



IT HAPPENS

It Does Work

I have recently seen insurance at work.

My friend Winny went for a routine colonoscopy on February 19 last year. I arranged to pick her up at 12 noon to meet with the specialist. He had grim news. They could not finish the procedure because a large cancerous tumor in her bowel would need surgery and we needed to meet with the surgeon that night.

At 43 years of age, it was a shock, especially when the surgeon said he could operate on February 21, but that it would cost \$10,000 and Winny would need six weeks off work to recover.

The surgery went well and all the cancer was removed.

Winny opted to have chemotherapy just in case. At a cost of \$750 per month, this was covered by medical insurance.

Winny continued to work, but by April was enduring back pain. In the meantime I applied for her trauma policy to be paid out and income protection to commence. The back pain turned out to be an inoperable tumor which was finally diagnosed in June.

At that stage I worked part-time and looked after Winny who received radiotherapy every day for a month, plus pain relief.

I was able to do this because we had income from both the trauma and income protection insurance.

During this time I had to sell Winny's home, deal with her employers, medical practitioners and purchase a wheelchair, shower chair and other aids to help make her life more comfortable.

She was fortunate in that she had time to arrange her affairs, will, plan her funeral and deal with family issues. It highlighted to me the importance of having these things in order before you need them so there is clear understanding among the parties involved. Imagine if you didn't make it home tonight. How would family and friends cope?

Unfortunately Winny passed away on the 23rd October 2003, at home with me.

I am thankful to have had her as a friend, and that I convinced her of the need for insurance even though she was a fit 35 year old when she arranged her insurance.

During that period and since, I attended a Creative Healing Programme, which helped me immensely. I have asked Bev Silvester-



I hope life is going well for you.

The past 12 months have been very hectic as I found myself nursing a very sick friend as well as working part-time.

I appreciated the value of the insurance I had placed for Winny first hand and tell her story for your interest.

Clark to write a brief description of the programme for this newsletter in case it can help you or someone you know.

Eat Smart, Play Smart

Nutrition may have a role in around a third of all cancers.

Obesity and overweight linked to high fat consumption and inactivity are increasing, with 52% of the adult population affected. Obesity and/or inactivity are linked to major cancers such as bowel, breast and prostate.

Adequate consumption of fruit and vegetables is linked to a lower risk of many cancers but two thirds of New Zealanders eat less than the recommended amount of fruit and one third eat less than the recommended amount of vegetables daily.

While no diet can guarantee protection from

cancer, we can help protect ourselves from some cancers by:

- 👍 Eating plenty of fruits and vegetables
- 👍 Choosing wholemeal and wholegrain breads, cereals or grain products each day
- 👍 Eating plenty of foods lower in fat, especially animal fat
- 👍 Maintaining a healthy body weight
- 👍 Being physically active every day.



There is growing evidence that physical activity alone is linked with a reduced risk of some cancers. Try to do 30 minutes of moderate activity on most days – walking around the track today counts as moderate activity. Why don't you think about walking regularly for your health?

Source: Cancer Society of New Zealand

Contact a Cancer Society Centre near you for further information or visit www.cancersociety.org.nz



Creative Healing at Work

Last year, while going through a particularly stressful time in my life, I attended a 12-week course in Creative Healing.

Our group comprised twelve people who had various challenges in their lives and together we shared three hours each week.

The time went very quickly. We learned to meditate and look at life as a whole – reflecting on our lives and how we got to where we are today.

A major aim of the group is to learn how to manage stress much more effectively and how to reduce the huge toll it can take on both body and mind. I still meet regularly with the group. This helps me to stay on track when it would be so easy to slip back into my old unconscious patterns that can feed burn out and illness. I also feel I have the tools to cope if I find myself in a stressful situation.

I have asked Bev Silvester-Clark from Creative Healing to outline the course in this newsletter as I feel it is invaluable information that we all need to know about.

Creative Healing

Use your mind to support your health and healing.

It is a great ally!

This 12 week (3 hours per week) programme is carefully designed for people who are recognising that they both need and want to make a difference to their health and happiness. People come because

- ✦ they feel stuck in stress and tension and can't see a way forward
- ✦ or are ill with all manner of chronic or major illnesses, (like cancer, heart disease, migraine, arthritis, depression, anxiety etc)

- ✦ or have delayed recovery from injury
- ✦ or have chronic pain
- ✦ or are wanting to approach life and/or aging positively.

The groups are relaxed, friendly and interesting. The sessions provide a clear understanding of how the mind and body are in constant conversation and how to get involved with that conversation in a way that supports health and healing.

Skills taught include meditation, use of imagery, working with thought to direct healing and lots more. Comprehensive notes and CDs are supplied.

Do give Bev a call at (09) 833 9853 if you would like to know more.

Things parents can do to teach their kids about money

Encourage your kids to save for things they want

Try to make it fun – consider incentives and rewards, but do what you feel comfortable with and can afford.

Use everyday encounters to help kids learn about money

Make informal money lessons from visiting a money machine, or opening bank statements or bills. Don't ever assume kids will pick up the most basic facts on their own.

Explain interest

Kids need to know that you can earn interest by saving, and that you pay interest when you borrow.

Be aware of money personalities

Encourage your kids to be aware of the relationship they are developing with money – are they more inclined to spend or save? Different personalities may require different approaches.

Talk about money with your kids

It's from discussions about subjects like "How much money do you make?" or "Why can't I have one?" that children learn their most

lasting lessons about the value – and values of money.

Be consistent

If you've made a rule or an agreement about money with your kids – be decisive and stick to it!

Keep records

Encourage your kids to keep written records of income and expenditure to get into the habit of account keeping. Show them yours.

Find out what's happening at school

Schools also have a key role to play in encouraging financial awareness.

You can help your kids to get financially sorted by visiting www.sorted.org.nz and visit the Kids & Money page.



Your annual performance review

– and what those words really mean

Outgoing personality	always going out of the office
Good communication skills	spends a lot of time on the phone
Independent worker	nobody knows what he/she does
Quick thinking	offers plausible excuses
Careful thinker	won't make a decision
Meticulous attention to detail	a nitpicker
Has leadership qualities	is tall or has a louder voice
Exceptionally good judgement	lucky
Plans for promotion/advancement	buys drinks for all the boys
Of great value to the organization	gets to work on time
Uses logic on difficult jobs	gets someone else to do it.

Risk Management – A simple explanation

When you put together a personal risk management portfolio you are not only protecting yourself and your family against the financial consequences of becoming seriously ill or injured, but also the possibility of your own or your partner's early demise.

But first let's simplify what can be quite confusing at times... the different types of personal protection available.

Life Protection



Life Insurance provides financial protection for those who depend on you. It provides instant cash at a time when it is most needed. The problem is that, for most of us, we don't know when that time may arise. Life Protection can help insure that any indebtedness by way of a mortgage etc is paid off, and immediate costs such as funeral and travel arrangements are also taken care of. It can also provide a financial base to support an ongoing income to meet the needs of a surviving partner, and stabilise future plans for any dependent children.

Life Insurance Protection normally pays out a one off cash payment when death occurs, however other options are now available. Other benefits also incorporated within a modern Life Insurance plan can include: Terminal Illness benefit, Guaranteed Insurability, Bereavement Support, and a Children's benefit.

Income Protection

If you are unable to work because of an illness or injury, your inability to manage your ongoing financial responsibilities may become a very serious problem. Income Protection preserves the integrity of your greatest asset – your power to earn. It provides you with a monthly payment if you are unable to work due to sickness or injury. It is essential for anyone with a partner or a family dependent on the insured's income. This benefit has vari-

ous options available and can be structured to meet your personal situation.

Trauma/Critical Illness Protection

This benefit can provide financial stability when it is most needed – at a time of serious illness or injury. Trauma Protection will provide a cash payment if the life assured is diagnosed with one of 36 specified critical illnesses or injuries. It is designed to provide financial assistance to meet with the immediate expenses of medical treatment, rehabilitation, home help, and ultimately to assist you to focus on recovery and not on economic survival.

Medical Health Protection



Faced with the prospect of the ever-growing waiting lists under the public health system, the demand for private health care has increased. Today over 1.35 million New Zealanders have private Health Insurance. Why? Because, like any other insurance, it provides peace of mind in times of difficulty. You cannot tell what health problems may affect you or your family in the future, and you cannot foresee how they will impact on your family, your lifestyle, or your earning ability.

Not all treatments or costs are covered by the public health system, and you often have no control over the timing, or quality of care you receive.

Having health insurance, however, means that you **can choose** your doctor or specialist, and you can choose **when** and **where** you are treated. All with the assurance that you can recover all or most of the costs, (depending on Policy).

Generally there are two main types of Health Insurance policies:

Comprehensive Care Policies – These cover primary care costs, such as doctor's visits, prescription charges, physiotherapy costs

and other everyday medical bills as well as surgical and hospital costs, (sometimes up to pre-set limits). Depending on the overall benefits selected, this type of policy is generally more expensive than a Major Medical or Surgical Care only type of Policy.

Major Medical or Surgical Care Policies – These cover health problems that require Hospitalisation, Diagnostics, Specialists and Tests, but leaves the more affordable cost of general medical, i.e. primary care (doctor's visits and prescriptions etc) to you. This is generally reflected in a lower cost for the benefits provided.

We can help you plan to protect your financial health in times of need. Additionally we can explain the various options available in more details and discuss the mix of benefits most appropriate to meet your personal requirements.



**Now is the Time to
Review and Preserve the
Integrity of your Family's
Future Financial Security**

Please call Barry on:
Business (09) 238 9980
Mobile 021 620 678
email b-evans@xtra.co.nz

or Sheryl on:
Business (09) 357 6444
Mobile 027 474 7755
email sglasse@ithappens.co.nz

for a free, no obligation, risk analysis of your personal situation.



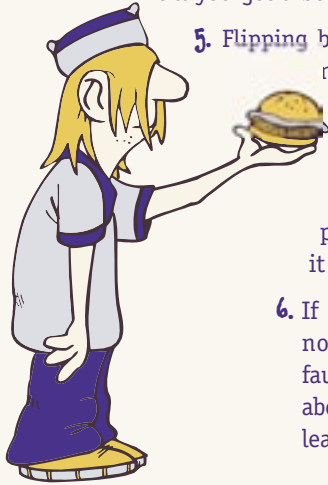
A bit of advice from the top

To anyone with kids of any age, or anyone who has ever been a kid, here's some advice purported to have been given by Bill Gates in a speech to Mt Whitley High School pupils in California.

1. Life is not fair – get used to it.
2. The world won't care about your self-esteem. The world will expect you to accomplish something BEFORE you feel good about yourself.
3. You will NOT make \$40,000 a year right out of high school. You won't be a vice-president with a car phone until you earn both.
4. If you think your teacher is tough, wait till you get a boss.

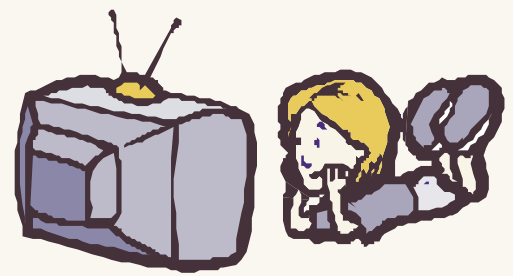
5. Flipping burgers is not beneath your dignity. Your grandparents had a different world for burger flipping – they called it opportunity.

6. If you mess up, it's not your parents' fault, so don't whine about your mistakes, learn from them.



7. Before you were born, your parents weren't as boring as they are now. They got that way from paying your bills, cleaning your clothes and listening to you talk about how cool you are. So before you save the rain forest from the parasites of your parents' generation try delousing the closet in your own room.
8. Your school may have done away with winners and losers, but life has not. In some schools, they have abolished failing grades and they'll give you as many times as you want to get the right answer. This doesn't bear the slightest resemblance to ANYTHING in real life.
9. Life is not divided into semesters. You don't get summers off and very few employers are interested in helping you find yourself. Do that on your own time.
10. Television is NOT real life. In real life people actually have to leave the coffee shop and go to jobs.
11. Be nice to nerds. Chances are you'll end up working for one.

Note: Apparently the real author of this work is Charles J. Sykes, who wrote 'Dumbing Down Our Kids: Why American Children Feel Good About Themselves But Can't Read, Write, Or Add'. To the above list, Charles included another three rules:



12. Smoking does not make you look cool. It makes you look moronic. Next time you're out cruising, watch an 11-year-old with a butt in his mouth. That's what you look like to anyone over 20. Ditto for "expressing yourself" with purple hair and/or pierced body parts.
13. You are not immortal. (See Rule No. 12.) If you are under the impression that living fast, dying young and leaving a beautiful corpse is romantic, you obviously haven't seen one of your peers at room temperature lately.
14. Enjoy this while you can. Sure parents are a pain, school's a bother, and life is depressing. But someday you'll realize how wonderful it was to be a kid. Maybe you should start now. You're welcome.

Travel Insurance



Check our website now for our travel insurance promotion

www.ithappens.co.nz

Kumara Soup

– a winter warmer



- | | |
|-----------|-------------------------------|
| 500 gms | Kumara |
| 3 cloves | garlic |
| 1cm piece | Root Ginger |
| 50 gms | Butter |
| 1 Tsp | Curry powder |
| 2 cups | Hot water |
| 3 | Oxo Chicken stock cubes |
| 1 cup | Low fat milk |
| | Black pepper |
| | Pinch ground nutmeg |
| | Fresh lime slices to garnish. |

Saute crushed garlic and grated ginger in butter over a low heat. (Do not brown.) Add curry powder and cook for 1 minute.

Add chicken stock dissolved in water. Bring to the boil and add peeled and cubed kumara.

Simmer 30 minutes or until tender, then blend to a smooth consistency.

Season with salt & pepper, add milk and reheat.

Serve garnished with thin slices of lime.

Serves 6

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