

10 + 90 = X

BY BILLY GRAHAM



Well the talk of the X Factor has captivated our country recently and it is great Kiwis have such talent. With commitment and hard work we saw it develop right before our eyes.

Jackie won and everyone I know thought she should have. She was dumped and got back up to win – boy do I love that! It's called getting up off the canvas.

Whenua overcame some personal trials and a tough background but with encouragement and people believing in him he eventually came through with flying colours. He believed in himself and took coming second like a man. At only 18-years-old what a great future he has.

Benny loves what he does so much, he was to me the real McCoy; he writes, he sings, he plays a brilliant guitar and his voice is magic. He just seems to love everything and everyone. If anyone was going to lose and still be a winner, that folks was Benny.

There is so much good that came out of the X Factor show; our young ones need these dreams. They need encouragement in the field that are passionate about. Bringing this back to our Naenae Boxing Academy, we have some great young boys coming

through. Our junior class is looking so good and just like X Factor some have got it. It is exciting to see a young person getting fit and strong, maybe losing some weight and starting to believe in themselves. That is what our Academy is all about; not all the boys will go all the way with boxing but it will prepare them for anything else they have a go at.

The skill factor among our senior boys is filtering down to the juniors which shows leadership by example is working! The younger boys need to be able to look up to the older ones. Latu Talu, who won our first ever NZ title back in 2007, had to lose weight to get back into the right division and train hard to win against the best boy in the country Harry Scaife, at the Wellington Champs last week. Latu proved hard work works. Keegan O'Kane-Jones boxed brilliantly, won a Wellington title and is off to the Ukraine for the Junior World Championship in September. Keegan also has the talent and is prepared to do the hard work.

When Li Cunxin, *Mao's Last Dancer* visited our Academy last year he told the boys success is 10 per cent talent and 90 per cent hard work. This applies to Jackie, Whenua and Benny and to everyone else who has a dream and is prepared to give it a go.

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The message for home buyers is they must, as part of their due diligence, consider whether or not the property will get insurance cover in the event they are successful in purchasing a property. Since the recent 6.5 earthquake we have seen a number of real estate agents (wisely in our opinion) recommending a clause be added to agreements making the purchase conditional upon the buyer obtaining insurance cover on the property on terms satisfactory to the buyer. Until such time as the insurance market becomes more predictable, I strongly recommend any contract for the purchase of land contain such a clause. In the event such a clause is not added to the agreement, but there is a finance condition in the contract, then the buyer should make enquiries as to insurance availability during the finance condition period and advise their financier of any complications they are encountering with respect to obtaining insurance for the property. In the event insurance is not available, then the bank will not make an offer of finance, thereby allowing the buyer an opportunity to cancel the agreement.

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The most important message I wish to convey from this article is that buyers should not assume insurance will be available, and if it is available that it will be on terms acceptable to a bank lender. The availability of insurance and the terms upon which that insurance will be offered must be checked during the due diligence period and before a contract is confirmed.

“If you would like a copy of previous articles on property written by Michael email him on michael@homelegal.co.nz.”

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