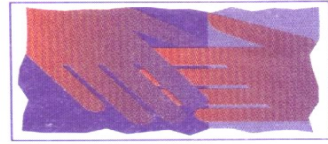


The Tobin Tribune



TRIBUNE

Oxford Dictionary
Meaning: Official in
ancient Rome chosen by
the people to protect their
interests.

Legendary orator and wartime leader of Britain during WW2, Winston Churchill, is one of the most quoted (and probably misquoted!) people in the world. Perhaps more surprisingly, he also expressed strong views on the importance of insurance, and far more poetically than I ever could! I thought of these words when I was visiting his underground-war rooms in London this year.

Here's what he said:

"If I had my way, I would write the word 'insure' upon the door of every cottage and upon the blotting book of every public man, because I am convinced, for sacrifices so small, families and estates can be protected against catastrophes which would otherwise smash them up forever.

It is the duty to arrest the ghastly waste, not merely of human happiness, but national health and strength, which follows when, through the death of the breadwinner, the frail boat in which the family are embarked, founders and the women and children and the estates are left to struggle in the dark waters of a friendless world."

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc) CIP.

Dear friends,

Greetings to you all. I feel a bit strange writing this years Tobin Tribune as I reflect a little on the past 12 months for a number of reasons that will become apparent. As you will see in the top left hand corner Tribune means Official in **Ancient Rome** chosen by the people to protect their interests. Well this year Elaine and I had our first trip to Europe, and yes we made it to Ancient Rome. Was great to see lots of those famous historical place names in real life. In hindsight I should have taken a copy of the Tobin Tribune and had my picture with it by the Pantheon or Colosseum. We did an Insight Vacations coach tour. It was great that we didn't have to drive as we covered a lot of mileage and many countries in the 18 days on the road. One of the highlights of the trip was the people that went on this journey with us. We had a couple of other Kiwi couples which enabled us Kiwis to more than hold our own when required in the banter stakes with the Aussies, Americans and Canadians in our group, all good people and their company really helped make the trip special. We now have some new friends for life. My take on Europe is it is old, over crowded and dirty in the cities. The history and architecture however is amazing and you didn't have to look far to find amazing carved marble statues or monuments. Great place to visit, but I feel so lucky to have been born and raised in Godzone. Green acres and seaside any day for me, thanks.

On a more solemn note, I want to extend my condolences to the families of clients that have lost a loved one this year, there are a few I know of and likely some I don't. It's always hard to lose a loved one, especially



before their expected time and brings home our own mortality. Last year I wrote that I helped my sister come back to New Zealand to start a new life after the sudden passing of her husband in Adelaide. Sadly a few months after arriving back in New Zealand she was diagnosed with brain cancer which had spread from her lungs, Christine passed away by my side a few weeks later. We were not expecting that diagnosis or outcome, it was a nasty surprise to say the least. I mention this not for any sympathy, but as a reminder of how fragile life is and that we cannot take it for granted. As a life insurance adviser for nearly 32 years now I have seen my fair share of people with terminal illness, premature death and major disabilities and how these situations affect these people and their families. I encourage each and everyone of you to have your affairs in order such as wills, enduring power of attorneys and insurances. Without these in place there can be serious financial consequences and additional unnecessary stress that could be avoided by forward estate planning.

If you would like a review of your insurances, please contact me and we can set up a meeting or a call to see if any changes need to be made. As we travel though life a review from time to time of your insurances is a good idea. I am always happy to help and appreciate a call or email.

To sign off on a merrier note, on behalf of Elaine, Debbie and myself, thank you again for your continued custom. It is a privilege to serve you which we do not take for granted.

Best wishes for a safe and happy Christmas and healthy, and prosperous 2019. -Jeff.

SumExtra: FREE benefit for Full Replacement house insurance

I recommend all our Vero house insurance clients go to the Vero website, click on the Cordell calculator and work through the 10 minute exercise to calculate the replacement cost of their house. Email me a copy of the report and we can arrange any sum insured changes necessary. As long as your policy sum insured is equal to or greater than the Cordell report value, SumExtra will apply for three years. This means if your house is destroyed, you will not be limited to the sum insured, unless it is a natural disaster claim where an additional 10% is available over the base sum insured. The Cordell report must be produced at claim time. T&C's apply. Contact our office for full details.



How much do you know about KiwiSaver?

I am an accredited KiwiSaver adviser and have partnered with a specialist KiwiSaver provider called Generate. Feel free to google them and check them out for yourself. In the meantime here are four simple questions to test your general KiwiSaver knowledge;

1. Do you know the difference between a Growth fund and a Default fund?
2. Do you know which KiwiSaver fund you are in?
3. Do you know how the member tax credits work?
4. Do you know what your KiwiSaver Prescribe Investor Rate is?



Generate

If you don't know the answers to these questions perhaps we should be talking. Every person over 18 years of age who is not in KiwiSaver saving \$21 per week, is missing out on \$521.43 member tax credit every year! That's a huge return on \$21 per week.

Do you need help with social media marketing?

Many business owners just don't have the time, "know-how", or inclination to upkeep their social media. So this year my daughter Chelsea started freelancing as a Social Media Manager and Facebook Ads Specialist. Chelsea graduated with a Bachelor of Business (in Marketing) and a Bachelor of Communications (in PR) in 2016. She offers "done-for-you" monthly social media management services, helping to boost your online presence, increase reach and engagement, drive traffic to your website and ultimately helping to bring in new leads and customers.



Whether it's Facebook, Instagram, LinkedIn, or the lot, she's got your business sorted.

You can contact Chelsea at www.queenofswordsmedia.com or email hello@queenofswordsmedia.com

Contact Us Today!



Email: jeff@tobininsuranceservices.co.nz

Web: www.tobininsuranceservices.co.nz

Phone: 09 412 5997

When calling us if you hear the voice answer message please leave a detailed message. Your call is important to us & will be returned as soon as possible.

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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 Jeff Tobin if you have any questions arising from this newsletter.