



Lead a balanced financial diet

AMANDA Clark has been a dietitian for more than 20 years. Her book *Portion Perfection* was a labour of love that is now paying off financially.

What was your first investment and how did it go?

I bought some shares many years ago, sold them at a loss when we really needed some money for our first house and now they're worth a mint.

What is your favourite type of investment?

I like to see my investment, so we now invest in property and in my business.

What is the best investment advice you have received?

My father-in-law swears by investing rather than holidaying but I think there's some life investment value in travel.

How do you approach investment risk?

It's 75 per cent research and calculation and 25 per cent gut feeling and interest.

What has been your best-

performing investment?

My business. Writing and self-publishing a book, *Portion Perfection*. It required 500 hours and \$75,000 to get it off the ground but the project has returned much more in finances and opportunity.

And the worst?

Buying a property during the housing market in the 1990s, which was pretty stagnant.

Where do you get your information about investing?

Personal investment and property magazines, the experience of friends and family.

How would you invest a \$25,000 lump sum if you were given it tomorrow?

I'd invest in an expansion of our portion plate range to include a porcelain bowl, so you can cook your porridge in the microwave.

How do you feel about investing overseas?

I like the idea of property investment overseas but have not taken serious steps.

How well do you treat your credit card?

I pay it off fully monthly, both business and personal.

How do you feel about life and disability insurance?

They are essential, along with income protection insurance.

Do you have a personal finance budget and do you stick to it?

No I don't currently feel the need to have a budget but there have been times in my life where this was very closely monitored.

What's been the most extravagant purchase you have ever made?

I've just paid for a deluxe cycling tour in France. You get to stay in chateaus and castles, eat at restaurants and cycle 50km per day. I haven't yet told my husband how much it costs but it seems the perfect balance of eating, drinking and exercise, so definitely a good investment in our health.

I LIKE THE IDEA
OF PROPERTY
INVESTMENT
OVERSEAS

Picture: Adam Head

