

The Tobin Tribune



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

What's happening with Tower ?
 Below are excerpts from a letter
 to clients from Tower Manage-
 ment 6 November 2002.

"There has been a lot in the news
 lately about Tower. The company
 has reported a forecasted loss for
 the 2001/2002 financial year and
 this has had an effect on the Tower
 Ltd share price as well as market
 sentiment towards Tower.

You are a valued client of Tower
 and as such we want to take this
 opportunity to reassure you that
 any product or policy that you hold
 with Tower-either through our
 managed funds, health, life or
 general insurance businesses-
 remains secure.

The recent loss announcement and
 subsequent fall in share price have
 had no effect on either (a) Towers
 ability to pay out on insurance
 claims or (b) the returns of a man-
 aged funds investment. Our insur-
 ance business including health, life
 and general-has sound reinsurance
 support plus ample reserves, and
 our ability to pay claims is not
 called into question by this re-
 ported loss. We can reassure all
 Tower clients-shareholders in-
 cluded-that even with the antici-
 pated loss for last year, the com-
 pany is in a strong position.
 In fact, the start of the new finan-
 cial year has already seen the com-
 pany operating at a profit. We are
 also pleased to report that Tower
 NZ had a reasonable year in
 2001/2002 overall, and this looks
 set to continue. Normal levels of
 profitability for the company are
 expected for this financial year."

This statement from Towers CEO
 Paul Hunt, has been released to
 reassure any of you that may have
 been wondering about your Tower
 policies.

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc)

Hello again, just a few lines before we all
 celebrate the end of another busy and
 eventful year.

This time of year a lot of us go on holiday so
 I have put down some ideas on securing
 your homes.

- Stop newspaper deliveries and ask a
 neighbour to collect your mail.
- Always remember to lock all doors and
 windows when you go away. Fit dead-
 locks on your doors and locks on your
 windows. Hide keys or take them with
 you.
- Lock your garage and also lock any
 doors from the garage to the house.
- Turn the volume down on your tele-
 phone so that it can't be heard from the
 street or switch directly to answer-
 phone if you have one. That way a thief
 won't be able to hear it unanswered.
- Turn off your hot water and gas (if pos-
 sible) and make sure all appliances are
 unplugged.
- If you are not taking your car with you,
 disable it, or keep it locked with the
 alarm activated-even in your garage.
- Put away ladders and tools. Lock any
 sheds, arrange for your lawns to be
 cut.
- Leave a spare key with a trusted
 neighbour or a friend, not somewhere
 outside! and get them to keep an eye



on the place for you. Let them know how
 long you'll be away and if possible give
 them a contact number. (And remember
 the box of choccies for them as a thank you
 when you get back).

**Record serial numbers and purchase details
 of your high value items and appliances.
 Then if you get burgled, you have a record
 of exactly what you owned, when you
 bought it and how much it cost.**

**And for all of you who have a large CD and/
 or a DVD collection , please make a list of
 titles.**

Taking a little time now could save you a great
 deal of time and trouble later if you ever need
 to claim insurance or organise replacement.

If you want to give me a list of these items to
 keep on your file, please feel free to do so.

On behalf of Elaine, Debbie and myself I will
 take this opportunity to thank you for your val-
 ued custom again this year and we wish you,
 and your families a very merry Xmas and re-
 laxing festive season.

May 2003 be a happy, healthy and prosperous
 year for you all.

Take care on the roads and don't get sunburnt!
 Skin cancer is on the increase.

If you need to contact me in January, I will be
 available on my mobile 025-963144 and aiming
 to be back in the office late January.

Debbie will be in the office to process mail and
 handle administration enquiries.

George Carlin's View on Aging

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than 10 years old, you're so excited about aging that you think in fractions." How old are you?" "I'm four and a half!" You're never thirty-six and a half. You're four and a half, going on five! That's the key. You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead. "How old are you?" "I'm gonna be 16!" You could be 13, but hey, you're gonna be 16!

And then the greatest day of your life . . . you become 21. Even the words sound like a ceremony . . . **YOU BECOME 21| YESSSS!!!**

But then you turn 30. Oooohh, what happened there? Makes you sound like bad milk. He **TURNED**; we had to throw him out. There's no fun now, you're just a sour-dumpling. What's wrong? What's changed?

You **BECOME 21**, you **TURN 30**, then you're **PUSHING 40**. Whoa! Put on the brakes, it's all slipping away.

Before you know it, you **REACH 50** . . . and your dreams are gone.

But wait!!! You **MAKE** it to 60. You didn't think you would! So you **BECOME 21**, **TURN 30**, **PUSH 40**, **REACH 50** and **MAKE** it to 60.

You've built up so much speed that you **HIT 70!** After that it's a day-by-day thing; you **HIT Wednesday!** You get into your 80s and every day is a complete cycle; you **HIT lunch**; you **TURN 4:30**; you **REACH bedtime**.

And it doesn't end there. Into the 90s, you start going backwards; "I was **JUST 92.**"

Then a strange thing happens. If you make it over 100, you become a little kid again. "I'm 100 and a half!"

May you all make it to a healthy 100 and a half!!

HOW TO STAY YOUNG:

Throw out nonessential numbers. This includes age, weight and height. Let the doctor worry about them.

That is why you pay him/her.

Keep only cheerful friends. The grouches pull you down.

Keep learning. Learn more about the computer, crafts, gardening, whatever. Never let the brain idle. "

An idle mind is the devil's workshop." And the devil's name is Alzheimer's.

Enjoy the simple things.

Laugh often, long and loud. Laugh until you gasp for breath.

The tears happen. Endure, grieve, and move on. The only person who is with us our entire life, is ourselves. Be **ALIVE** while you are alive.

Surround yourself with what you love, whether it's family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.

Cherish your health: If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.

Don't take guilt trips. Take a trip to the mall, to the next county, to a foreign country, but **NOT** to where the guilt is.

Tell the people you love that you love them, at every opportunity.

AND ALWAYS REMEMBER:

Life is not measured by the number of breaths we take, but by the moments that take our breath away. If you don't share this with at least 8 people - who cares?

TOBIN INSURANCE SERVICES

Life, Medical, Fire and General
Insurance

Mall to: **FREEPOST**
PO BOX 83-183
EDMONTON
AUCKLAND

Telephone: **09-4125997**

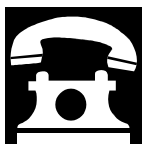
Fax: **09-4125996**

Email: info@tobininsuranceservices.co.nz

When calling us please leave a message with our answer service or if you prefer try the mobile number. We will return your call just as soon as possible.

Your call is important to us and will be treated with priority,

Thank you!



As a general guide on office hours, I can return your call during normal business hours of 9.00am to 5.00pm Mon-Thurs. If your call is not returned immediately it is because I am in a meeting with clients like you. Fridays, I aim to leave the office by 4.00pm at the latest –Jeff.