



"Plan today, protect tomorrow"

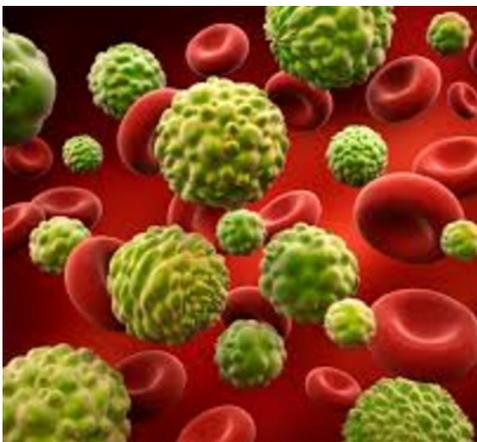
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What is a Kiwi's number ONE health fear?



A New Zealand survey showed that CANCER was the most feared disease in all age groups below 65.

Although it remains one of the most common and devastating diseases, cancer isn't always a death sentence by any means.

But going through the treatment and rehabilitation, while painful, is only half the story. The other half is the significant financial impact. This is due to losing your income for a prolonged period of time, your spouse maybe having to give up their jobs to care for you and making modifications to the house.

But there is good news in this respect. There is an insurance that pays a lump sum if you are diagnosed with specific cancers and is designed to help you recover physically and financially.

You may already have or know about TRAUMA policies, and yes, cancer is one of the conditions covered by this. Ask me about it if you don't. It also covers you in the event of serious heart disease and strokes, amongst other conditions.

Its possible that cancer ranks number one as it is in the news more often than other diseases and their fundraising charities are more active than others. Whatever its due to, we all fear it greatly.

MOST FEARED DISEASES in NZ:

For 21 to 29 year olds: Cancer, then brain injury, then losing eyesight.

For 30 to 54 year olds: Cancer, then brain injury stroke, then heart attack

For 55 to 64 year olds: Cancer, then stroke, brain injury, heart attack



Most people will know someone who either has cancer or who has died from it. With advances in medical science people are also surviving longer.

As the lead article points out survival can come at an enormous cost, the impact of which can result in one's home being remortgaged or retirement provisions being depleted.

Stats from one insurer show that cancer, stroke and heart related conditions cause 82% of trauma claims for women and 86% for men. Cancer is the biggest contributor. Please take time to read the article. For more on Trauma and why holding cover is a good idea look at <http://www.momentumfinancial.co.nz/trauma-cover.html>

If you would like to consider your options, please give me a call.



Why a Lotto win can lead to your neighbours' bankruptcy!

Research from the Federal Reserve Bank of Philadelphia found a significant jump in bankruptcies among households living near someone who won a big lottery jackpot. It is theorized that

people may have seen the good fortune next door and felt pressure to accumulate more assets of their own, especially flash cars and other items that they simply could not afford.

Keeping up with the Joneses is NEVER a good idea. People like you for who you are, not what you own.

Sometimes your finances can feel overwhelming



At times there can be so many things to juggle that it's hard to feel you are in control at times. Here is a trick that you may have heard of, but its worth going through again as it can help a lot.

Remember that all your finances can be put into one of three categories, being your **BUDGET**, **BORROWINGS**, and **BACKSTOP!**

Get your **borrowings** in order first. Talk to your mortgage adviser (or ask me to recommend one) and look at all debt – personal loans, credit cards, car payments and mortgage), and your ability to service them. They may be able to be restructured.

Next are your **backstops**. This is when you give careful consideration to what would happen if you lost your job, suffered a prolonged illness, were burgled or had a large unexpected expense. Considerable peace of mind can be achieved by having the right insurances and a small emergency fund.

Last is the household **budget**. This is easier to calculate when the key issues of borrowings and backstops are in place.

Answers: 1) He was born on December 31st and spoke about it on January 1st. 2) Everest. It just wasn't discovered yet. 3) Just on if they are all combined now.

Did you now that just 10 years ago...



In 2006 **Facebook** as 2 years old and had 12 million users. It now has 1.6 Billion users!

YouTube was only one year old and had 65,000 videos uploaded per day. Now just shy of a **MILLION** videos are uploaded every day!!

Twitter was 6 months old and had 12,000 users. Now 310 million!

iTunes was 3 years old in 2006 and sold 1.5 Billion songs that year. So far this year 35 Billion sales!

Has the internet changed things? There is a saying that it changes everything it touches and it touches everything. When was the last time you went into a bank? Did you buy your last watch from a kiwi Jeweler or online from Hong Kong?

Expect the changes to accelerate. And 30% of the jobs we now do are anticipated to disappear soon!

TO DO LiST

1. **SO**
2. **MANY**
3. **THINGS**



Top 10 moments which lead to serious stress

1. Death of a family member
2. Divorce or separation
3. Money worries
4. Serious health issues
5. Losing a job
6. Feeling of underachievement
7. Feeling of loneliness
8. Speech to a crowd
9. Lack of 'me' time
10. Arguments with friends

Some of these you can eliminate, some you can insure against and some you can learn to handle. Others require the courage to make big changes.

Some retreat into the internet and create a new reality for themselves. But this is running away. If you are feeling stressed, seek counselling or sympathetic ears that don't judge. Most problems can be solved with an outside point of view.

1. The day before yesterday I was 25 and the next year I will be 28. This is true only one day in a year. What day is my birthday?
2. Before Mt. Everest was discovered, what was the highest mountain in the world?
3. A farmer has five haystacks in one field and four haystacks in another. How many haystacks would he have if he combined them all in one field?



I am delighted to say that most of my new clients are referrals from happy existing clients. Please pass my name and number onto friends, work colleagues and family that you believe may benefit from my services.