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**OUR SYMPATHIES GO OUT TO ALL THOSE WHO HAVE BEEN AFFECTED BY CONTINUOUS EARTHQUAKES & ONGOING AFTERSHOCKS**

Earthquakes, Liquefaction, Aftershocks, and Christchurch have once again been forced to experience the undesirable side of nature. No matter how you look at it though there is a toll that all of us suffer from the surprise of the earthquake, the after affects, and man I am so over riding out these shakes. I understand since September and the first Earthquake cases of depression have increased dramatically. I was having lunch at an eatery when the last big quake hit and to see people running from the shop screaming as it shook and rocked really was testament to how close to the edge a lot of people are with coping. Agreeably what experts call aftershocks in Christchurch would be Earthquakes in their own right anywhere else in the country.

In this month's newsletter my focus is on Stress/depression and if left to increase to threshold levels, results in the likes of Heart Attacks/ Strokes. Also with Christchurch experiencing 1 foot forward, 2 feet back syndrome at the moment, Christchurch's Public health system is coming increasingly under more pressure to carry out elective surgery over and above the huge demands already on them for Acute surgery. It is becoming more realistic for a lot of people if they want guaranteed surgical and hospital care when needed, Medical Insurance is a must for their family.

**TMFNZ has a  page!**

We are having a lucky draw with the first 100 people registering a for our Face book page CoverYou.

First 100 people logging a  Like for the page will go in the draw to win \$100.00

The link is [www.facebook.co.nz/CoverYou](http://www.facebook.co.nz/CoverYou)

We want to hear from you on what you would like to see on this page? Enquiries on cover availability, questions on existing cover, wanting to add to cover you already have, what the difference is in certain covers, comprehensive cover from the different insurance providers.

**Joke of the Month**



"You don't look anything like the long haired, skinny kid I married 25 years ago. I need a DNA sample to make sure it's still you".



Last month our Birthday competition winner was Anna Tamplin. Congratulations Anna we hope that the \$200.00 was an enjoyable win. June competition is now underway for \$100.00. If you have not received a birthday card for this month, please email [clare@tmfnz.co.nz](mailto:clare@tmfnz.co.nz)

Blog: [www.coveryou.co.nz](http://www.coveryou.co.nz)  
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 Best regards  
 Paul Richardson  
**Registered Financial Adviser**

# COPING WITH DEPRESSION



Due to the comments for dealing with suicide, I thought it would be useful to put together a list of things you can do to help you overcome depression and improve the quality of your life. This is a list of the top 10 tips for leaving depression behind.



## 10 Develop Interests

Perhaps one of the most common reasons for depression is a lack of enough interests and activities. A small number of them tend to become routine and often boring. Interests and activities are very important in mental health, contributing to self-esteem and happiness. They give satisfaction, help make you feel good about yourself, and keep your mind off problems and negative thoughts and emotions.

Simply cultivating them can sometimes cure depression, grief, addiction, explosive anger, anxiety, excessive worrying, or guilt, especially if you do the activities whenever you feel the negative emotion. There are many things you can do in this area: house work, visiting the sick or elderly, developing a hobby that involves the use of the hands, and so much more.

## 9 Keep Positive

Negative thinking habits play a very important role in depression. Research shows depressed people tend to minimize their accomplishments, talents, and qualities. Happy people experience failure, disappointment, rejection, negative emotions, pain, and great sorrows, too, just like depressed people. But happy people keep a positive attitude by gracefully accepting sadness and suffering as normal parts of life, while doing what they can about their problems. This also makes them more pleasant to be around and improves their social lives. Part of happiness is a courageous choice of loving life in the face of suffering, a chosen position or view of things.

## 8 Fix your Personal Problems

Work on your personal problems, using small steps to make sure you avoid becoming overwhelmed. Work on only one or two simple things at a time, breaking large or complex problems into goals you can easily accomplish. Use rewards, friends, family, and support groups. What negative or stressful situations exist in your life? What can you do about them? Don't give up and allow your problems to continue. Brainstorm solutions and ask other people for ideas. Some depressed people reject all the possible solutions, finding reasons to eliminate each one as unacceptable, unpleasant, or unworkable. Don't let negative thought habits interfere with problem solving. Keep an open mind to all possible solutions.

## 7 Create a Positive Social Life

Work to make your social interactions more positive by showing warmth toward other people, taking an interest in them, developing and sharing interests and activities, etc. Ask your friends and loved ones to ignore your depressed behaviors and to cut telephone calls and visits short when you dwell on complaints or drown in self-pity, spending more time with you and showing more warmth and interest when you act in more normal ways. Tell them to avoid taking pity on you and feeling guilty for not catering to your depression. Which leads us to point 6:



## 6 Stop Bad Behaviour

When you complain, cry, talk of sad feelings, or discuss problems, your friends and loved ones probably respond with sympathy and tender loving care. Unfortunately, these loving responses reward and help maintain the depressive behaviors. Some friends or family even take over chores for a depressed person who stays in bed or asks for help. Again, this rewards the passive or dependent behavior. Perhaps you reward yourself when you drown in negative thoughts or self-pity. Many depressed people eat, spend money excessively, abuse addictive substances, or have sex without love to feel better. Eliminate these and any other subtle rewards for depressive behavior.

## 5 Be Realistic

Reexamine your expectations or priorities in life and, if necessary, adjust them to suit reality better. Depressed people often think they can't be happy without certain things, such as a lover, a particular lover, material possessions, a much higher income, etc. You can eliminate such problems by changing your negative thinking and learning to accept



the situation. Certain situations or troublesome people simply won't change. When you can do something about a problem, however, you should. For example, you may need to leave an alcoholic spouse or to go to school to prepare for a better job.



## 4 Make Changes

Change bad habits that keep you depressed. Work on replacing negative thoughts with positive thought alternatives every day. If you tend to blame circumstances or other people for your depression, combat these thoughts of helplessness by reading or by repeating, "I made myself down over that. I didn't have to respond that way." Use assertiveness skills,

good problem-solving skills, or more positive thinking the next time a similar situation arises. If you often assume other people think badly of you read or repeat "I can't read other people's minds." Humor also helps a great deal in facing life's problems without drowning in negativity.

## 3 Become Active

Exercise and proper nutrition should be looked at, not as a quick fix, but as an ongoing way to make our tomorrow a little better and as an aid to facilitate our other therapeutic endeavors. We are then less likely to give up after a short time because we are not expecting an instant cure, just a little more control over our emotions and our life situation. You don't have to run a marathon – just a daily walk for 30 minutes can be a huge step in the right direction

## 2 Fix your Diet

Overeating, starving, and binge drinking are all ways we use to suppress our feelings. When feelings are suppressed, they eventually emerge later in other ways – such as through depression. By overeating, you are just putting off feelings that need to be dealt with. Think of it like this: every time you eat/starve when you are not hungry, you are trying to suppress your feelings which will, in turn, make you eat/starve more. Next time you are going to starve or eat your feelings away, think of a phrase like this: "I want my feelings to come out so I can deal with them – if I eat/starve now I will be hurting myself and making the problem worse. Because of this I am going to wait until my next meal." You will be surprised how quickly your eating habits come under control with this thinking. Try to eat a balanced meal three times a day with no snacks in between. Remember that hunger is not a bad thing – it is a natural physical reaction to having processed all of the food you have eaten. NOTE: I am not suggesting you go on a health food diet – I believe you should eat whatever you want – as long as you only eat a small portion.

## 1 Control your Thinking

Another thing is to consider removing the word depressed" from your vocabulary. Instead, think of these feelings as low moods. The term depression" has so much baggage attached to it – by thinking of your feelings as a "low mood" you are more easily able to appreciate the fact that there are also high moods. Low moods seem more controllable.

## Birthday Cards



**"Happy Birthday"** to all members that are celebrating their special day in June.

If you have received a birthday card for June please make sure you keep it in a handy place to claim your prize. The winner for the birthday competition will be published on the 30th June 5.00pm. If you have not received your birthday card before then please be assured that your name will automatically enter the draw.

With the many movements happening in Christchurch many members have changed addresses and we hope that NZ Post has forwarded them onto your new address.



If you are yet to send through your new address please email [clare@tmfnz.co.nz](mailto:clare@tmfnz.co.nz) and your records will be updated accordingly.

We wish you all the very best and Good Luck on the birthday draw. Please remember to go to our Facebook page and click LIKE to enter the \$100.00 draw (details on front page).



**If you have changed your address or contact number please email Clare Lene at [clare@tmfnz.co.nz](mailto:clare@tmfnz.co.nz) and your records will be amended accordingly.**

# What is STRESS

Stress is the way you react physically, mentally, and emotionally to various conditions, changes, and demands in your life.



Stress is part and parcel of common life events, both large and small. It comes with all of daily life hassles as well as with crises and life-changing events. Unless you can regularly release the tension that comes with stress, your risk for physical and mental illness may increase.

Researches show that some people are more vulnerable to stress than others. Older adults, such as women in general, especially working mothers and pregnant women, less educated people, divorced or widowed people, people experiencing financial strains from long term unemployment, people who are the targets of discrimination, and people who simply live in cities all seem to be particularly susceptible to health-related stress problems.

People who are less emotionally stable or have high anxiety levels tend to experience certain events as more stressful than healthy people do. People who lack an established network with family and friends will likely have more stress-related health problems such as heart disease and infections than others.

Job-related stress is likely to be chronic because it is such a large part of life. Stress reduces worker effectiveness by impairing concentration, causing sleeplessness and increasing the risk of illness, back problems, accidents and lost time. At its worst extremes, stress that places a burden on our hearths and circulation can often be fatal.

## What does stress do to the body?

At the first sign of alarm, chemicals released by the pituitary and adrenal glands and the nerve endings automatically trigger these physical reactions to stress. These include:

- Your heart rate increases to move blood to your muscles and brain
- Your blood pressure goes up
- You start to breathe more rapidly
- Your digestion slows down
- You start to perspire more heavily
- Your pupils dilate
- You feel a rush of strength

Your body is tense, alert, and ready for action and will stay this way until you feel that the danger has passed. Then your brain signals an all clear to your body, and your body stops producing the chemicals that caused the physical reaction and gradually returns to normal.

Problems with stress occur when your brain fails to give the all clear signal. If the alarm state lasts too long, you begin to suffer from the consequences of chronic stress. By changing the way you respond to stressful situations and finding ways to regularly relieve the tension caused by stress, you can decrease your risk for stress-related health problem.

## The Right Medical Insurance

Choose the right health insurance plan For those members who are interested in finding out more about Medical Insurance cover for themselves or in some cases families as well. TMF has put together some points to consider when deciding on a provider.

Currently TMF has adviser roles for Medical Insurers, Accuro, Tower, Sovereign, OnePath and Southern Cross, any appointments to find out more will be obligation free, just ring Paul Richardson on 021 548-857 or email paul@tmfnz.co.nz

Making the right health insurance choice is not always easy, and it's not a matter of just comparing premiums and brochures. Your Inform adviser can explain the finer points of the different plans on the market - but to get you started, here's a look at health insurance 'must haves' that you need to know about.

### GET MAJOR MEDICAL HEALTH INSURANCE

The first thing your health insurance plan must do is pay for 100% of the cost of treatment in hospital. These days private

hospitalisation costs can be huge (easily many tens of thousands of dollars and sometimes even more). Your plan needs to offer 100% cover for these. If it doesn't, then keep looking. But there's a bit more to it...Your health insurance also needs to cover non-surgical hospitalisation (cancer treatment like chemotherapy for example), and it needs to cover it well. It's a little known fact that most health insurance plans on the market don't cover this area adequately - so you need to check this point carefully.

### DON'T FORGET SPECIALISTS & TESTS

Some health insurance plans will also pay for test and specialist costs that occur before and after your hospital treatment. These usually cost less than hospital treatment, but they can certainly add up, so your health insurance needs to pay for these as well.

### WHAT ABOUT COVER FOR GPs, DENTAL COSTS ETC

There are two traps here. First of all, many health insurance plans do cover these expenses, but don't properly cover the costs that really matter: hospital costs (this is kind of like insuring your car against getting a scratch, but not against a major crash). It means that if you face really expensive treatment, your health insurance is next to useless.

### THE OTHER TRAP

Some good major medical plans do include optional add-ons for the smaller costs, however these will easily double the cost of your health insurance. And once you read the fine print you'll pretty quickly see that the cost of the insurance is more than you could usually possibly claim (to give a simplified example you might be paying \$500 a year, but can only claim \$450). So these add-ons just don't make sense.

### WATCH OUT FOR LIMITS & MAXIMUMS

Broadly speaking, plans can cover your costs in two ways. One is to give a long list of various medical treatments and procedures and assign each one a dollar value (for example: Surgeons fee - \$6000 per operation, Laparoscopic disposables - \$4500 per operation). The dollar value is the maximum that the plan will pay. The other option is to give a total amount that the plan will pay (for example: Surgery - \$250 000 per annum). Because future medical costs are so hard to predict, we feel that our clients have better protection with the second option

### WHAT ABOUT PRE-EXISTING CONDITIONS

A pre-existing condition is basically a health issue that you know about (or suspect), that occurred before you start your health insurance. NZ health insurance plans are usually not designed to cover pre-existing or recent health problems, so treatment relating to the pre-existing condition will usually be excluded from your health insurance (this means that the plan won't pay for costs relating to this issue). Some pre-existing issues will be permanently excluded from the health insurance, while others can sometimes be covered after a period of time. Or the insurer might charge a higher premium to cover the issue. There is a lot of variation here, so while it's always personal, it's important to discuss pre-existing or recent health issues with your adviser - as this might have a big impact on the health insurer that's right for you.

### WHEN IS THE RIGHT TIME TO GET INSURANCE?

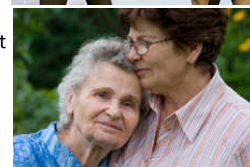
Are you young and relatively healthy? Then you may think you don't need health insurance - in fact this is the time you ought to be looking into it. Why? It's all about your future insurability. If you suffer a sickness or an injury before getting covered, that condition can be permanently excluded from your health cover for the rest of your life.

### HOW DO YOU MAKE SURE YOUR CLAIM WILL BE PAID?

This is not as simple as choosing the 'right' insurer, in fact it's more about choosing the right adviser. Your adviser can make sure you give the correct info when applying for the insurance (reducing the risk of accidentally leaving off important health details). They will help you select an insurer that they know pays claims fairly and quickly (advisers see the insurers' claims processes every day, so know which insurers are fair and which aren't). Also, your adviser will help you with making a claim. They'll give advice on the best way to complete the claim paperwork, they'll liaise with your medical specialists if need be, and they'll be in communication with your insurer. Basically they'll be on your side, and working on your behalf.

### CONSIDER AN EXCESS

The excess is the part of the medical bill that you pay (for example if your medical bill is \$10 000 and your excess is \$250, your insurer will pay \$9 750 and you pay \$250). Most plans will offer a wide range of excess options (the higher your excess the lower your premiums will be). This gives you more control over what you'll pay for your health cover.



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