



**“Plan today, protect tomorrow”**

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# Tis the season to slip, slap and slop!!



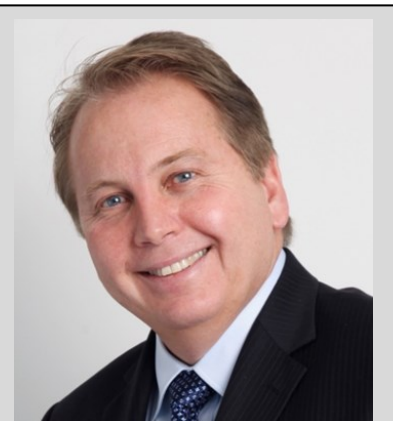
Skin cancer is the most common of cancer types. More people get it than all other cancers combined. Generally it's not usually disabling or fatal. The one exception to that is melanoma. And all too often it's as a result of ultraviolet radiation from sunshine or tanning beds (are those things still legal?) Rates of melanoma, unlike many other cancers, have been rising over the past 30 years. So at this time of the year when we like to get out into the sun, there's a very good reason to "slip, slap and slop"- some studies show that just 5 sunburns in a lifetime can double your risk of developing Melanoma.

If you do notice a mole that is maybe growing in size, doesn't look like any other mole, with an odd shape or uneven colour, talk to your GP. The most common sites are on the back for men and on the legs for women.

The good news is if treated early it's almost always curable. With medical advances, increased awareness and screening programs more and more cancers are being detected and treated early with little disruption to life.

Fortunately good trauma insurance products today can offer different levels of payment to help you get early treatment. You may find that a number of insurance products will be very relevant to your health and financial well-being with a cancer diagnosis- not just trauma insurance.

A review of your insurances can help you put in place the right combination and levels of cover. If you haven't had a review in more than a year, or if you are concerned right now whether you have the right plan in place, call me for a no-obligation review. I am here to help.



*Greetings from Malcolm.*

*They say that the Internet changes everything it touches and it touches everything.*

*This is true for retail, education, banking and even taxis – with the creation of Uber. Without us noticing, the Internet sure has killed off a lot of traditional industries.*

*What I am leading to is that while these things have changed, the need to manage your personal finances carefully, and to protect yourself and your families, has not. Hence the lead article on melanoma.*

*I look forward to being of continued service to you. All the best for a very merry Christmas and an outstanding 2016!*

## Christmas Savings

**It's easy to get carried away at Xmas but you don't have to.**

Research shows that only 6% of kiwis see presents as the most important thing at Xmas. 91% of

those researched said that being with friends and family is the most important thing.

**Visit Free Attractions.** Go to the Internet find "free things to do". Remember that \$5 pizzas more than satisfy most kids.

**The bucket and spade** or cricket bat and tennis ball are often the most fun things on a beach holiday

**Plan!** You only have about one week before Xmas so get planning

# Find it hard to discuss money?



You are not alone. It's not easy to talk about money within marriage, mainly due to not understanding how to move forward on money issues or goals.

How come your friends go on overseas holidays and you never can? Why do you seem to spend every last cent every payday? Should you have separate bank accounts? Does your partner's spending habit annoy you?

These are very common questions and not knowing the answers can cause many arguments and even relationship breakups.

A good way to fix this is to get a non-emotionally involved party to go through things with you.

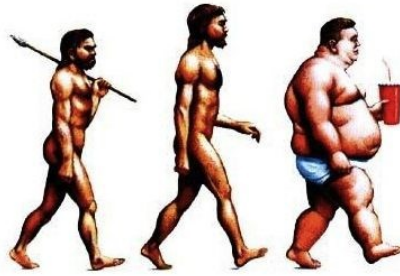
The next step is to work out a budget, which can be surprisingly difficult. It will invariably involve compromise and if not a realistic one, it will be forgotten.

Borrowings are also where things can go badly wrong. High interest and a few bad purchases can make or break the plan.

Seek help – it is there.

Answers: (1) The river was frozen.  
 (2) The person was born in 2005 B.C.  
 (3) The man is playing Monopoly. He lands on a property with a hotel with-out enough money to pay the rent.

# Which diets work best?



Yes that one. And that one and that one. They all do! The trick is to find one that you are willing to stick to for the long term.

Most diets will give you the weight loss you want in the short term, but end up being either a chore or boring.

It's also far too easy to just buy readymade fast food if you are busy, rather than weigh and cook. Our modern lifestyles rarely allow the time to prepare food properly.

So weight loss and maintaining it is all about a lifestyle change. What really works is a long-term change in your habits. That's why you need to find something that you can be happy doing for the rest of your life.

Carrot juice and cabbage soup will sound terrible to most, so find quick alternatives. Make up your own recipe book of favourites that satisfy, do not add weight and are easy to make.

# We don't talk anymore!!



Most first dates are now achieved through text, regular chat through the relationship is maintained through Facebook and breaking up is mostly done through a text.

Many marriages lack regular conversation, you are far more likely to email a work colleague than turn around and talk to them and your kids will text you rather than talk to you face to face.

**WHY?** We have lost the art of conversation and it is mostly due to electronics in the form of phones and computers. Conversations now have to be a conscious effort. **TALK MORE!!**

**1. A man stands on one side of a river, his dog on the other. The man calls his dog, who crosses the river without getting wet, without using a bridge or a boat. How?**

**2. In 1990, a person is 15 years old. In 1995, that same person is 10 years old. How can this be?**

**3. A man arrives at a hotel. He is immediately declared bankrupt. Why?**



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