



Working with Mercury Retrograde

Helen Hartley October 2008 ©

consulting astrologer | coach | public speaker | educator | writer | radio presenter

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Hi Helen,

You would not believe the issues that I have had in the past week. I am so glad that Mercury is now not retrograde.

I can attest to how accurate the communication problems are when this occurs. I have had to request a further three weeks to settlement on the business until the 18th of November.

Firstly the Super stuffed up my Super big time. I have been waiting for my cheque to pay the money into our Trust Account, so that on settlement that will be my contribution to the purchase of the business. I phoned the Super Fund early this week to ask when this cheque was coming, and they told me I only had \$xx,000 that I could access instead of \$xxx,000. I was gobsmacked.

After many, many phone calls from both myself and my financial advisor, the Super Fund finally acknowledged they had stuffed up big time and put the wrong amounts into the wrong accounts. They had put my money into an account that I can access without retiring and benefiting thru the transition to retirement pension account. Instead they left money that I cannot access, except for \$xx,000 mentioned above. All of our paperwork was correct; they simply did not read it properly. A man made error!

I am now in the process of fixing this. The paperwork to fix the problem will be in the post today and I then need to sign it, and take to the other side of town this afternoon [110K round trip!] to my financial advisor, so that it can be processed today. I have to take money back out of my pension and put back in my Super and put money from my Super back into my pension. There are so many rules to be taken into consideration and it is not an easy process. All of this processing takes time, so I will not be able to meet the deadline of the settlement date for the business. The Super Fund said I can put a complaint in writing to them, and apologised, but they get 90 days to reply to me, a lot of good that is when settlement is in 10 days and four of those are weekend days, giving me seven days to fix everything.

Next Bank #1 refused to take into consideration my pension account as income, after I went and set it all up for this purpose, and they would not give us the loan without security still. This is difficult as all of our loans are with the Bank#2 and they are fixed at a good interest rate so it would cost a fortune to move them as our mortgage payments would go up significantly. We went to the Bank #1 in the first place, because they advertise lending at a good rate for unsecured loans.

So first, no cheque from my Super and next no loan to pay for the rest of the business all adding up to the fact that I have no money to pay for the business.

Next the transfer of the lease for the business premises only arrived yesterday and we have to fill in all this paperwork and get it back for their approval. Not an easy task when they require info on how much we are borrowing and from whom, and we did not have this info. I read it yesterday, and said, 'Why us. What more can go wrong?'

So as you can imagine I have been so, so stressed. Talk about communication breakdowns. I have been hanging out for Mercury not to be retrograde.

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I asked my financial advisor to approach the Bank #2 for a loan. I asked my financial advisor to not have the meeting until Mercury was not retrograde and I suggested Thursday, so he met with the bank yesterday morning. He did not understand what I was talking about, but he did what I asked anyway.

Also, we found out that we may not be able to sub-divide our land so our children can build. There were two mistakes made with council when they gave the original approval in principle. The road that is required to get down to the back of the property for access to the kids houses meant that a significant tree would have to be removed. This did not show on the original plan and the road would not fit, with the tree in the way. Also the plans did not show what the Water Board would do with some of the water issues, they had addressed the stormwater issue but not the sewerage issue, as there is a large easement on the land. I employed a surveyor and engineer to follow this up for us. More time and money wasted.

Anyway, now the good news!!!!!!!

We have now been given permission to remove the significant tree, as it has a disease and will die anyway - lucky for yet we are still waiting to hear back from the Water Board which should be next week.

I have also just received an email to say that the Bank#2 is going to lend us the money for the business.

I have just heard from my accountant that we do not have to pay a heap of tax for capital gains .I have been really worried about this
He tells me that over the three years the capital gains have been balanced out with the negative gearing as it was not rented for so long, and was damaged and cost us a lot of money for repairs, so we are actually going to get a small amount back.

I should have my Super money within two weeks, so now we can go ahead and purchase the business.

What a relief, all I need to hear now is that the extension on the settlement date has been approved and all will be well. I can't see how they can refuse, because I have no money.

So I guess things do happen for a reason. If we had applied for a loan with the Bank #2 when we first signed for the business, they would have refused us at the time.

We now have really good tenants in the rental property, who pay their rent on time, look after the property really well, and want to stay for a long time.

When does Mercury go retrograde again Helen?