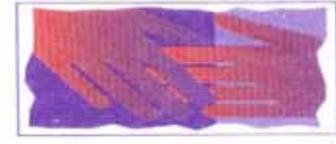


The Tobin Tribune



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

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc) CIP.

Dear friends,

Well here we are nearly at the end of another year. On 2 February 2012, I completed 25 years as an insurance adviser and cannot believe where that time has gone. I wish to thank each and every one of you for the opportunity to assist you with your insurances over the years. It is a real privilege to be in the position that I am with the mutually beneficial and trusting relationship that you have afforded me. It has been very rewarding to build the relationships with clients and in many cases see the second and now third generations start to come through.

My own son Jared has now turned 21 and doing well at AUT, he will graduate next year with a Bachelor of Creative Technologies. My daughter Chelsea now 18, embarks next year on a double degree at AUT which will take her 4 years to complete.

Last year I advised I was mentoring a new adviser Kym Paul into the industry and am pleased to advise that Kym has embraced all the industry has to offer and is doing well.

We will have completed our 6th year at Taupaki on the lifestyle block by the time you read this. We have our baleage done early this year and have found out one of the young heifers we purchased 8 months ago was pregnant, she has just given birth to a lovely calf, mother and daughter are both doing well, this is a first for us.

Some of our clients have been through some very difficult times this year losing loved ones and or having some major claims around health or property, our thoughts go out to you and your families.



Best wishes for a safe and happy Christmas and happy, healthy and prosperous 2013 to you and your loved ones from Jeff, Elaine and Debbie.



A New Medical

Break through

Nobel prize winning scientist Professor Elizabeth Blackburn won the 2009 Nobel Prize in Medicine and Physiology for the discovery of how chromosomes are protected by telomeres and the enzyme telomerase.

Our telomere units shorten each time a cell divides and when they get to around 5,000 units in length, we die.

To find out more about this and how a 100% natural botanical product has been scientifically proven to activate the enzyme telomerase, which helps slow down our telomere shortening and helps the body restore itself and our aging immune system, contact me for a free brochure and DVD on the science and benefits.

My family, friends and now a number of clients have been experiencing improved health benefits since taking this product and have been amazed how quickly these have come about. Testimonials available.

In April of this year I embarked on a journey to the World War one battlefields of France and Belgium. This was my first trip to this part of the world. My Great Uncle, Michael Tobin was a Sapper in the NZ Engineering Tunnelling Company and is formally recognised as the first death in the New Zealand Expeditionary Force in World War one on 15th April 1916. We only recently learned of this family history a few months before the trip which I came across quite by chance. There was to be a ceremony at my Uncle's grave honouring him, so the decision was made for me to go. The service was attended by Brigadier Lofty Hayward, The High Commissioner to France Her Excellency Rosemary Banks and a handful of tunnelling company descendents. I also got to visit Rossignol Wood where my Grandfather, my uncle Michael's younger brother fought and was severely wounded in July 1918, while in action. You can read all the books and watch the movies but until you go there and walk the hallowed turf with the battlefield historians, and soak in the atmosphere of these places for yourself and also walk amongst the thousands of graves of which there are many New Zealanders and Australians, let alone all other nationalities, you cannot fully appreciate the vast scale of death and destruction that took place there.

Our small contingent of descendents were honoured as the first Tunnelling company descendents to return to the town of Arras where NZ Tunnellers dug out miles of tunnels that housed 20,000 commonwealth troops that on 9th April 1917 burst out from the tunnels and repatriated the town and drove the German lines back. We even had an official mayoral welcome and a French TV news

crew follow us down into the caves and tunnels that are now a tourist attraction. We visited many historic sites including Ypres, the Mennin Gate, in which we took part in a wreath laying ceremony, Messines Ridge, The Somme, Passchendale, Broodsiende, Polygon Wood, Rossignol Wood, Hill 60, Caterpillar Ridge, Tyne Cot cemetery, all these names that will be forever part of WW1 and NZ history, it was an amazing journey. I have to say that the Commonwealth War Graves Commission do a wonderful job of keeping the cemeteries in immaculate condition. It was an enlightening, educational and sometimes emotional journey. I got to lay poppies where both my Grandfather and Uncle fought and in my Uncle's case, died. In remembering them, we honour them. Lest we forget.



Michael Tobin: First NZEF Death on The Western Front WW1 is the only Kiwi soldier buried at Beauval Communal Cemetery.

Top left. Her Excellency, Rosemary Banks High Commissioner to France laying NZ Government wreath. Middle: Brigadier Lofty Hayward saluting Michael Tobin's grave after laying NZDF Wreath. Right. Jeff by Michael Tobin's grave, after ceremony. Michael Tobin's medals lay on top of his head stone after ceremony. Left Kiwi contingent and supporters at Battle of Arras day commemorations 9th April.

Below are long term clients, from left to right; Ruth and Richard Bale, Joy and Mike Dowdall and Leanne White receiving their Tower Health premium payback cheques, after 15 years!



Changes in insurance company ownership this year. These do not affect existing policy holders, it is business as usual.

1. AXA has been bought by its rival AMP.
2. Tower Health has been bought by NIB who own the Australian medic care scheme.

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"Providing future dollars when you need them the most"

When calling us **please leave a message** with our 24 hour answer service on **09-4125997**. Your call will be returned 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. **Thank you!**

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 or wish to review your current insurances.

