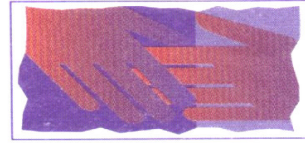


Tobin Insurance Services

"Providing future dollars, when you need them the most"

The Tobin Tribune



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

Inside this issue:

GOOD NEWS SECTION

Price of petrol drops!

Interest rates for mort-
gages on the way down

Tax breaks coming up
next year!

**"INSURANCE LETS YOU
GO FORWARD INTO YOUR
FUTURE WITH
CONFIDENCE"**

Jeff Tobin

**DON'T WAIT, THE TIME WILL
NEVER BE JUST RIGHT**

Napoleon Hill

**HE WHO HAS HEALTH,
HAS HOPE, HE WHO HAS
HOPE HAS EVERYTHING**

Arabian Proverb

**IF YOU ARE GOING
THROUGH HELL
KEEP GOING**

Winston Churchill

**AND IN THE END IT'S NOT
THE YEARS IN YOUR LIFE
THAT COUNT, IT'S THE
LIFE IN YOUR YEARS**

Abraham Lincoln

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc) CIP.

Hello friends,

It is that time of year again, when the end of year just seems to creep up on you. I have a few updates for you, but firstly I want to say a big thank you to the many of you that kindly returned your client questionnaire earlier in the year to me. These were most helpful. I especially wanted to thank those of you that have kindly allowed me to share your experiences when it came to making a claim and how having the insurance has been of benefit to you and your families. I was humbled, appreciative and grateful for the many positive comments received.

I only had one different reply from an anonymous person who suggested there should be more knitting patterns, cross words and recipes in the Tobin Tribune, thank you for that, I think I know who you are. Unfortunately as you were anonymous I couldn't enter you into the draw for one of the three \$100 gift vouchers. That brings me to the three lucky clients who have now received their gift vouchers for goods or services of their choice. The winners are Mr A and Mrs E Cairns of Avondale, Mr S Lowe and Ms S Grivelle of Waitakere and Mr M and Mrs S McGregor of Howick. Congratulations to you all.

Our new website is now up and running which can be located at

www.tobininsuranceservices.co.nz

Included in the website are some claim forms and direct debits for some of our company's and of course our contact details. If you know of any one who may be looking at buying insurance or wanting a review of their existing policies, please feel free to refer them to the website for informat



ion about myself and contact details.

You will have found a new business card attached and also may have noticed a change of operating name from Tobin Financial Services to Tobin Insurance Services. I have made this change to clearly reflect our core business service, that of an insurance consultancy.

We will be using up our existing stationery so you may still receive some correspondence under Tobin Financial Services for a short while before we replace everything with the new stationery. I am conscious of the carbon foot print and costs.

99% of our business is insurance based, therefore I felt the name change was needed and gives a clearer picture of what we primarily do. Given the investment market turmoil in recent times, I also wished to distinguish myself from investment advisers, going forward. I have not given any investment advice to new clients since 2002. Any existing clients who have a superannuation policy or endowment policy will continue to receive service from myself as usual.

We can introduce clients who may require purely investment advice to an investment specialist Ian McLay who has looked after some of our clients in this specialised area for some years now, since 2002.

We have again helped many clients with claims this year and am happy to report that all claims have been dealt with professionally and without problems. We have sadly had a few clients pass on this year, very suddenly in some cases, one a work colleague that I have known for over 25 years who passed on from a brain aneurism and was gone in 4 hours.

Continued over.....

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I am regularly involved in real life situations where insurance plays a critical part in peoples lives either for themselves and or their families. If you have ever wondered should you continue to pay your insurance premiums, the answer from me is of course, Yes . If your circumstances have changed, call me to set up a review with you. For those of you connected to the internet you may wish to go to www.tobininsuranceservices.co.nz and click on the client references link.

When I had my stand at the Auckland Home Show this year I was approached by 5 different people over the course of the show who had a major illness and were desperate to try and get insurance protection, sadly for these folk they had no medical or income protection cover in place when diagnosed with their illness, and I was unable to assist them. So I will again repeat the insurance mantra that the best time to buy your insurance is before you need it.

Whatever your insurance question or problem may be, please feel free to get in touch with me., I am here to help in anyway I can.

Thank you again for your continued custom and support this year, I feel privileged to be your insurance adviser.

Elaine, Debbie and myself, wish you and your family a very Merry Christmas and prosperous and healthy 2009. We hope you get some quality time to relax and spend with the people who matter the most to you.

Jeff Tobin CLU, ANZIIF, CIP.



Here is some good old Chinese Wisdom

An elderly woman had two large pots, each hung on the ends of a pole, which she carried across her neck. One of the pots had a crack in it, while the other pot was perfect, and always delivered a full portion of water.

At the end of the long walk from the stream to the house , the cracked pot arrived only half full. For a full two years this went on daily, with the woman bringing only one and a half pots of water.

Of course the perfect pot was proud of its accomplishments. But the poor cracked pot was ashamed of its own imperfection. And miserable that it could only do half of what it had been made to do.

After two years of what it perceived to be bitter failure, it spoke to the woman one day by the stream. “ I am ashamed of myself because this crack in my side causes water to leak out all the way back to your house”. The old woman smiled, “did you notice that there are flowers on your side of the path , but not on the other pots side?, that’s because I have always known about your flaw , so I planted flower seeds on your side of the path , and every day while we walk back, you water them.”

“ For two years I have been able to pick these beautiful flowers to decorate the table. Without you being just the way you are , there would not be this beauty to grace the house.”

Moral: Each of us has our own unique flaw, but it is the cracks and flaws we each have that make our lives together so very interesting and rewarding. You’ve just got to take each person for what they are and look for the good in them. To all my crack pot friends, have a great day and remember to smell the flowers on your side of the path.

TOBIN INSURANCE SERVICES
Life, Medical and Fire and General Insurances,
Sentinel Lifetime Loans,

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EDMONTON
AUCKLAND

Telephone: **09-4125997**
Fax: **09-4125996**

When calling us please leave a message with our answer service. Your call will be returned just as soon as possible.

Your call is important to us and will be treated with priority. We do like to hear from you and welcome the opportunity to assist you any way we can.

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.