



Merry Xmas from the team at CFS

What a year it has been and how wrong was my thinking when I jested about a world with Presidents Trump and Putin! I'm thinking I'm not the only one who missed the Brexit vote or our Prime Minister's resignation; these are merely further reminders that no matter how well informed we may be, we have to plan for the unexpected and be very wary of the 'herd movement' whether it's following it into house ownership in the middle of a housing bubble or

forming firm views after reading the NZ Herald! Enough with realism please enjoy our newsletter, specifically a new column we're running, written by one of our clients providing a personal perspective on a recent trip to Peru. Instead of getting the standard brochure statement we're attempting to provide actual impartial opinion. Have a great Xmas and don't forget to apply the sunscreen!

The Peru Trip

A recent three week trip with two companions to Peru exceeded expectations and had a few surprises.

The itinerary wasn't exceptional: Machu Picchu and other Inca sites (with optional high altitude walking), Lake Titicaca, Colcha Canyon, flying over the Nazca Lines geometric shapes, and the cities of Cusco, Arequipa and Lima. This was all easily achievable for anyone like me

in their mid-60s or older (although the walking would depend on fitness and experience). Apart from the trek to Machu Picchu done through Intrepid Tours, we organised everything else ourselves, which again is easy enough to do for people like me, not keen on tour groups. Accommodation we booked on-line was hassle-free, as was the overland travel by public bus. The guidebook warned us to expect crashes or breakdowns leading to major disruptions, but we had great trips on modern, comfortable buses that left and arrived on time. Yes, the driving was mad at times but no worse than I've experienced in Asia or India. Nor were we robbed as several guidebooks predicted.

No doubt these things can happen, but I wouldn't be put off by fearing the worst. A big surprise were the fantastic meals we had at prices well below what we fork out in NZ restaurants and cafes (for a lot less food on the plate). Peruvian cuisine is highly varied, plenty of meat and fish but also grains like quinoa and chia, a huge array of potatoes, corn and other fresh vegetables and fruits. Not to mention Pisco Sour cocktails, which I still hanker for most afternoons around 6pm. Another pleasant surprise was the very low level of smoking (other than by foreign tourists), apparently a habit that never caught on in the Peruvian culture. Time and money very well spent, I reckon.



Don't Ask Granny

In a trial, a Southern small-town prosecuting attorney called his first witness, a grandmotherly woman to the stand. He approached her and asked: "Mrs. Jones, do you know me?"

She responded: "Why, yes, I do know you, Mr. Williams. I've known you since you were a boy, and frankly, you've been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you're a big shot when you haven't the brains to realise you'll never amount to anything more than a two-bit paper pusher. Yes, I know you."

The lawyer was stunned. Not knowing what else to do, he pointed across the

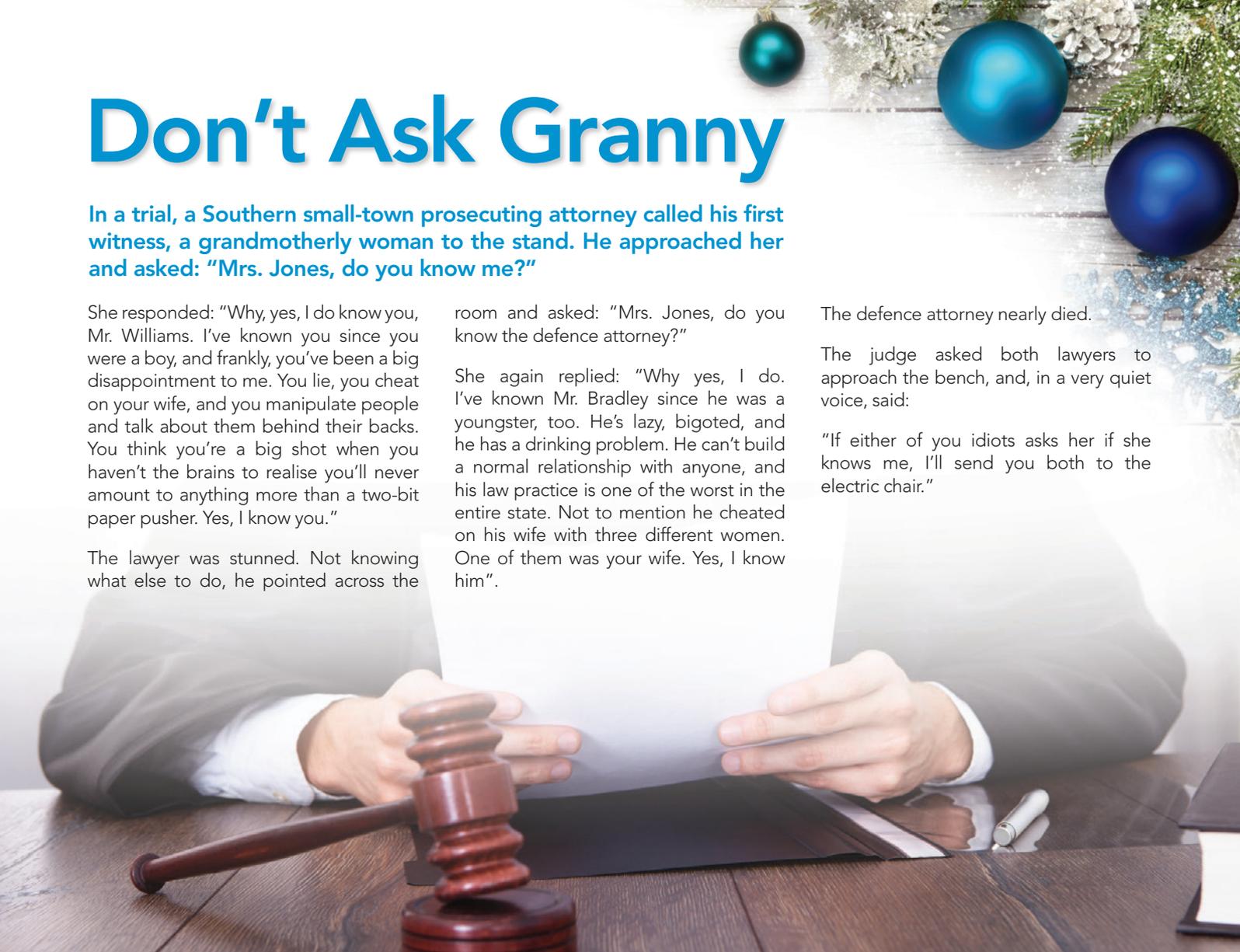
room and asked: "Mrs. Jones, do you know the defence attorney?"

She again replied: "Why yes, I do. I've known Mr. Bradley since he was a youngster, too. He's lazy, bigoted, and he has a drinking problem. He can't build a normal relationship with anyone, and his law practice is one of the worst in the entire state. Not to mention he cheated on his wife with three different women. One of them was your wife. Yes, I know him".

The defence attorney nearly died.

The judge asked both lawyers to approach the bench, and, in a very quiet voice, said:

"If either of you idiots asks her if she knows me, I'll send you both to the electric chair."



"See? Isn't this better than being happy?"

ADDITIONS TO THE ENGLISH LEXICON

Trump-speak

The statement a speaker makes to satisfy a listener, completely ignoring facts, specifically in order to benefit the speaker.

Trumped

A result that completely contradicts popular opinion, media opinion, expert opinion and opinion polls.

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