

How to BBQ the PERFECT STEAK!

Follow these simple steps for cooking steak on the barbecue and you'll impress your family and friends with tender, juicy meat that's full of flavour and cooked to perfection.

STEP ✨ 1: Preheat barbecue grill or flatplate on a medium to high heat. With a pastry brush, coat both sides of the steak with olive oil to prevent it from sticking to the barbecue. This is a better alternative to brushing the barbecue, as it prevents the oil from burning. Too much oil can create smoke and cause flare-ups on the barbecue.

STEP ✨ 2: Season your steak just prior to cooking on the barbecue, as salt draws out the flavoursome juices from the meat, making it tough. Season one side with salt and pepper (be generous), then cook the steak, seasoned-side down first, to seal in the flavour. Season the other side just before turning over.

STEP ✨ 3: Use long-handled tongs to turn the steak, not a fork as it can pierce the meat allowing juices to escape. Cooking times vary depending on the thickness of the meat. Turn steak once only during cooking - any more and the juices escape, which can make the meat tough and chewy.

STEP ✨ 4: Once cooked, transfer the steak to a plate and cover with foil. Set aside for 5 minutes to rest, so the heat pushes the juices to the centre of the steak. Resting it after cooking allows the meat to relax, and the juices can then distribute evenly throughout the steak, making it succulent, tender and juicy!



Don't be tempted to cut into the steak to see if it's done, this will allow the precious juices to escape, making the meat tough. Instead, press the centre of the steak with the back of your tongs - if it's medium the meat will spring back. Use this guide for cooking times and to tell when it's ready.

For steak 1.5cm-thick:

Rare – 1-1 1/2 minutes each side
Medium – 2-3 minutes each side
Well done – 3-4 minutes each side

For steak 2-3cm-thick:

Rare – 2-3 minutes each side
Medium – 4-5 minutes each side
Well done – 5-6 minutes each side

Tongs test

Rare – soft
Medium – slightly firmer and springy
Well done – very firm with no spring. ✨



NEWSLETTER 2*
YOURshare

Welcome to the Summer edition of YOURshare!

I ALWAYS CURSED THOSE MONTHLY PAYMENTS

BY RAY GEORGE

I always cursed those monthly payments but now I am so pleased I kept them up.

Let me explain.

I graduated from dental school in 1979 and spent a further three years doing postgraduate study. In 1982 I started in private practice and met Russell Garland a SHARE adviser who recommended that I take out life insurance and income protection insurance policies. At the time, I rather begrudgingly agreed to do so, but quite frankly I saw it as a bit of a waste of time as I was young, fit, and healthy.

Life progressed very quickly and soon my wife and I had two daughters and like most young families we were mortgaged up to our eyeballs. I knew that income protection and life insurance were necessary evils but I really resented those monthly premium payments. As the years went by, our daughters grew into adults, the mortgages disappeared, our savings and investments grew and I maintained a high level of fitness and thankfully remained very healthy. I kept cursing those monthly premiums and often discussed with my wife how easy it would be to cancel these policies, as they did not appear to be of any use, especially as I was planning to retire in another seven or eight years, and I could easily put the monthly premium money into a savings account and "at least see something for the money".

How wrong I was. By August 2008, I developed a limp in my right leg, which was initially diagnosed as a complication of an old hamstring injury and was treated as such. Despite excellent medical attention the limp got worse and to make a very long story short by mid April 2009 I was diagnosed as having motor neurone disease. This disease is a rare condition where the nerves that drive the muscles die and as a result the muscles waste away causing progressive paralysis of the limbs and finally it affects the muscles that control breathing. The disease is usually fatal within 2 to 4 years following diagnosis. At the time of the diagnosis, I was limping badly but still able to continue working as my hands and arms were unaffected. The writing was on the wall of course, so I employed an excellent locum and I was able to cease work at the beginning of June. While this ensured that the business remained viable and that our staff maintained their jobs, it did not provide my wife and me with sufficient money to live on.

As I write this now a couple of months later, using voice recognition software because my arms are partially paralysed, I am eternally grateful for the advice Russell gave me in 1982, firstly because the income protection policy is providing my wife and I with sufficient funds to live on while I am alive and secondly, because when I die my wife will receive funds from the life policies, which when added to our savings and investments, will allow her to maintain a careful lifestyle for the rest of her natural life.

While I may have spent many years cursing the payment of the monthly premiums, now I am so grateful and relieved to have had both income protection and life insurance policies in place. ✨



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The price is right!

An interesting aspect to consumer behaviour is the attitude we have towards insuring our own lives against the unexpected.

We don't seem to ever question the need to insure our houses, cars, boats and chattels. We view these types of insurances as a necessity and we also seem to accept that their price will increase on a regular basis. While we may grumble about such increases, we generally keep renewing these policies.

“ Why is it that we accept increasing car insurance premiums, even though the insured value of our vehicles decreases each year – yet we are quite likely to cancel our disability or life insurances as soon as the premiums increase? ”

It is our ability to earn an income that is, at the end of the day, our greatest financial asset and it makes perfect sense, therefore, to insure against any risk to our ability to continue to produce that income.

So the next time you receive a notice advising you that your risk protection premiums are to increase, take the time to consider just how much value you are provided by these contracts, and accept that the price you are being asked to pay is a fair price for that value.

Don't let your reluctance to accept your own mortality prevent you from protecting your family against the financial burden that is sure to come with the loss of your income.*

Knowledge tip 3

“ Cherish all your happy moments: they make a fine cushion for old age. ”

– CHRISTOPHER MORLEY

5 KEY investment principles...

- 1** Accept there is no such thing as a risk-free investment; identify and understand the various risks involved in any investments you are considering.
- 2** Diversify to reduce risk levels and focus on building up a portfolio of quality assets that has the capacity to deliver above-inflation results over a long period of time.
- 3** Don't panic and sell quality investments just because the price goes down. Provided the investment is still in line with your long-term strategy, downward price movements provide an opportunity to purchase more units as a lower price.
- 4** Invest on a regular basis and consider using compound interest and dollar-cost averaging to help maximise investment gains.
- 5** Remember, investment markets have their ups and downs, just as your situation in life changes at various times. So it's important to talk to us to make sure your investment plan is on track.



Whatever your need, the key is sharing.
That's why we are SHARE.

TOP 5 WAYS to avoid 'marital money chaos'

Money can have a devastating effect on a relationship. In fact, how couples spend, save and account for money is one of the leading causes of disagreement between people.

In almost every study, money ranks as the first or second most-argued-about topic among couples and partners.

If you currently suffer from marital money chaos, the following tips may help you achieve better financial success together. And if you can improve your relationship with money, that may be helpful to your marriage!

SECRET ✨ 1: Know your spending style and your partner's

How many of you are married to your 'financial soulmate'? The most common styles are straight Spenders or Savers but there are also the Procrastinators/Avoiders/Deal-with-it-tomorrow types and the Money Meek/Humble/ personalities.

Consider what are the benefits or good things about each style and find ways in which you can take advantage of your personality strengths and minimise the weaknesses of that style. In the best possible scenario, you will both acknowledge your differences and move to the middle.

SECRET ✨ 2: Values-driven spending

Recognise that values are different from goals. Examples of values might be: Creativity, Freedom, Friendship, Financial Security. Goals are more specific, for example: be debt free, get a new car, or give more to charity.

Take some time to choose your top five values and define each of them in your own words. Share the definitions and use them to understand your partner and what is important to them.

If your partner's money behaviour confuses you, ask which value they are satisfying. They may be doing their best, but their definition is likely to be different from yours. For example, if you both use the same value word but have different meanings, you'll strike conflict.

SECRET ✨ 3: Enjoy the present and save for the future

Everyone needs to have their own 'play' money. Ideally, 5-10% of your income should be set aside for those activities that you enjoy and that make working hard worthwhile.

SECRET ✨ 4: Divide financial responsibilities between partners

Focus on each person's skills, interests and availability rather than relying on out-dated gender stereotypes or how much money one partner makes. Share what's going on with your partner during your monthly meetings and make big decisions together.

SECRET ✨ 5: Each person has some money they do not have to account for

This is probably one of the most important things you can do for your relationship. No adult likes to have to ask for an allowance or justify every little expenditure they make. Determine in advance how much money each person can 'do with what they will', no questions asked.

That way, Savers can save, Spenders can spend, Procrastinators can leave it in a jar and the Money Meek can feel free to give it all away.*