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All TMFNZ Policy Holders

In October the winner did not claim their prize. This meant that the November members jackpotted to the amount of \$200.00.

The November prize has been claimed and our lucky winner is Simon Vesty of Cowles Stadium



CONGRATULATIONS SIMON

The prize for December is now \$100.00 of vouchers.

All the best to you all, if you have any queries please email Clare clare@tmfnz.co.nz or 366 0519

MERRY CHRISTMAS TO YOU ALL

This time every year with the weather getting hotter, the days longer and the BBQs working to capacity, there's always a tendency to over indulge in food and alcohol.

In the last newsletter for 2010 I've broken it up into helpful antidotes which provide excellent advice on how to handle the festive season and not to over indulge in anything too much. Emphasis is also on looking after yourself and family members over the summer.

TMFNZ will be operating through the holiday season and would like to encourage policy holders to use this time to contact Paul Richardson in the office on any queries or interest in personal cover.

This year Canterbury/West Coast has experienced first hand how devastating it is to experience loss. Loss in life (Pike River mine) and thankfully for Canterbury loss in possessions and homes only. This to me is a real wake up call to looking after yourselves and your families, making provisions should something happen unexpectedly to yourselves.

TMFNZ would also like to advise members that Paul Richardson is a Registered Financial Adviser and TMFNZ is a member of a Disputes Resolution Scheme.

Finally we would like to wish all members the very best for Christmas and the New Year and hope it's a great time for relaxation and family.

Regards
Paul Richardson

Mini Pavalova's

Ingredients:

- 4 egg whites
- 1 cup castor sugar
- 1 punnet strawberries, halved
- 2 bananas, peeled and sliced
- 2 kiwifruit, peeled and sliced
- 1 small tin of passion fruit pulp
- 300ml cream, whipped

Method:

Preheat oven to 150°C. Cover a baking sheet with baking paper and set aside.



Whip the egg whites until soft peaks appear and then whip the sugar in gradually until it's all dissolved and the mixture is peaked and glossy.

Place large spoonfuls of the mix on the baking sheet and bake for 20 mins. Turn off the oven and leaving the oven door ajar, leave to cool completely.

Spoon cream on top of cooled meringues and add a piece of each fruit on top. Spoon a teaspoon of passion fruit pulp over each one.

Notes

You can pipe these into little meringue nests on the baking sheet if you like a more cup like meringue.

To check if the sugar has been dissolved properly into the egg white you can grab some between your fingers and rub them together. If you can feel grains you need to keep whipping.

Contact:
Paul Richardson
 Phone: 03 982 3839
 Mobile: 021 548 857



Sun Safety Tips

- Apply sunscreen about 20 minutes before going outside to allow time for the active ingredients in the sunscreen to reach the protection level so that a good layer of protection can form.
- Reapply SPF every 2 hours or at the first sensation of tingling or burning, to compensate for loss due to towel drying, perspiration or swimming. Blowing your nose wipes SPF off, too! So just reapply!
- When applying suntan lotion, avoid direct contact with the borders of your swimsuit: the oils can cause swimsuits elastics to break down.
- Don't forget to apply SPF to areas such as the ears, under your nose, behind the knees, behind the back, and the tops of the feet.
- Wiping perspiration will wipe off sunscreen. Try to "blot" rather than wipe.
- Avoid long exposures to the sun at the start of the spring/summer seasons.
- Drink plenty of fluids to replace body fluids lost due to the heat.
- Keep an extra bottle of sunscreen in the car when travelling. But keep in mind that it can lose its effectiveness if you leave it in a warm place.



Boaters! Before Getting Underway

Know your boat and know the rules of the road. Take a safe boating course.

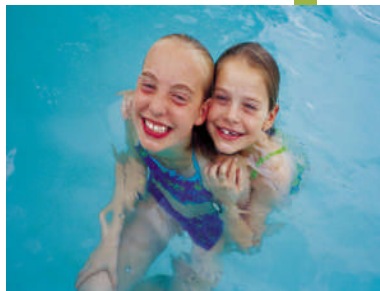
- Check your boat for all required safety equipment.
- Consider the size of your boat, the number of passengers and the amount of extra equipment that will be on-board. **DON'T OVERLOAD THE BOAT!**
- If you will be in a power boat, check your electrical system and fuel system for gas fumes.
- Follow manufacturer's suggested procedures BEFORE starting up the engine.
- Wear your life jacket – don't just carry one on board.
- Leave your alcohol behind. Work to increase your safety, not increase your risks!
- Check the weather forecast.
- File a float plan with a member of your family or friend.

Swimmers!

Since most drowning victims had no intention of being in water and since most people drown within 10-30 feet of safety, it is important that you and your family learn to swim.

Please remember: Never rely on toys such as inner tubes and water wings to stay afloat.

- Don't take chances, by over estimating your swimming skills.
- Swim only in designated swimming areas.
- Never swim alone.



Have you recently moved, changed any of your contact phone numbers, or have a new email address, If so please contact Clare Lene on 03 366 0519 or email clare@tmfnz.co.nz and your records will be amended accordingly.



cooling treatments for a sunburn

- Immediate self-care is aimed at stopping the UV radiation. Get out of the sun and cover exposed skin.
- Obviously, stay out of the sun while you are sunburned.
- Reach for a pain reliever. Take two aspirin tablets every 4 hours to help relieve the pain, itching, and swelling of a mild to moderate burn.
- *Anticipate a burn. If you know you've gotten too much sun, try taking aspirin before the redness appears.*
- Following a burn, the skin is inflamed. Apply soothing compresses. For mild sunburn, cool compresses with equal parts of milk and water may suffice. If desired, you can direct a fan on the sunburned area to heighten cooling.
- *Soak the pain away. An alternative to compressives—especially for larger areas—is a cool (not ice cold) bath. Soak for 10 minutes.*
Add more liquid as needed to keep the water at the proper temperature, and add 20 drops of each of lavender and chamomile essential oils. Avoid scrubbing the skin or shaving the skin. Use soft towels to gently dry yourself. Do not rub your skin or you'll irritate it further.
 - Avoid bath salts, oils, and perfumes because these may produce sensitivity reactions. Soaps can dry and irritate burned skin. If you must use soap use only a mild brand and rinse it off very well. Do not soak in soapy water.
 - Moisturize your skin. Soaks and compresses feel good and give temporary relief, but they can make your skin feel drier than before if you don't apply moisturizer immediately afterward. Pat yourself dry, then smooth on some bath oil. Let it soak in for a minute, then apply a moisturizing cream or lotion.
 - Say good-bye with aloe. Aloe Vera may really help wound healing. Simply break off a leaf and apply the juice. Or go for an Aloe Vera gel instead.
 - *Drink up. It's a good idea to drink lots of water to help counteract the drying effect of a burn.*

Sun Safety Tips Contd

- If your sunscreen goes past its use-by date, separates or gets guggy, throw it out - it may no longer do the job properly. Or you could still use it as a body moisturizers on thick areas like knees, heel and elbows. But remember it has no sun protection ability any longer.
- Sweating make you lose a lot of body fluids. So drink plenty of water (at least eight glasses a day) to avoid heat-related illnesses.
- Be aware of the damages caused by the "invisible sun" on cloudy or outcast days: you might be unaware that you're developing a sunburn on cooler because the temperature or breeze keeps skin feeling cool on the surface.
- Waterproof sunscreens may last up to 80 minutes in the water, and some are also sweat- and rub-proof. But, regardless of the waterproof label, be sure to reapply sunscreen when you come out of the water.
- Wear a wide-brimmed hat, sunglasses, and long-sleeved, tightly woven clothing. Clothing can physically block out the sun's harmful rays and should be one of the first lines of defense against sun exposure.



Driver Safety

HOW TO AVOID DRIVER FATIGUE AND FALLING ASLEEP

Holidays are great fun and a time to get away from it all and unwind. However, if we are travelling within our own country, our holiday may need some extensive driving on our part.

So we set out on our vacation nice and early in the morning as we know that we have a 12hour drive ahead of us for the day.

Lunchtime comes and we are still driving, have not stopped as we want to arrive at our destination on time. 3pm arrives, still driving. We are starting to feel a little tired but we know that we are close to arriving, so we keep on going.

As we are travelling along the motorway, we come to a deceptive bend. Without realizing it, our car is travelling to fast to take the corner. We spin out of control slamming into an oncoming car.

The crash is fatal killing 3 in our car and 2 in the other car.

What do you think may have caused this accident to happen?

An increasing problem now for motorists is 'driving fatigue'. Yes this fatigue has caused our reaction to slow down so that we were unable to judge the corner properly, almost as though we were drunk, however this time, drunk with tiredness.

What could we have done to prevent this fatal accident happening so close to our destination?

The first thing is to make sure that we get a good nights rest the night before so that we are refreshed for an early start the next day.

Also the night before, look at your map as to your route and mark in it various stops where you as the driver can have a small break along the way. Remember that short 5minute breaks can mean the difference between life and death for us.

One recommendation is that we need to have a break from driving at least every 2 hours so that we can refresh our reaction senses.

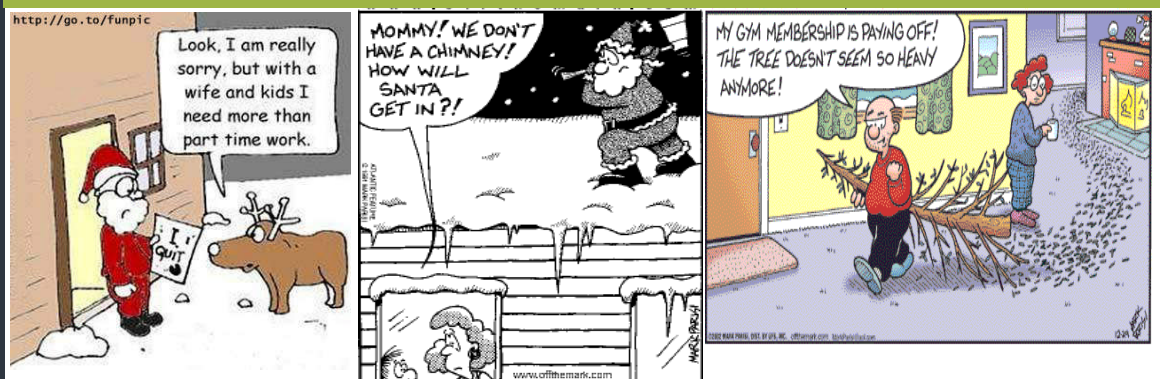
Another good idea is to take some light refreshments with you so you will always have something to sustain you while your driving.

When driving along long stretches of roads, we as drivers need to keep our minds alert and active. This can be done by listening to radios, talking to others in the car is also a good way to stay alert while driving. Although the caution is that we do not want to talk so much that we are distracted from our driving.

Yes, it is far better to take little rests in order to keep alert while driving. Maybe all we need is to be humble and accept that we may be tiring and just pull over for a short rest.

Our passengers won't be too worried by this as this could mean their lives down the track.

So instead of the disastrous vacation where lives are lost, let's make our vacation a safe and happy one instead by our careful driving habits.





Troy Campion & Kaha Financial Services

Troy has 22 years of experience in banking and mortgage brokering, with a strong focus on residential, construction, business and commercial lending. Along with these he also has access to a large array of vehicle lenders and private equity funders.

Over the span of his career he has created strong relationships with all top tier lenders as well as having built strong and valued relationships with 2nd and 3rd tier lenders.

He is a member of the Professional Advisors Association and belongs to an aggregator group with 250 members which have a strong code of ethics.

Troy's service is moulded by a strong sense of trust and security, where he puts your needs as the primary focus, brokering the correct finance facility at the right rates to meet your financial requirements.

There are no hidden mark-ups or fees will be added to your home loan. The loan we achieve for you is exactly at the same cost as if you had approached the bank or lending institution direct. In fact, given our special volume transaction relationships with all of New Zealand's major lenders we can, depending on circumstances, often save you money on establishment and administration fees associated with taking out a loan. ** Some commercial, vehicle or development loans may incur a fee.*

In most cases we can discuss your options by phone. No inconvenient appointments, waiting areas or interviews. Once you have all your options and we have all your details we'll simply make the best recommendation, then arrange for the paperwork to be completed as required. It's that easy. Of course in a few circumstances, a face to face meeting could be advisable particularly if the loan is a bit more complex. It's simply then a matter of calling Troy to discuss all your lending needs.

Unlike some better known mortgage brokers, who only have a few lenders on offer, we have the widest range of lending options available. That includes some major banks that won't deal with other brokers. More importantly when we negotiate the best home loan on your behalf the legal contract and payments are made direct to the bank or lending institution giving you that added security.

To find out more call Troy for a free independent chat about your own personal requirement on 03 366 7776, 0800 733 583 Or 021 545 178.



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Best wishes to you all over the festive season. Merry Christmas, keep safe and well and always remember that it's the thought that always counts.

Bless you all

Clare Lene TMFNZ Administrator

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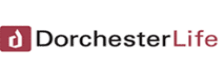
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Life Insurance, Medical Insurance, Disability Insurance, Funeral Insurance, Income Replacement, Redundancy, Mortgage Protection, Simple Life and Total Permanent Disability Insurance.