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OUR SYMPATHIES GO OUT TO ALL CANTABRIANS



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Joke of the Month

Someone stole things from me

A drunk phoned police to report that thieves had been in his car. "They've stolen the dashboard, the steering wheel, the brake pedal, the radio, and even the accelerator," he cried out.

However, before the police investigation could start, the phone rang a second time and the same voice came over the line. "Never mind," he said with a hiccup, "I got in the back seat by mistake."

Like many businesses TMFNZ was affected by the earthquake on February 22nd 2011. Our sympathies go out to all fellow Cantabrians who experienced the earthquake first hand, in particular people who lost loved ones, lost homes or suffered considerable stress on the day and continue to be affected by the earthquake on February 22nd 2011.

Myself being a loyal member of Crichton Cobbers Gym for the past 4 years, I recognise if I had of gone to the gym at lunch time which I usually did, the boxing room where I worked out was totally gone, so I am grateful my number wasn't up on that day.

Thinking of topics for my introduction to this months newsletter, I didn't think I could ignore the hardships of individuals getting through this time.

I have been visiting members of TMFNZ in most areas over the past weeks and seen the circumstances people have had to live in for quite some time.

One of the comments that most people make is " At least I'm still alive!"

After the considerable loss a lot of these people have experienced the core instinct for survival and appreciation for surviving is the number one concern.

Unpleasant as it is enduring earthquakes and after-shocks people realise that as long as their family is safe and well they can handle anything else they are challenged with. If anything I have witnessed that families have been brought closer by the February earthquake and lines of communication that possibly weren't there before the disaster are now in place.

Post earthquake peoples jobs have been appreciated much more by those unaffected by businesses still in operation. The mighty dollar has probably had a lot more appreciation that it is crucial for people surviving the disaster and rebuilding their lives.

Individuals that have policies with TMFNZ and have lost their jobs as a result of the earthquake please contact Paul Richardson – 021-548-857 to discuss what options you have available to you.

If you have changed your address or contact number please email Clare Lene at clare@tmfnz.co.nz and your records will be amended accordingly.

On a brighter note TMFNZ had a winner of its birthday card competition from last month, Gareth Painter—City Care went away with \$200.00.

Congratulations Gareth!!



Anyone who has a policy with TMFNZ should receive a birthday card from us. In the birthday card is a lucky number which you need to check before the 7th of the next month on TMFNZ's web site www.tmfnz.co.nz under the competition tab. Contact TMF if you are the winner and you will receive \$100 for your birthday month.

Attention on this months newsletter is the approach of winter and some information on keeping the usual bugs away from you and your family, plus tips on keeping healthy and safe during the winter months.

Services available: Life Cover, Medical Insurance, Accidental Death Cover, Mortgage Protection, Trauma, Total Permanent Disability, Income Replacement, Redundancy and Funeral Benefit.

TMFNZ now has face book and a blog site for members to visit and ask questions regarding policies, how to apply or general questions. We are in early stages of face book but please feel free to add us or comment.

Facebook: **cover you**
 Blog: **www.coveryou.co.nz**



Best regards
 Paul Richardson
Registered Financial Adviser

Types of Winter Safety Tips for Children

Not every type of winter hazard is applicable to every child but understanding the basic risks and how to minimize them can help parents protect their children from the ravages of winter.

Winter Sports

Winter sports can be a great way for children to stay active and enjoy colder temperatures, but each sport presents its own unique hazards. These winter safety tips for children can help them enjoy sports safely and comfortably.

- Always use proper safety equipment and gear, including sport goggles and helmets while playing winter sports
- Engage in safe sports behavior such as following the rules of the game and eliminating horseplay that can lead to accidents and injuries.
- Enroll children in lessons from a qualified professional for advance winter sports such as skiing, snowboarding to ensure they learn safe techniques
- Only play winter sports in safe, approved locations rather than using potentially dangerous locations

Staying Healthy

The long days of winter often keep children indoors, which can lead to hours of inactivity. Furthermore children are more likely to contract illnesses during the winter months because they are in more confined space. To stay healthy during the winter consider these safety tips:

- Eat a healthy, balanced diet that includes fruits and vegetables
- Teach children proper hand-washing techniques to kill germs and bacteria or use hand sanitiser if necessary
- Keep children home from school and other public places if they are sick
- Ask a pediatrician about the necessity for flu vaccines for young children

TOP 10 CHILDREN WINTER ILLNESSES

Illnesses are the common complaints in winter season by majority of moms since children spend more time indoors with germs passing around them. Croup, cold, runny eyes, sore ears etc are some of the major and common illnesses find in children during this season.

It is essential to find out the symptoms on-time and apply remedies to the same to save your kid from severe diseases. The primary thing that you have to check is that your kid has wearing plenty of warm layers when he/she is out in the cold. Following are the 10 common illness that attack children during winter season;



The Common Cold

It is said that babies and young children get cold more than 10 times in a year. This common illness is generally caused by viruses and its symptoms include coughs, blocked or runny nose, crankiness and sore throats. Babies will find feeding very hard with blocked nose and often will omit the solid food. It is good to give only milk to babies during

this period.

Health Tips: To prevent spreading of cold viruses, teach elder children to cover their mouth with hands or tissue while sneezing or coughing. Also, ensure that they wash their hands after coughing or sneezing.

Fever

Fever is the increase in the normal temperature of human body. Generally children get fever when their body loses the immunity power. When you find your kids very hot, wear out some of their layers and cool their chest and face with a damp flannel. Ensure that the kid doesn't get chilled. Give infant paracetamol which will be available in pharmacies. It is good to call a doctor if your baby is under 3 months.

Health Tips: Keep your kid's immunity system healthier. For this, give different types of fruits and vegetables that contain good quantity of vitamins.

Sore Throat

Sore throat is caused by either bacterial or virus infection. Back of the throat get inflamed when bacteria or virus infects. Moms have to watch their kids' telltale signs of wincing while swallowing food. Give warm and soothing drinks to your toddler when he/she get sore throat. Infant paracetamol can less down the intensity of sore throat to a great extent.

Health Tips: It is good to give honey as it is found as a good cough suppressant. However, don't give honey to babies of under 1 year since it can occasionally include a bacterium that may cause danger to babies.

Eye Infections

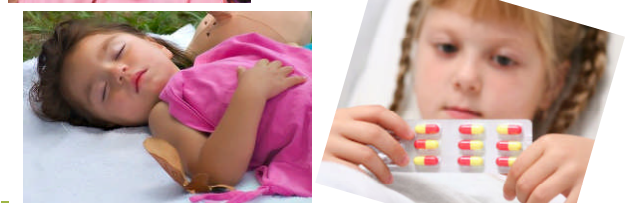
Never ignore runny eyes just as a sign of cold since it may be caused due to conjunctivitis or bacterial infection. General symptoms are greenish or yellowish discharge from kids' eyes. Clean up the eyes with cotton pad which is dipped in cooled or boiled water. Use separate pad for each eye and each wipe.

Health Tips: To stay your kids healthy and strong, motivate them to do regular exercises. To boost their immune system, encourage them to go out in the fresh air and keep them moving around.

Ear Infections

You may see that your little one continuously rubbing or pulling at his/her ear. It can be a sign of ear infection. Symptoms include temperature, runny wax from ear and grumpy towards food. Keep your kid's ear dry and give infant paracetamol for fever.

Health Tips: Ensure that your kid get enough sleep. It is essential to recover him from the day's activities. Disordered sleep will increase his susceptibility to catch the infection.



Meningitis

It is the inflammation of the membranes that cover the brain and the spine. Generally meningitis is caused by bacterial, viral or fungal infection. Its symptoms include vomiting, high temperature, sensitivity to light, floppiness, drowsiness, red or purple pinprick rash that doesn't fade even you press a glass against it and persistent crying.

Health Tips: Give vitamin supplements to child if he/she is aged between 6 months and 5 years.

Croup

Croup is the viral or bacterial infection caused to children and makes their airways to become inflamed. Symptoms are dry and barking cough. Children may have a temperature and feel difficulty to breath. Inhaling steam is the best remedy for croup. If the cough does not ease off in a couple of days, immediately call your GP.

Health Tips: Dress your children with appropriate cloths when they go out into the cold. Buy cloths that are both windproof and waterproof. Since wool is the best insulator, buy it for your little one.

Bronchiolitis

Bronchiolitis is the inflammation of the membranes lining the bronchioles. This illness fills the airways in the lungs with mucus and makes difficulty for smooth passing of air. Bronchiolitis is generally caused by cold or RSV virus. Babies find difficulty breathing whereas older children cause a sore throat or cough. Raise the head end of child's coat or give more liquids and try a humidifier.

Health Tips: Encourage children to take plenty of water in a day. Warn them not to take fizzy drinks and squashes.

Winter Vomiting

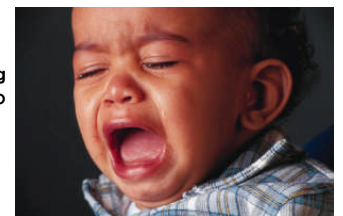
This is caused due to a virus called rotavirus and the major symptoms are frequent vomiting and a temperature. This can last for 3-10 days. Give sachets and infant paracetamol.

Health Tips: Reduce the spread of bugs by encouraging hand wash. Get your visitors to wash their hands when they want to cuddle your child.

Hand, foot and mouth

This virus creates itchy, sore blisters on the soles of your kid, the palms of his hand and inside his mouth. Symptoms include a temperature, sore throat and runny nose. Never burst the blisters before drying up as it will spread more. Use teething gel to soothe the ulcers in the mouth. Wash your hands every time when you change a dirty nappy or touch a blister.

Health Tips: Always keep an alcohol-free hand sanitizer when you are out with your baby. Use quick squirt rather than soap and water.



Be 'Ready to Go' or 'Ready to Stay' if the POWER GOES OUT!

- Stock up on batteries, torches, portable radios, canned foods, manual can openers, blankets and bottled water
- Use torches instead of candles to avoid a possible fire hazard
- If the temperature outside is below freezing and your home has not heat, run water at a trickle to help prevent pipes from freezing and bursting
- Listen to your battery powered radio or TV, especially for news at the top of each hour, to find out when the power might be restored.
- Unplug some of your major appliances. When the power comes back on, all of those appliances can create a drain or power surge.
- If you have a generator, do not connect it to your home's power system unless it has been properly installed and disconnects you from the main power grid when it is operating. If you do not disconnect from the power grid, you can be sending electricity back down the lines; not just to your home. That could be deadly for power company workers.
- If you have a logburner, you can use it for heat. However, DO NOT USE kerosene heaters, BBQs, or any outdoor type heater inside. Such devices create poisonous gases such as carbon monoxide. Carbon monoxide is an odorless and colorless gas given off by combustion and could kill.

11 Natural Tips to Prevent a Cold

There are no known cures for colds and flu, so cold and flu prevention should be your goal. A proactive approach to warding off colds and flu is apt to make your whole life healthier. The most effective way for preventing the flu is to get the flu shot. It may not be natural, but it works better than anything else. However there are other strategies you can employ as well. Here are some suggestions you may want to try.

#1 Wash Your Hands

Most cold and flu viruses are spread by direct contact. Someone who has the flu sneezes onto their hand, and then touches the telephone, the keyboard, a kitchen glass. The germs can live for hours -- in some cases weeks -- only to be picked up by the next person who touches the same object. So wash your hands often. If no sink is available, rub your hands together very hard for a minute or so. That also helps break up most of the cold germs. Or rub an alcohol-based hand sanitizer onto your hands.

#2 Don't Cover Your Sneezes and Coughs With Your Hands

Because germs and viruses cling to your bare hands, muffling coughs and sneezes with your hands results in passing along your germs to others. When you feel a sneeze or cough coming, use a tissue, then throw it away immediately. If you don't have a tissue, cough or sneeze into the inside of your elbow.

#3 Don't Touch Your Face

Cold and flu viruses enter your body through the eyes, nose, or mouth. Touching their faces is the major way children catch colds, and a key way they pass colds on to their parents.

#4 Drink Plenty of Fluids

Water flushes your system, washing out the poisons as it rehydrates you. A typical, healthy adult needs eight 8-ounce glasses of fluids each day. How can you tell if you're getting enough liquid? If the color of your urine runs close to clear, you're getting enough. If it's deep yellow, you need more fluids.

#5 Take a Sauna

Researchers aren't clear about the exact role saunas play in prevention, but one 1989 German study found that people who steamed twice a week got half as many colds as those who didn't. One theory: When you take a sauna you inhale air hotter than 80 degrees, a temperature too hot for cold and flu viruses to survive.

#6 Do Aerobic Exercise Regularly

Aerobic exercise speeds up the heart to pump larger quantities of blood; makes you breathe faster to help transfer oxygen from your lungs to your blood; and makes you sweat once your body heats up. These exercises help increase the body's natural virus-killing cells.

#7 Eat Foods Containing Phytochemicals

"Phyto" means plants, and the natural chemicals in plants give the vitamins in food a supercharged boost. So put away the vitamin pill, and eat dark green, red, and yellow vegetables and fruits.

#8 Eat Yogurt

Some studies have shown that eating a daily cup of low-fat yogurt can reduce your susceptibility to colds by 25%. Researchers think the beneficial bacteria in yogurt may stimulate production of immune system substances that fight disease.

#9 Don't Smoke

Statistics show that heavy smokers get more severe colds and more frequent ones. Even being around smoke profoundly zaps the immune system. Smoke dries out your nasal passages and paralyzes cilia. These are the delicate hairs that line the mucous membranes in your nose and lungs, and with their wavy movements, sweep cold and flu viruses out of the nasal passages. Experts contend that one cigarette can paralyze cilia for as long as 30 to 40 minutes.

#10 Cut Alcohol Consumption

Heavy alcohol use suppresses the immune system in a variety of ways. Heavier drinkers are more prone to initial infections as well as secondary complications. Alcohol also dehydrates the body -- it actually causes more fluid loss from your system than it puts in.

#11 Relax

If you can teach yourself to relax, you can activate your immune system on demand. There's evidence that when you put your relaxation skills into action, your interleukins -- leaders in the immune system response against cold and flu viruses -- increase in the bloodstream.



Home Remedies for Colds

Are cold symptoms making you feel miserable? Here are 12 cold remedies you can use right now -- at home -- to feel better.

Cold Remedy #1: Drink plenty of fluids to help break up your congestion. Drinking water or juice will prevent dehydration and keep your throat moist. You should drink at least 8 to 10 eight-ounce glasses of water daily. Include fluids such as water, sports drinks, herbal teas, fruit drinks, or ginger ale. Your mother's chicken soup might help too! (Avoid cola, coffee, and other drinks with caffeine because it acts like a diuretic and may dehydrate you.)

Cold Remedy #2: Inhale steam to ease your congestion and drippy nose. Hold your head over a pot of boiling water and breathe through your nose. Be careful. If the steam burns your nose, breathe in more slowly. You can buy a humidifier, but the steam will be the same as the water on the stove. Moisture from a hot shower with the door closed, saline nasal spray, or a room humidifier is just as helpful to ease congestion.

Cold Remedy #3: Blow your nose often, but do it the proper way. It's important to blow your nose regularly when you have a cold rather than sniffing mucus back into your head. But when you blow hard, pressure can carry germ-carrying phlegm back into your ear passages, causing earache. The best way to blow your nose is to press a finger over one nostril while you blow gently to clear the other.

Cold Remedy #4: Use saline nasal sprays or make your own salt water rinse to irrigate your nose. Salt-water rinsing helps break nasal congestion while also removing virus particles and bacteria from your nose. Here's a popular recipe: Mix 1/4 teaspoon salt and 1/4 teaspoon baking soda in 8 ounces of warm water. Fill a bulb syringe with this mixture (or use a Neti pot, available at most health foods stores). Lean your head over a basin, and using the bulb syringe, gently squirt the salt water into your nose. Hold one nostril closed by applying light finger pressure while squirting the salt mixture into the other nostril. Let it drain. Repeat two to three times, and then treat the other nostril.

Cold Remedy #5: Stay warm and rested. Staying warm and resting when you first come down with a cold or the flu helps your body direct its energy toward the immune battle. This battle taxes the body. So give it a little help by lying down under a blanket to stay warm if necessary.

Cold Remedy #6: Gargle with warm salt water. Gargling can moisten a sore or scratchy throat and bring temporary relief. Try a half teaspoon of salt dissolved in 8 ounces of warm water four times daily. To reduce the tickle in your throat, try an astringent gargle -- such as tea that contains tannin -- to tighten the membranes. Or use a thick, viscous gargle made with honey, popular in folk medicine. Steep one tablespoon of raspberry leaves or lemon juice in two cups of hot water; mix with one teaspoon of honey. Let the mixture cool to room temperature before gargling.



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The Winter Fitness Survival Guide



Does your fitness routine go into hibernation during the colder months? It doesn't have to: there are plenty of ways to stay active and prevent weight gain during winter. When you're busy and tired during the colder months, it's easy to put off exercise till tomorrow. But sticking to a regular fitness routine is vital if you want to stay in shape and take care of your health.

The two biggest challenges associated with exercise during winter are finding a place to train outdoors, indoors or at home and finding the motivation to stay active.

OUTDOOR EXERCISE

There is usually no reason why you can't continue a wide range of activities all year round, provided the weather is not too extreme. It really depends on the type of activity you enjoy. You just need to:

- **Wear suitable clothing.** Fabrics that keep moisture away from your skin will prevent you becoming wet and chilled. Walkers and joggers should wear brightly coloured or reflective clothing to increase visibility.
- **Wear a hat.** When going out in the cold, it is advisable to wear a hat. About one-third of your body's heat loss occurs through the head.
- **Dress in layers.** Wear plenty of light layers so you can gradually peel them off as you become warm. You should be a little cool starting out. Avoid sweating, as you may become chilled.
- **Exercise caution.** Beware of slippery surfaces, and exercise in daylight wherever possible. Anticipate that drivers may not be able to see you or stop quickly. It's also wise to perform a longer warm-up in cold conditions.
- **Keep your fluid levels up.** Drinking water regularly is just as important during winter as it is in summer. Cold weather stimulates urine production, and every breath you can see is water droplets being exhaled from your body.
- **Communicate any concerns with your doctor.** Some medical conditions make winter exercise dangerous. Exercising in cold weather can bring on angina (heart-related chest pain), and may trigger asthma in asthmatics. Check first with your doctor if you have any concerns, especially if you are older or have been sedentary for more than two months.



INDOOR EXERCISES

There are a number of options if you want to exercise indoors. This winter consider:

- **Joining a gym.** Health and fitness centres provide a wide variety of exercise options in a comfortable and supportive environment. A three-month membership will get you through winter without too much expense.
- **Shopping centre walks.** Many shopping centres now hire fitness instructors to walk or jog people through the centres in the early morning. If you live close to a shopping mall, see if any programs exist. While you stay fit, you might just see something you like, or meet new people.
- **Indoor sports.** Many sports can be played indoors, such as basketball, volleyball, badminton, squash and soccer. Investigate your local area to see if any competitions exist, or start up your own.
- **Indoor climbing.** If you aren't afraid of heights, indoor climbing centres offer a unique way of boosting your strength and stamina. Climbing walls are usually graded to suit all levels of strength and ability.
- **Aqua training.** If you live near an indoor heated pool, you could swim some laps, or try an aquarobics class. Training in water has a low risk of injury, and is a great way to add variety to your workout routine.
- **Mind/body classes.** Activities such as Pilates and yoga are often available at halls, studios and other venues. These activities can help develop your balance, posture, core strength and flexibility, and help you to relax at the same time.

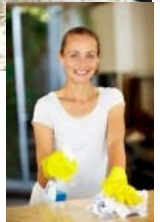
Don't get SAD this winter

Bad weather and a lack of sunlight can trigger a mild form of depression known as seasonal affective disorder (SAD). SAD is characterised by a lack of energy, increased eating, longer sleep and weight gain. It often strikes during winter when the number of daylight hours is reduced, however, it can be helped by spending more time outdoors in the fresh air.

At-home exercise

When it's cold and miserable, and you don't even want to step foot outside, having some exercise options at home can make all the difference. You could try:

- **Exercise equipment.** There is a range of cardiovascular machines and strength-training equipment to suit every budget. If price is a concern, look to rent, or buy second-hand equipment. Set the machine in front of the television, or listen to music. Choose something that's practical, enjoyable and easy to use.



- **Do housework with vigour.** Make a workout of cleaning or gardening. Sweeping, scrubbing, raking, mopping and vacuuming, if performed a little bit faster than normal, can all get your heart rate up. Be creative and increase your level of movement around the house.
- **Exercise DVDs and TV shows.** There are numerous exercise DVDs on the market, covering everything from yoga to step aerobics. You could hire a few from your local video store, or borrow one from the library, to find a routine that suits your needs. There are also some early-morning television shows that take you through a variety of cardiovascular and toning routines. Check your local TV guide.
- **In-house circuits.** You can perform many exercises in your home with little or no equipment. A basic exercise routine could be developed by mixing and matching some of the cardiovascular and toning exercises listed in the box below. Always start out slowly, then push yourself a little harder as your fitness levels improve.

Staying motivated

Don't use the cold weather as an excuse not to exercise. Use these motivational tips to help keep you on track.

- **Stay close to home.** Choose a place to exercise that is comfortable and close to where you live or work. Lack of time has been identified as the number one barrier that stops people from exercising, so it makes sense to minimise your travel time.
- **Train with a friend or partner.** Finding a training partner with similar goals to you can add enjoyment to your exercise routine.
- **Expect setbacks, and learn from them.** There will always be times when things don't go your way, or you have a little less time. It's easy to find excuses not to exercise, and sometimes they are genuine. Don't quit, just make adjustments and change your direction.
- **Just do it.** Don't ponder your workout; just get started. The more you think about it, the more likely you will talk yourself out of it. Once you're in motion, you'll find it easier to continue. While it is admirable to think, talk and read about exercise, there is no substitute for actually doing it.