

Speak out!

The **SME Guru**

Volume 5, Issue 1 (Page 1)

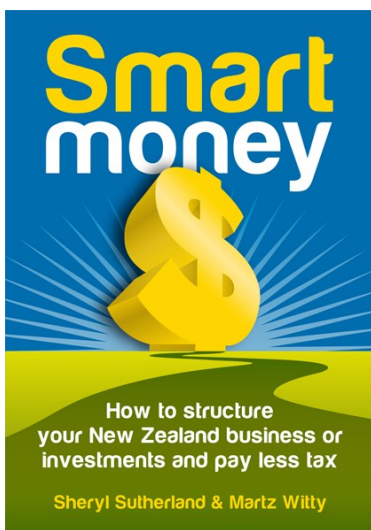
NEWSLETTER

Welcome to the Martz Limited, newsletter. This newsletter will be short, sharp and to the point, jam packed with tips, traps and trends pertinent to our industry and with snippets that you are welcome to use and distribute with the appropriate notation as to source.

SMART MONEY

How to structure your New Zealand business or investments and pay less tax

SHERYL SUTHERLAND & MARTZ WITTY



Chapters cover:

TAX PLANNING

- Identifying the pitfalls in tax evasion, avoidance and minimization
- How to pay less tax through deferral
- Taxation peculiarities
- Surviving a tax audit

LEGAL STRATEGIES

- Family and trading trusts: the pros, cons, tips and tricks

INVESTMENT PLANNING:

- An introduction to the building blocks of investment
- Understanding the investment taxation regime
- Superannuation

BUSINESS PLANNING:

- Protecting your business investment
- Do you go DIY or seek professional advice?

Martz & Sheryl have created an indispensable website www.moneysmarts.co.nz, to keep book purchasers up to date with legislative changes.

About the Authors of **Smart Money**



Sheryl Sutherland has been a financial planner for over two decades, and is an independent adviser with her own business, Women's Financial Strategies. She frequently features in broadcast and print media in matters related to investment, and has been a guest speaker for major corporations. Sheryl is the author of *Girls Just Want to Have Fund\$* (2005), and *Money, Money, Ain't it Funny* (2007).



Martz Witty is a qualified chartered accountant and speaks professionally on tax issues and business matters. He is the author of *Hit the Road Running! Gain more customers of the kind you want*. Martz is a regular contributor to magazines and major newspapers and has served as a phone-in expert on TVNZ's *Breakfast*.

RELEASE DATE: March 2010 | RRP \$29.99 PB

'There is an old Kiwi saying that there are only two certainties in life: death and taxes.'

There are few New Zealanders who enjoy or understand our ever-changing tax system and many of us are guilty of putting off the inevitable, claiming ignorance. If some reports are to be believed, New Zealanders are also financially illiterate and poor savers.

According to Martz & Sheryl the authors of **Smart Money**, this is not necessarily the case. Becoming financially savvy is simply a matter of education and laying good foundations, they say. And this book shows you how.

Smart Money starts by explaining the tax deductions available for business owners and investors (of which Martz & Sheryl suggest an alarming number are regrettably unaware). It goes on to clarify the use of family trusts, discuss the value and potential of trading trusts and examine the place for partnerships, companies and sole traders. The investment section explains the complexities of the Fair Dividend Rate (FDR) and Portfolio Investment Entities (PIE) and demonstrates appropriate asset ownership, which will help minimise tax.

If you would like this newsletter emailed to you please let us know. jocelyn@martz.co.nz

Smart Money—Book Launch

Friday 26th March 2010

Our City O-Tautahi

cnr Oxford Tce & Worcester Blvd, Christchurch

at 6.00pm

RSVP by 18th March to jocelyn@martz.co.nz

To let us know you will be joining us

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Getting Your Message Across Clearly

As a professional speaker I am often asked, "how do I manage to get my message across clearly?" It ultimately comes down to one word, in my opinion: **Planning**.

Whether you speak, write draw or mime your message, the crux of the matter comes down to the planning and the execution. I have heard perfectly executed speeches which have left me wondering what on earth has been said, although the experience was an enjoyable one. Many have included funny stories, or shared a snippet, yet lacked a purpose or true message. When we communicate we can often get so focussed on getting our message across that we lose sight of the fact that in reality at least 6 possible messages can be sent:

- What message you *mean* to say
- What message you *actually* say
- What message the other person *hears*
- What the other person *thinks they hear*
- What the other person *recalls* about your message
- What *you think* the other person said about your message

By being aware of the possible crossed wires listed above you can more accurately plan out what it is you are really trying to communicate.

Knowing **WHAT** you want to communicate is just half the battle - albeit a very important half.

How you communicate is also vital. When determining an appropriate style for your message, consider its content and context, your recipients' style conventions and the medium you're choosing.

Consider some familiar styles:

Formal versus relaxed: If you have a crucial message of earth-shattering importance then a more formal approach will be appropriate, conversely if you are building rapport and teamwork then a slightly more relaxed form may do the trick.

Serious versus light: Communications don't always have to be serious. Even in relatively conservative organisations, they vary from serious to light - and when a communicator chooses to get a message across in an entertaining way, recipients can appreciate it if delivered appropriately.

Factual and literal versus symbolic and emotional: Facts are vehicles for reciting information. They are powerful and persuasive in bolstering an idea and in lending legitimacy to an argument. Symbols and emotions are catalysts for interpreting and demonstrating the facts.

A quick tip for a successful presentation is to get to know your recipient. Listeners will vary in their national, ethnic and religious backgrounds. Learning about customs, beliefs and practices that

make up a foreign culture's fabric can lead to a better understanding of what different styles mean for different people. This is equally true for the massive differences between the various ages: Baby Boomers, Gen X and Gen Y. It's fair to say you cannot be prepared for every possible eventuality but prior enquiry and planning will surely combat some big challenges along the way. Another consideration is your body language. This can make or break getting your message across. You must consider:

Tone of voice. Are you calm, clear and respectful? Do you have an accent that the recipients will need to concentrate on? Slow down the speed.

Physical posture. Arms crossed is immediately closing you off from your audience. If you are cold, wear more clothes, keep your body open to the audience.

Facial expressions. The face needs to be in tune with the message and purpose. If you are delivering a very serious point, then it's best not to be smiling like a Cheshire cat. Conversely if you are trying to inspire then don't look like you have just been weaned off your mother's breast and onto lemons.

Eye contact. Maintain appropriate eye contact. This also ensures the listener knows you are still communicating with them personally.

Getting your message across first time, correctly is a very rewarding experience and a skill that can learn. Practice often, self-correct always and be open to new ideas and ways and you are set for success.

If you would like Martz to speak at an event, train your team, talk to you about business development, planning or consulting then please contact us by phoning 03 389 0777 (Office); or email Martz martz@martz.co.nz. Check out our website www.martz.co.nz



Smartz Biztips.

Email biztips@martz.co.nz and we'll add you to our daily **Smartz Biz Tip** Service – a short pithy email in your inbox so you spend some time every day 'ON' rather than 'IN' your business. Take advantage of this offer now!

Our business group has moved to new premises and we are pleased to advise that we are now at 26 Birmingham Drive, Middleton, Christchurch. Make sure you drop by and say hello sometime – the jug is always on! Thankfully our postal, phones and fax all remain unchanged.



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