

theadviser

for an independent view

New Edition

Or should that be new addition?

We have taken the decision to bring you this issue of The Adviser in electronic form for a number of reasons. Firstly, to help save the environment, most will read from an internet page but print a pdf. Secondly, it is quicker to produce.

We have recently moved to a new office at 51a High Street, Odiham, so please feel free to call in if you are passing.

Finally, we have had a new arrival in the last few months (James Skinner, born December 30th 2009) so our editorial time has been significantly impeded - hope you will forgive us!



Nonetheless, our drive to bring you current and insightful news concerning financial matters and industry developments has not faltered. So, if you have time, please browse the articles that feature in this edition and give us a call if you would like to discuss any of the issues raised.



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Drowning in Debt

We've all enjoyed the excesses of Christmas and the New Year and for some the financial hangover could still be a burden. With rising redundancies, loss of overtime and the breakdown of relationships, coupled with the increasing cost of living, the fear of not being able to meet repayments can be overwhelming.

You are not alone!

According to latest statistics the number of people seeking advice from the CAB on debt problems was 9,500 every day. In another report the cost of living over the last 2 years is estimated to have risen by 26% for monthly outgoings for each household. With the high availability of credit in the past and increasing interest rates in recent times it was easy to fall in to a debt trap.

We can now offer a number of ways to alleviate the pain of debt through debt consolidation, debt management plans, voluntary arrangements and even bankruptcy. Through our carefully selected partners there are a number of solutions available to alleviate most debt problems. Following a detailed FREE consultation with us, we can help find the best solution for your debt worries. It is worth noting at this point however, that some of these methods can seriously harm your credit rating and should not be taken lightly.

Whatever you do, don't bury your head in the sand - doing nothing can make the situation worse and acting fast can help offer more solutions to your problem. **For free and impartial advice, click [here](#) to talk to us today.**





Building Services

We now offer building and architectural services to our clients, through our partnerships with a number of local building firms and architects. We work closely with all our partner firms to ensure their work is of the highest standard.

We have recently taken on a new contractor, one of the area's most prestigious builders, and we are looking for extra work in the Basingstoke area.

If you know anyone that is looking for building work, whether it is an extension, a loft conversion, or a complete new house build, please let us know.

You can see photos of some of the recent projects and testimonials on our [website](#).

Alternative Investments?

Did you know that over the last **10 years** the FTSE has made a **total loss** of almost 25%*. Wouldn't it be nice if there was an alternative to traditional investments?

PKS has begun offering access to a number of very specialised "alternative investments". These investments do not work in the way traditional "equity" or "deposit" based investments work, and, as such they are not restricted to the returns that these "old style" investments create.

We are currently working with a number of companies that can offer very high yield investments, with relatively low risk to capital. For instance, one of the products is an investment backed by the Brazilian government with contractual guarantees to protect the original investment, yet it is offering a profit of 70% in just 2 years. This particular scheme is investing in the [Minha Casa Minha Vida](#) project in Brazil - one of the fastest growing economies in the world, and one of the BRIC** economies.

How can this be true?

This all sounds far too good to be true, and we were also sceptical at first. However, many of these schemes have been used by the rich and famous for many years, and are only now becoming more generally available. The companies offering these schemes have all had due diligence carried out.

We offer a range of schemes, to suit all types of investor, from those looking for regular income (perhaps to replace diminishing pensions), or those looking for long term capital growth. Take a look at our [investments page](#) on our website for details of some of the schemes on offer.

If you are fed up with the poor returns that traditional investments are making, then call us on the number above, or click [here](#) to send us a message, and discuss your options with us.

*Source: Google Finance - 9 June 2000-9 June 2010 -24.27%.

**BRIC - Brazil, Russia, India & China - said to become the world's four largest economies by 2050 by Goldman Sachs.

Social Media

This is a term that one cannot escape from at present. Everywhere you look, people are talking about Facebook, Twitter, LinkedIn and many others. We have embraced this new phenomenon, and you can now follow PKS on all the above sites. We have even set up our own RSS feed to make it easier for our clients to receive all the latest news. Click on the links below, and please tell us what you think:



[PKS RSS News Feed](#)

CALL US ON 0845 226 5009

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