

Our last newsletter was in December, time for an update...



**Amicably split!** (not with Sharon I hasten to add, when she proof read this bit, I noticed she started to look worried, or was it excited?)

Not disastrous news (and it in no way affects our dealings with our customers) but just to keep you informed, we split with David Doyle's in February.

In any case we are still as active within Herts, Beds & Bucks, the split has had no effect on the way we work **except** that we are **now completely independent of any agent or other party!**

How's that then, Independent Mortgage Advice, Independent Insurance Advice **AND** independent of any network or estate agent... no master, **except** our clients, that's the way I like it, it means we can focus on you.

### Interest Rates

Interest rates have held longer than most predicted now but it seems that rate rises are still in most economists' predictions for this year some time. **Depending upon who you listen to, an increase of 0.25% to 1% is expected.**

The May rate decision comes amid continuing division within the MPC as the committee struggles to find a way of tackling surging inflation without snuffing out growth. Minutes from the April meeting revealed a 6-3 split against a rate rise for the third month. Whilst Spencer Dale and Martin Weale repeated their calls to hike the base rate by 25 basis points, Andrew Sentance again put forward his case for a 0.5% rise. **So now 3 of the 9 have voted for an increase each of the last 3 months** (the split for the May vote was not known at the time of writing).

We have definitely seen a rejuvenation of remortgage activity with **fewer clients happy to sit on the lender's variable rate.**

There are still restrictions in the market but the perceived 'difficulties' getting a mortgage aren't as most people believe. Lenders have kept some very favourable rates on offer and with many lenders still offering free valuations and free legals, it is a market where it may **pay to switch** to a fixed rate **before rates start to increase.**

*Just pick up the phone, call me and we can talk through options for you (looking at the whole market).*

### Insurance & Protection

We have had a few customers recently suffer from life changing events, I cannot emphasise enough how important proper protection is, **AND** proper advice is too. Whether it be cover for you, your mortgage or some cover to protect your family and loved ones. We are not simply talking about Life cover, there is also Critical Illness, Accident/Sickness/Unemployment, Buildings/Contents, Income Protection and Private Medical Cover to be considered too.

Given that we give you **full advice** looking at the **whole market**, we can make sure you have the right product for your needs. Don't forget also that it is **cheaper** to arrange cover **through ourselves** than going to your bank or any of the direct providers (and we advise you properly too).

You should be reassured that I will never sell cover that is inappropriate, and any income we derive from arranging cover can be clawed back up to 4 years later so there is no incentive to flog something that doesn't fit the bill.

*If you have been putting it off, please don't do so any longer and call me.*



### Again, thank you!



For those of you that have come back to us time and time again, we are sincerely grateful for the opportunity to continue to provide you advice and guidance in respect of your mortgage, life, buildings & content and other areas.

We are also grateful for your continued referrals and recommendations as these are the things that have helped us continue to trade where others have not been able to do so. The market is still very difficult and without your support we wouldn't be here.

As always, please call me to discuss anything at all, really **I would rather you called me to discuss something than assume I can't help (or that I wouldn't want to).**

I can always be called on **07710 770969** or emailed at **advice@sbms-online.co.uk**

Best regards,

Stuart

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Web: [www.sbms-online.co.uk](http://www.sbms-online.co.uk)

**Independent  
Financial Advice**

**F**amily life just took a turn with the help of one of our long standing clients... (you know who you are and we're grateful for the advice and kit!)

The Brown family are now fully fledged campers (not the caravan type I should add so don't worry we won't be holding you up on the road), having spent 4 days away near Brockenhurst in the New Forest in a tent.

If you've ever been to the New Forest you'll know that horses run wild, as do cattle. It's quite disconcerting waking up in the morning to mooing or neighing only feet from your head. Anyway the weather was amazing for April (not sure if we've had the summer sun early), we arrived, pitched up, got a brew on and acclimatised.

This camping lark has revolutionised our time away, more kit to carry, a bit of roughing it (you should see Sharon in the morning!) but it means we can spend more time with the girls (it being cheaper to go away), show them a bit of the country and of course take them to the beach more. No TV or PC for a week will be a strange one but I've figured how to upload films, including Peppa Pig, onto the iPhones and the girls love playing Uno and board games anyway.

**T**he Royal Wedding provided an excuse to hold a street party in our sleepy village, the beer and wine was flowing from the local pub, we had enough food to feed everyone for a week and there were party games for the kids. It was a lovely simple day, which goes to show you don't need to spend a lot, or do anything extravagant to have fun with your family.

The girls had a lovely time at the street party and have been learning all about the Royals at school, even holding their own pretend Royal Wedding with a reception afterwards.

Other news, Lucy turned 5 (another birthday party with 19 kids, I'm assured as they get older the parties become smaller and more exclusive). She has now started going to Rainbows with her sister.

It's also a time to remember my father who passed away almost 14 years ago and try to spend some time with my mum who I know still misses him (sad that he never met his grandchildren because we know he would have doted on them).

**Anyway the customary jokes follow...**

Did you hear about the fat, alcoholic transvestite? All he wanted to do was eat, drink and be Mary

Paddy says to Mick, 'Christmas is on Friday this year.' Mick said, 'Let's hope it's not the 13th then.'

I've been charged with murder for killing a man with sandpaper. To be honest, I only intended to rough him up a bit.

Two women called at my door and asked what bread I ate. When I said white they gave me a lecture on the benefits of brown bread for 30 minutes. I think they were Hovis Witnesses

How many goths does it take to change a light bulb?  
None. They prefer everything dark.

How many bodybuilders does it take to change a light bulb?

Three. One to do it and two to say, 'You're looking huge, man!'

A farmer wants to know how many sheep he has in his field, so he asks his border collie to count them. The dog runs into the field, counts them and runs back to the farmer. The farmer says, 'How many?' The dog says, '40.' The farmer is surprised and says, 'How can there be 40 - I only bought 38!' The dog says, 'I rounded them up.'

#### As a reminder of the services we offer:

- Independent mortgage advice
- Independent insurance advice including:
  - Life Assurance
  - Critical Illness
  - Accident and Sickness
  - Unemployment
  - Income Protection
  - Private Medical Insurance
- Buildings and contents insurance
- We can recommend Conveyancer, Solicitor and EPC provider
- IFA services including pensions and investments
- Loans - secured and unsecured APRs dependent on term, amount and circumstances. Quotes on request
- Will service
- Commercial and business enquires
- Debt management and IVA advice
- Credit file service
- Buy and rent back schemes



**FOR ANY FINANCIAL ADVICE  
PLEASE CONTACT US ON**

Hertfordshire Office: **01442 252 040**  
Bedfordshire Office: **01525 877 650**  
Mobile: **07710 770 969**