of your net pay

This rule of thumb states whatever age you start saving, save half your age as a percentage of your annual income for the rest of your working life. A 20-year-old with amazing forward-planning would save 10 percent, but a 40-year-old would save 20 percent. Do not consider mortgage payments as these savings unless you are fast tracking your repayments (less than 25 years).

By your mid-thirties, have twice your annual salary in your pension

This is an extremely useful guide and a good target. It will help tame your spending desires on cars, holidays, and night clubbing.

If you are nowhere near this by your mid-thirties, and have children, you have a problem that will only get worse as the costs associated with your children rise with their age.

Your target pension fund, on retirement, should be 25 times your retirement annual expenses

The 25-multiplier ratio will tell you when you've reached financial independence. Assuming your mortgage is fully paid off work out your living expenses for a good but not excessive lifestyle. When you have 25 times this amount invested in income generating assets, you can retire.

Besides a pension you need a fighting fund to cover for unseen events

Make sure you have a fighting fund of 26 weeks of living expenses (rent /mortgage costs, electricity, food, transport, clothes etc.) that is accessible without having to sell off shares or downsizing the house. This will be needed should you find yourself without a job and a young family when a COVID virus strikes again, as I believe it will do.

Comments

Loved the guidelines like saving 'half your age' of your current net salary. I have upped by pension contribution.

Don't worry Dad the Australian government does this bit for me.

7. Never mix old family money with your partner

Girls, the following will explain my actions regarding old family money.

Family money

Family money can often be traced back generations. It is OLD CAPITAL. Not to be used frivolously on holidays, fast cars, fast whatever.

This money you have effectively on trust. To pass on the capital on death, to the next generation.

This is why when you need money for a house I will get behind you as a lender or part owner until repaid. If you need other family money hit will be deposited in your own account. If the money is deposited in a joint account it will become a joint asset.

A good friend of mine whose mother did not have a large estate left her daughter some money. Her husband needed it for his business which went belly-up. The money was never recovered -lost forever. A mistake I will not make, and I hope nor will you.

Get a relationship agreement signed

In many countries once you have cohabited for a period of time you are effectively married by the law and your assets are to be split according to the law in any break-up. When young, carefree and without assets this is never a problem. Your mother and I never had an agreement. We met at 18 and 20 and moved in together when we were 22 and 24 respectively.

After two years living together and everything is cool, I would suggest you draft a relationship agreement. In the document you agree that family money and what you brought into the relationship/marriage is not to be split between you. You will share what you have built together.

You should draft one if either of you has over \$50,000 in personal assets (car, possessions, shares, bank deposits, house etc. less loans and credit card debt, pension valuation). The draft agreement is then completed by a mediation (shared) lawyer and then you get the document witnessed by independent lawyers.

In a split up it often gets messy for the mother

Girls, it sounds unfair and it is. Statistically husbands fare better than the wives in a divorce. This is because the wife often has young children and is already on a career break. Protect against this by ensuring that you keep your career on the simmer. It is difficult but not impossible. Your mother managed it.

Reasons why I never gave you family money early

Girls, you never got family money and here is the reason why.

When I was 14 a boy at school was given family money. He arrived one morning on a brand-new motorbike and he was the first to start drinking and yes, drugs followed. He died before he was 40 without achieving much. His name was Toby. I believe he could have had a successful career and longer life had he been more 'hungry'.

A 'silver spoon in the mouth' too early is a recipe for disaster. Experiencing hardship at university is not a bad thing. I had to deal with mildew and a pet fungus in a basement flat in Liverpool.

Such hardships make you appreciate the minor things in life. You have benefited from the hardships you have faced, they have chiseled you into the marvelous adults you are today. Remember this and watch that you do not spoil your children. Save the money until the time is right.

Companion pieces in other chapters

Where is Wally – finding a life partner

Should I stay or should I go? – your relationship

Separate with style

Comments

It sounds harsh, but the truth often isn't all 'all-sunshine-and-roses'.

Dad, but having two cars is one too many. How about giving me one, on long term loan. I will not scratch the mags this time, promise.

Useful advice Dad. I'll do it but I 'll need to find a partner first.

9. Twenty tips when buying your first home

Girls, whilst you maybe some way off this major step these points will help you make the right decision.

1. Know your credit score

Your credit score is one of the biggest factors in what your house loan terms will be. Know your score before you ever try to get a loan and take the time to repair it as there will be errors (four out of five credit scores contain errors). Noticed a small mistake? No problem, go ahead and dispute it. Seen a 'bad blemish' on the report? Time to start repairing it now before it's time for the mortgage application.

Make sure you have ample time to correct the necessary, so set aside about 6-12 months before you start applying for mortgages. After all, a good credit rating isn't achieved overnight.

A credit score is calculated by looking at a number of financial statistics, such as one's payment history, new/old credit, amount outstanding, types of credit, length of credit availability, to name but a few. The better the score, the lower the interest rate at which you will borrow; and subsequently, the lower the credit score, the higher the interest rate!

Shopping for new refrigerators, washing machines, dryers, garden equipment etc. on your credit card whilst the mortgage application process is underway will impact your credit rating. It is stupid for two reasons:

- You cannot afford these new items
- Buying a top quality second-hand one is often better than a cheap new one

2. Reduce all existing debt

If there is one lesson to be learnt when applying for a mortgage, try to pay off as much of your credit card debts, student loans and other types of debt before you start with the mortgage application.

Most lenders will check your so-called debt-to-income ratio, as well as the timeliness of your payments, types of accounts and overall payment history. Having too much debt when going into a mortgage application process is simply asking to be declined for a loan. There's only so much credit a lender is willing to extend to you, which is why the consumer debt accounts for such a large portion of the credit score.

3. Have a lender pre-approve mortgage amount

Get a pre-approved mortgage amount from your bank or from the banks contacted by your mortgage broker. In fact, it is one of the most important parts of the home buying process. Pre-approval means you should be able to get the loan as long as nothing changes with your financial situation or your credit score.

A pre-approval letter also helps when you want to compete with another buyer for a home you love. One of the first things most sellers are going to ask their agent when receiving an offer is, how qualified the buyer is to purchase. Sellers want to feel comfortable knowing the buyer is not going to get turned down for the loan.

Make sure the bank has verified your employment, income, and credit. If they have not done this the pre-approval maybe worthless.

Remember that interest rates go up. Only borrow an amount that you can afford to repay if the interest rate goes up 2%. Do not worry if things are tight the first couple of years as the situation changes rapidly as salaries rise.

4. For your first mortgage shop around for the best mortgage deal

This is one of the biggest mortgage mistakes many first-time home buyers make! The bank you are with may not be flush with a mortgage fund, they may also appraise your risk slightly differently than another bank who wants to have more mortgages on their books. Thus, you will get different offers.

Obviously, the interest rate charged, and terms and conditions will vary across the different parties. A little time spent shopping around will more than likely result in thousands saved over the period of the loan.

When buying your next house staying with the existing mortgage provider has many benefits such as transfer of mortgage, waiving fees, maintaining the relationship.

Negotiate a reduction or waiving of the bank's lawyer charges. I have always had my bank's lawyer costs waived because I asked.

5. Know what you want from your first home – a property with land

As I have already mentioned in 'Have a treasure map to give your life direction' and 'Use the law of attraction to turbo charge your life' visualization and NLP are powerful tools. So, when looking for your first home, or your next one, set out a list of ten must haves and ten would like to haves. Find pictures in magazines of houses you like and put them on your treasure map.

If you want to live in an apartment, no problem, rent it. Always, I mean always, buy a property with land.

Know what you want checklist	Must have	Like to have
The sunshine on the property matches your needs (late sun, early sun, sun all day)		
Location to good schools		
Sheltered from the main prevailing wind		
Location to amenities (shopping centers, supermarkets, sports facilities)		
Size of land		
Garaging		
Off street parking		
Number of bedrooms		
bathroom for master bedroom		
Storage in master bedroom		
State of street e.g., tree lined, or lined with broken down cars		
Ration of front to back garden (best to have the back garden bigger than front garden as you never use your front garden).		

Finish of house (e.g., fully restored house or a 'doer-upper')		
Compatible neighborhood		
Separate dining room or open plan		
Provision for a home office		
Provision for long staying guests		
The style of house, e.g., modern, townhouse, colonial etc.		
Corner section so you can sub-divide		
Other_____		
Other_____		
Other_____		

6. Select the neighborhoods you are interested in

Understand you are not just buying a home but a location as well. One of the key considerations that many buyers miss when purchasing a home is knowing how to pick a neighborhood they will love. Often first-time buyers focus too much on the house and not enough on the neighborhood.

Every neighborhood has its unique qualities that you want to be aware of before you buy. An agent that has a lot of listings in the targeted neighborhood will know about property that will be coming up for listing. Contact a real estate agent that has the most listings in your targeted neighborhoods. However, do remember that it is the seller who pays the agent, so you are not the agent's customer.

7. Do not change jobs mid-application process

Even if you dislike your current job do not change jobs until you've closed on the home loan. Financial institutions prefer to see a career history, which shows consistency. Unfortunately, changing jobs mid-way through the process will delay the application process. If you move from a salaried position to self-employed you will end up in trouble as they will want to see your first year's earnings, as submitted to the tax authorities, before engaging in a mortgage conversation.

8. Understand the property cycle

If everybody wants in, houses are frequently auctioned for over 120% of the reserve and during viewing it is crowded, you are at the peak of a property cycle. Buying now could take seven years before the house value comes back to what you paid. Always better to buy when there is doom and gloom around.

The signs of the top of the market are:

- Even grimy homes, in undesirable areas go to auction and sell for eye watering sums
- Estate agents all have high-end cars
- The property section in the local paper is bulging
- Everybody is talking about how much their property made in the last twelve months
- You feel desperate to get in – the hype has got to you.

21. How to avoid buying a lemon of a car

Girls, neither you nor your parents are a motor mechanic, so this is a decision you should not go with the flow. My first car purchase was a disaster.

When I was in Manchester, a year out of university, I wanted and needed a car. For some stupid reason I wanted a British car with wood paneling. So, I could be the British gentleman, I suppose. The Wolseley 1300 advertised in the paper had been on the market for weeks. I thought, 'great'. I will get it cheap. I test drove it and the clutch and gearbox had a whine. "Is this the normal sound of these cars?", I naively asked. "Yes", came the reply from the slightly nervous seller. Once purchased the car lasted about three months before the quietening agent, the last owner had doctored the car with, wore out. I spent weeks sourcing a secondhand gearbox and ended up leaving a mechanic with a major problem a gearbox and a car. A couple of months later it was back in my hands with a bill that was the same amount that I paid for the car. I have never since bought a vehicle without getting a mechanic's report on it.

Buy your car second-hand

Your dad has bought second-hand cars all his life. So, what makes you more special?

One-year-old cars are so much cheaper than new cars. The easiest way to prove this is with an example. Let's take a new Toyota Corolla GX, which lists for around \$31,000 new. By the time it's one year old with 10,000-15,000 KMs on the odometer, it costs around \$20,000-\$22,000, a reduction of 35% in 12 months. This is called depreciation, and while it's fairly steep in year one, it tails off every year as the car ages.

Things to consider when buying a used car

1. Some cars have a cam belt, you just need to know if the model you are after has one, Better cars have a timing chain that last forever. If the car has a cam belt it can be an expensive replacement and cars are often sold just before they are due. So 'buyer beware' applies.
2. Buy a car with a four or five-star safety rating and a good reputation for reliability such as Honda, Toyota, Nissan, Mazda, or Volkswagen
3. Buy an automatic, as they are easier to on-sell. Manuals should be restricted to specialist sports cars.
4. An old cheap car is best left to an amateur car mechanic as you will need to do endless repairs which will not make the car a cheap one after all.
5. It is worth targeting cars with low mileage as all the moving parts have done less work. If two cars, with below average mileage, are the same age and one has travelled 30,000 KMs less it would be worth paying \$1,000 more for it.
6. There is a 'right time' to buy a car if you're buying from a dealer. As car salespeople have sales targets to reach and bonuses to aim for, you're best to aim for the end of the month. Better yet, at the end of the quarter (March, June, September, and December) dealers will want to maximize sales and move cars. To boost sales, dealers will be more obliging when it comes to negotiating the price. A quiet dealership is even better – if you can visit on a Monday or Tuesday. You can negotiate far better than if it's a weekend after payday and the car yard is filled with half the city.
7. Work out what car you really need.

- a. Are you buying your car for family use, a local run-about or do you want a car comfortable for long distances that you intend to use for work purposes? Or something else?
 - b. Where do I park? If you park offsite at night, look for a car with a secure boot. Any items stored in a hatch back can be accessed from inside and encourages a broken back window.
 - c. Do I need the car for a specific purpose? e.g., towing a trailer, transporting golf clubs, making a school run with kids and their sports equipment etc.
 - d. Do you drive around town, or around the country? e.g., a small car might not be suitable for cross-country work trips. Having cruise control may be helpful for long drives.
 - e. Do I want petrol, or diesel? or electric?
8. Sell your old car yourself. AA confirms that in nearly every case, the amount of money you would receive when trading a car in will be significantly less than what you would receive from a private sale.
 9. Never borrow to buy a car. Save up first. Only borrow on appreciating assets.
 10. Buy a car that will be wanted by others e.g., well-known, and respected brands. This way it is an easy sell.

Buying a car checklist	Is it covered?
<u>Pre-Inspection Essentials</u>	
Get the description in writing - the seller MUST present an accurate description of the vehicle. Take screenshots of the advert, and if you get more details over the phone, ask them to confirm those on an email. It's all about making sure there is no 'bait and switch' going on.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Research the seller – if it's a Trade Me listing, look who the seller actually is – how many negative reviews do they have, and how have they responded? Are they a new seller? That could be a red flag. Verified sellers are preferred, as are ones with a positive Trade Me seller history.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Don't meet up at a neutral location – make sure you go to the seller's home to view the car. Meeting at a carpark etc. screams dodgy and suggests they don't want buyers to know where they live in case something goes wrong.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Call in a friend – having a second opinion is essential. Bring a family member, friend or workmate who knows something about cars – they don't need to be an expert, just someone with some common sense.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check the car's maintenance history from the old service invoices.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Get the car's complete history for a small fee</u>	
A car history check will tell you if the vehicle has money owing, an inconsistent odometer, has been reported stolen and offers a number of other useful information points. It will also tell you the current legal owner so you can be certain you are dealing with the correct person. Car history checks can be bought instantly online.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Stolen car? If you only want to know if it's stolen, enter the registration on the local police website to check its status.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Money owing? There are government services that check if there is money owing on the car. It is a small cost.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Always get a pre-purchase inspection</u>	
The AA (or similar providers) offer pre-purchase comprehensive inspections undertaken by an experienced mechanic. They will cover an overview of any recommended repairs, an indication of any potential warrant of fitness issues and a professional opinion on the car's condition. The cost is often more than covered by the negotiated price reduction you achieve with this information.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Alternatively, you can also contact a local mechanic who can do an inspection. If it is a specialist car use a mechanic who regularly services that model.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Viewing the car</u>	
Check the car's mileage – allow for 15,000km per year, so if a five-year-old car has only done 40,000km, ask why and also ask for its last service report which will state the mileage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ask if the car has been involved in any previous accidents	<input type="checkbox"/> Yes <input type="checkbox"/> No
Assess the overall condition – look at the car's body work a carefully for dents, scratches, and dings. Don't glance, look thoroughly, and take photos to remind you of the main issues.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check repairs done on the car. Look for shoddy workmanship done such as gaps in body panels and poor-quality paint touch-ups. Check the oil level. Lift out the oil stick to confirm it's at the right level and the oil is not black.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Look at the engine, while it is running, and watch out for water and oil leaks - be sure to check for leaks by looking under the car as well.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check all of the lights.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Test the radio, SATNAV, aircon, windows and all other electrics.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check tire tread.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Test driving</u>	
Are you comfortable? Can you adjust the seat to rise, slide backwards, forwards and recline easily?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can you adjust the position of the steering wheel?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check the passenger seats. Make sure the front seat can adjust like the driver's seat.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check that all the seatbelts fit properly by belting yourself into each seat.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the passenger area comfortable for long distances?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pour a little bit of water over the windshield. Make sure no water enters inside the car through a poor seal.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there space for big items you may need - golf clubs, sports equipment etc.? Is it easy to fit them in and get them out?	<input type="checkbox"/> Yes <input type="checkbox"/> No

24. You and your mental health

Mental health problems are quite common

Mental illnesses are among the most common health conditions. These facts came from The Centers for Disease Control and Prevention, a large USA institution:

- More than 50% of the USA population will be diagnosed with a mental illness or disorder at some point in their lifetime.
- 1 in 5 will experience a mental illness in a given year.
- 1 in 25 lives with a serious mental illness, such as schizophrenia, bipolar disorder, or major depression.

Causes of mental health issues

It is no wonder mental health is such a big issue when it can be caused by:

- Abuse of any kind
- Social isolation, experiencing discrimination and stigma
- Financial concerns from unemployment or losing your job
- Bereavement (losing someone close to you)
- Severe or long-term stress
- Long-term pain and ill health
- Poverty homelessness or poor housing
- Being a long-term carer for someone
- Drug and alcohol misuse
- Significant trauma
- Childbirth
- Head injury or a neurological condition

Did you know that phobias, attention deficit/hyperactivity disorder (ADHD), postnatal depression, anorexia, alcoholism are also included under this banner? No wonder, its tentacles are everywhere.

It has happened to me and your Grandpa

I can remember a time, before you were born, when I had a good job, a house, a supportive wife yet I felt a deep unhappiness. I was working with a power tool and a thought went through my head, "If I were to have an accident I could escape and be in hospital." Escape from what? In reality, none other than a busy life with not enough sleep. The thought shocked me into a change.

Your Grandma told me that Grandpa lost his way in his forties. He was a partner in a law firm with his name on the door, a father of two children soon to be four. Had survived World War Two, was happily married and lived among a close circle of friends. He was depressed when life should have been sweet. Mental health issues can hit you unexpectedly and are not driven by logic.

Mental health issues can strike you when you least expect

That is the real point about mental health it strikes you when you least expect. Here are some ways it can creep into your life.

- Unbalanced goals common to climbers who summit high mountains, professional sports men, and women after winning gold. Alan Arnette, a well-known climber described it as "The last year has been all about your goal. You made sacrifices. So did your family. Your closest friends grew accustomed that the 'climb' was all you wanted to talk about. You denied that it had become an obsession, but everyone else said it was. And now it was gone. You have a huge hole in your

life." So be careful if you are putting everything into a goal as achievement may not be the long-lasting highlight you anticipated.

- You have just given birth to a bundle of joy and you are feeling low, sad, or depressed, have lost interest and pleasure in usual activities, feeling irritable or angry for no reason, having thoughts of hopelessness and death and feeling that there is no hope in life. This is Postnatal depression.
- When you realize what you thought was happiness, was in fact a false front. Happiness often lies elsewhere and is a hunt you should never stop.

Some ways you can help yourself

Fortunately, there are extremely useful resources available on the web. Here is my take.

- **Set pride aside and get help.** There are many ways. Discuss with close family and friends. You will be surprised about their mental health issues they have had to face that you never knew about. Discuss this with your life partner and go together to see your family doctor. Join a group of your peers going through the same dilemma, 'A problem shared is a problem halved.'
- **Volunteer to help others.** Helping others is very therapeutic. It is why we exist. The further you move away from this basic human need the closer you get to the abyss.
- **Set more balanced goals.** This sums up the problem for climbers, sports men, and women etc. where their goal is so one dimensional. You need goals in a wider number of areas as discussed in 'Have a treasure map to give your life direction.'
- **Develop safe havens, where you can always find peace.** My safe havens include family life, writing, golf, fly fishing, motorbike riding and touring in the car I love. As you can see girls, I have many places I can go where depressed thoughts are banished.
- **Simple things you can do for yourself.** Get some sleep, some decent sleep. Dress well so you look a million dollars. Listen to music, meditate, do some yoga, and exercise every day. Find a spiritual outlet - we humans all need one. On special days where there is not a cloud in the sky, I celebrate life by stopping work at 1 PM. to do something special. In my case that invariably means going to the golf club in my beloved car. Two hobbies in one afternoon.
- **Get upskilled with an NLP technique to direct your thoughts elsewhere.** I used to suffer a downer when I entered the off-season for speaking. November to January there would be little or no speaking, anywhere in the northern or southern hemispheres. I went to an NLP specialist and I was given a tool. Every time I can feel myself going spiraling-down I do a three-step process. I catch myself with "Here we go again", then with the thought, 'I don't have to do this' and then I would replace my negative thoughts with a massive buzz from the past. I have talked about this in, 'Use the law of attraction to turbo charge your life.'

Companion pieces in other chapters

Use the law of attraction to turbo charge your life

Have a treasure map to give your life direction

Minimise your personal baggage

Facing tough times

Comments

*Helping others is a task I get a kick out of. So, I get your point.
Some great advice Dad, you really love NLP don't you?*

29. When restoring a house, work on a 'week on week off' cycle

Frequently in your career you will have a major conflict with your priorities. You may be in the middle of buying a house, looking for a new job, training for a sporting event or planning to emigrate. Instead of letting this new requirement totally disrupt your work and putting you on the back foot consider a 'week on and week off' cycle.

Many years ago, before you girls were born, we restored a Victorian house. I should say we, but your mother was terribly busy at work, so the toolbox was mainly in my hands.

Very quickly we were living in a constant mess as project after project was started with greater speed than the finishing. There was no escape until I came up with a strategy.

I decided to break my commitments down into a work focused week followed by a home restoration focused week. In the restoration week I would use lunchtimes to acquire the appropriate products and services. Evenings were always spent in overalls. It was exhausting, yet very satisfying as I knew the next week was a total break. I did not even fix a loose door handle. It was work week. Long hours punching through the ceiling at work. Everybody would comment "David is a hard and effective worker" not realizing that I had restricted my working hours the previous week.

Limit the number of home projects on the go at any point in time

As outlined in the section 'become a finisher' it is important to always limit the number of projects on the go at any point in time, either at work or at home. Learn to finish before a fresh start is commenced.

Learn to tackle the renovation task you DO NOT want to do

There is a technique which I have discussed in another section, called "Why you should eat a frog every morning." In summary the task you are procrastinating over is never as bad as your mind has made it. You will know this. And, when you complete the task you feel a burden come off your shoulders.

Companion pieces in other chapters

Become a finisher

Why you should eat a frog every morning

Comment

True words that I needed to her, Dad.

30. Get a fixed quote for those larger renovations

Large contracts on your home projects

Humans are motivated by targets. Without one, even the best workers can drift, incurring excessive hours on a project with little or no accountability. I have had two building projects where we started off without a fixed quote because of the uncertainty inherent in the project. In both cases I was unable to get the builder, when halfway through, to agree to fix a price for the remaining known tasks. In both cases over runs occurred because there was a lack of drive to complete to a specified target.

You should try to obtain quotes based on the more controllable aspects of a project. For example, I have decided to use the following new approach on all future building projects:

- The contractors will quote a likely range for the hours and labor charges. The difference between the top and bottom ends of the range should be no more than 15% to 20%. We will hold discussions throughout the project as to where the landing point will be between these two markers.
- The total hours charged to date will be sent back to the contractor to give them a 'heads-up'. It is worth noting that contractors move from one invoice to the next. Rarely do they look at their total hours incurred on the project to date.
- Additional modifications will be charged separately if they amount to more than 5% of the total cost.
- Material costs will be passed on at cost plus 10% or cost plus 15%. It is only fair that the contractor gets a margin, as they have negotiated special volume-based discounts. However, it is also unfair to be on-charged 30%, which ends up at a price higher than you could have negotiated separately with the materials supplier.
- Expenses will be based on agreed guidelines, such as basing travelling time and costs on full days to avoid numerous part-days inflating costs.

Smaller contractors on your home projects

Finally, with smaller contractors, insist on a spreadsheet. You will need to check the contractor's maths for two reasons: they are seldom accountants and they usually prepare the invoices late in the evening when they are tired. Providing them with a simple template for the invoice will enable you to quickly check for accuracy and then consolidate to provide a running total of their hours.

Comment

I look forward to being able to use this advice.

31. Pick the brains of a talented designer

Girls you both have a great eye for design so this section maybe of more use to your peers.

In your work and home life there will be times when even a brief discussion with a talented designer can open the doors to a potential you never saw.

When to seek advice from a designer

I would use external advice in the following situations.

- When wanting to create an invigorating office decor
- Designing a website
- Modernizing a house (a kitchen, bathroom, landscaping grounds, selecting paint colors, and improving the 'front appeal')

Many years ago, you had a number of clever nannies. Sarah had a talent for design. I asked Sarah would she be interested in designing the new color scheme for the office. She jumped at the chance and even insisted on painting it herself. The only instructions were to tie the sky and sea, which we could see from the office windows, into the scheme which she did brilliantly.

I had been exposed to the brilliance of talented kitchen designers through your Uncle Mark. He turned a grotty kitchen in London into a modern area recycling already surplus units from his warehouse.

Thirty years later your step-mum and I renovated our current house. A skilled kitchen designer, Rochelle, gave us three particularly useful tips.

- We could leave some units in place and recycle the door fronts.
- To get rid of the shoji doors. In five minutes, she designed new doors separating the kitchen from the lounge. They are now in place and are a feature.
- She looked at the cork flooring and suggested we get it sanded and stained a darker color. Brilliant. A unique natural floor saving many thousands for some new alternative that would not have been made of a natural product.

The danger of self-design

A great friend of mine built a property out of recycled materials as and when he could afford it. The net result was a practical house with little architectural merit. No matter what you think you know, always use a talented designer for that extra added value.

Comments

As a store manager you need to have a bit of an obsessive-compulsive disorder when checking every day how the store is looking. You want the store to have a wow factor as the customer walks over the lease line.

Great advice Dad, I will need a home first.