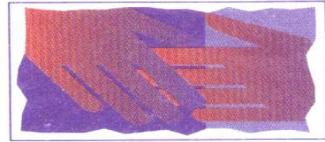


The Tobin Tribune



Oxford Dictionary
Meaning "TRIBUNE of the people" meaning official in ancient Rome chosen by the people to protect their interests.

House insurance:
When insuring your house make sure the floor area stated includes decks, in-ground swimming pools, developed out-buildings and garages.

"All the things we achieve are things we have first of all imagined"

David Malouf

"Courage doesn't always Roar. Sometimes courage is the quiet voice at the end of the day saying "I will try again tomorrow"

Mary Anne Radmacher

Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.

Mark Twain

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc) CIP.

Dear friends,

Well where did that 12 months go? It has been another busy year.

For those of you who received and read last years Tobin Tribune, I wrote about making a formal complaint to the Health and Disability Commissioners (HDC) office over treatment of my parents while at two rest homes before they passed last year. The short story is after numerous and detailed correspondence between myself and the HDC I have come to the conclusion that they are nothing more than a venting valve and a waste of tax payers money. The only way for better standards of care in rest homes is to bring political pressure to bear and until that's done nothing meaningful will change I believe.

On another note I did get to drive our 2003 Mach 1 Mustang after 6 & 1/2 years of lobbying for a change of rules on the registration of special interest left hand drive vehicles to Invercargill for the mustang convention over labour weekend. 137 mustangs converged on our most southern town, a fun time was had by all. It was good to see many smiling and happy people and a range of interesting cars from an early 64 1/2 low mileage mustang to the latest 2012 Boss mustang, in left hand drive of course. The weather was pretty awful in parts and we went through some very flooded areas, suffice to say the car is no longer a garage queen.

We will have completed our 5th year at Tau-paki on the lifestyle block in December this year, seems like just last year we moved in here. Elaine continues to finish dry stock



cattle and this year we are making baleage instead of hay for the first time. Baleage are those green wrapped bales you see in paddocks when driving in the country.

Next year we will be taking on a new adviser Kym Paul whom I have known for over 10 years as my brother in law. Kym ticks all the boxes for an adviser and we are looking forward to having him on the team. The potentially challenging part is that Kym is an Aussie and this will make for some interesting discussions in the office around international cricket and rugby games between the Anzacs. Kym is also bringing my sister back from Australia after living there for over 25 years, so it will be great to have my only sibling back in the family fold again.

There is no doubt that 2012 will have its challenges for some and we will be here to help with your insurance needs be they a review or with helping with a claim.

This year some of our clients have been through some very difficult times and while none of us expect a major health problem or other type of major claim, I am proud to say that the policies these clients had taken out in years past have delivered on the promise of financial security when it has been needed the most. It has been a real privilege to be in a position to help our clients through a positive claims experience.

Family and good health is of course everything and toward that I wish you and your families a safe and happy and above all healthy Christmas and 2012. Best wishes from Jeff, Elaine and Debbie.



Life Policy Matures:

One of my long term clients and friend Peter Bainbridge of Peter Bainbridge Ltd Mechanical Repairs and Servicing in Blockhouse Bay, took out an Endowment policy with AXA with my assistance back in 1990 and last month it matured, paying Peter a nice dividend, just like in the monopoly board game.

Pictured here is Peter receiving his maturity letter and cheque payment from myself.

Congratulations Peter!

Jeff's Story

, no not mine....another Jeff, Jeff Page to be exact. Jeff who I have had the pleasure of knowing for many years is a principal in a large dealer group in the New Zealand insurance industry. Jeff knows only too well the benefits of holding insurance cover for his family. He has health insurance cover for his family, as well as personal income protection, trauma and life insurance. As a business man Jeff also has a business life insurance policy which provides protection for him and his business partner should anything happen to either of them.

That insurance cover came in useful recently with Jeff claiming on his Tower trauma policy along with his health insurance. While undergoing a straight forward insurance medical, Jeff mentioned to his doctor he had felt some chest pain in his chest three or four times while out running over the previous three months. While his medical turned up nothing, he was sent for an exercise ECG to be sure. This too showed nothing until his heart went into fibrillation just after the test concluded. An angiogram was ordered and this found a blocked artery. Through the private system a stent was inserted within days of his diagnosis and Jeff is restored to good health once again.

The trauma cover Jeff held enabled him to take some time off from his business without having to worry about his finances, instead focusing on his recuperation. Jeff says that the only surprise during his claims experience was that it was hassle free. " They were absolutely fantastic. I made one phone call to the claims area and they emailed the form out. I completed it, attached the doctors notes and the very next day the claim was processed and paid. The whole claim took two days. You just can't value insurance cover enough. My heart operation and specialist test cost the insurance company \$25,000. I run a business, every dollar I make I pour back into my business-I don't have that money sitting in my bank account. I phoned North Shore Hospital to be told that if I needed a stent put in my heart from the public system, I may have to wait 18 months. Waiting that long, I could have been dead, had a stroke or a major cardiac arrest". " My health insurance alone cost \$800 a year. I've had it for 15 years. I've paid \$12,000. One claim cost my insurance company \$25,000, YOU DO THE MATH."



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Please note any advice given here is of a general nature, we recommend a full needs analysis be undertaken before acting upon any information in this newsletter. Advice may differ depending on your personal circumstances. Please contact Tobin Insurance Services if you have any questions arising from this newsletter.