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## Who's the best person to look after **YOU?**



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### R.I.P

*Steven Archer  
Craig Bruce  
Michael Loughlin  
Karen McHabb  
Frank Sanders*

The past few months I have been seeing clients who have medical insurance through group subsidies. My reasoning for doing this is when you join these schemes it is easy to forget what your cover really involves and it is my job to make you aware of this. Also to speak to you about the quality of service you are receiving from our group provider, so there is a lot of quality control there as well. One of the biggest factors I have found with appointments at clients homes is they are generally not up to speed with their personal insurance cover at all. A couple of stories have been picked up so far from visiting people.

A worker who knocked his two front teeth out in the first earthquake. Didn't consult his policy or contact TMF to see if he was covered for the accident. Instead he resigned himself to the fact he would have to pay for new teeth from his own money. Learning that he could claim his lost teeth through his Major Medical Plan he was seeing the specialist the next week and a new set of front dentures were fitted within the month.

A couple covered by the Major Medical Plan studiously covered themselves and children at the time under the plan. A new addition to the family came around February of this year, they meant to get in contact with the insurer to add the baby to the policy. The baby developed hearing problems which they thought would be covered easily by the public sector. After making enquiries they found that there was a significant wait for their baby to be attended to in the public hospital system. Wanting the same benefits for their baby as they have under medical insurance, the parents contacted TMF to advise of what has happened. Unfortunately because they didn't register the baby within the first 6 months of its birth onto their plan the baby doesn't qualify for cover. Also any cover the baby will have on a plan will exclude the current diagnosed problem for a number of years. A call soon after the birth of this baby to the insurance company would've got the parents what they wanted in the first place for their child. It just showed the need to constantly update matters on your policies when major events happen in your lives.

A couple I have recently seen, sitting in their dining room and being advised by them that yes they had used the medical insurance a couple of times over a period of years and had been happy with their cover. Asking if they were fully aware of the full extent of their cover?

Having them respond saying yes they were, and then saying that one of them had just been in public hospital for surgery. Hearing this I asked how long was the person in hospital for "9 days" was the reply. The Public Hospital Benefit in the MMP allows for \$100 per day for up to 5 days payable to the policy holder. You must be in hospital for 3 consecutive nights before any payment. These clients qualified for the allowance but were going to miss out on the claim as they were unaware of the benefits in their medical policy.

A member contacted me enquiring as belonging to AWUNZ, he had cancer with 4 treatments of chemotherapy. Was wanting to know what was in place to assist him with the costs? The member had made no effort to insure himself so only the standard life cover and accidental death was available to him which was of absolutely no use to him when he needed money now. If you personally insure yourself you can depend on the policy you took out to be there when needed, not like this example of relying on a third party to cover your needs.

#### Close to home

I am aware more so than a lot of other people of how circumstances can change in an instant and your whole outlook on the future can change permanently. My cousin and his wife had been trying for another child for some time and his wife finally became pregnant. The pregnancy was progressing through its term, as far as I'm aware nearing full term my cousins wife contracted a virus, within 24 hours he was confronted with the loss of his unborn child and his wife was so sick from the virus there were grim forecasts for her own survival. As it turns out over the space of two weeks his wife made a miraculous recovery but there is a long road to recovery taking them both away from being able to earn money. As I said at the start of this story here were two healthy individuals going about their business with the excited expectation of a new born. Within a very short period the same couple were devastated and asking for donations to assist them in their very sad situation. The best time to make arrangements that will look after you in the case of an illness is when you are fit and healthy. There is nothing more reassuring when you are faced with dealing with a traumatic personal illness than knowing you have money and medical assistance available to you if needed.

Paul Richardson  
**Manager**

# People's Allergy Remedies

You've heard the standard advice before. To treat seasonal allergies, see your doctor, take an antihistamine, and avoid the allergen as much as possible all good advice. Still, you might want to try these other savvy strategies for alleviating allergy symptoms and improving your overall health.

## 1. Overhaul your home.

It may not seem logical, but the cozy indoors is often worse for your allergies than the raw outdoors. Your home with its fabric-covered furniture and pillows, its carpeting, tightly sealed windows, and warm, damp spaces is like a field strewn with allergy landmines. Research shows that indoor air pollution can be up to 10 times greater than outdoor pollution and its effects much more intense, since we generally spend more than 90 percent of our time indoors. So it's essential that you do a top-to-bottom inventory of your house to determine where allergens are congregating (bedding, carpet, damp areas, and air filters are likely spots) and clean them up.



## 2. Eat the right foods.

Improper eating habits can cause health problems, and make existing ones worse. Eating the right foods can help alleviate many health problems, including asthma and seasonal allergies. Medical studies have repeatedly concluded that powerful chemicals called antioxidants found in fruits, vegetables, nuts, seeds, green tea, and other foods and beverages help battle inflammation inside your body, a critical factor in controlling allergies. Note: This advice is not for someone with a specific food allergy.



## 3. Lose your extra pounds.

Obesity and being overweight have been linked to everything from heart disease to increased rates in cancer. Carrying extra pounds also makes it harder to breathe, a problem you don't want when you're suffering from allergies. More fat around your abdomen prevents your lungs from fully expanding and your diaphragm from moving downward, because they have to fight all that fat. In other words, you can't get a good, deep breath. Losing weight will make getting the oxygen you need easier.

## 4. Reduce stress.

Every time you're confronted with a stressor whether a traffic jam, fire, or bounced check your body releases a cascade of stress hormones. They, in turn, send a volley of signals to various parts of your body to prepare it for action. If this happens day in and day out without physical release, stress can inflict its damage by affecting the very network that is supposed to guard your health: your immune system. A weakened immune system increases your chances of allergic reactions. Learning to control stress — or, at least, the way you react to stress — can help.

## 5. Complement your regular allergy medication with alternative remedies.

The following four substances, when paired with your regular antihistamine, may relieve allergy symptoms:

A daily multivitamin and mineral supplement that includes magnesium, selenium, vitamin C, vitamin E, and all the B vitamins

1. A cup of peppermint or chamomile tea each night before bed
2. Your choice of herbal supplements, dried ivy leaf, or pycnogenol
3. A daily dose of echinacea taken two weeks on, two weeks off.



## Natural Pet's Allergy Therapies

There are better ways to help your pets heal from allergies, however.

Natural therapies include nutritional supplements, herbs and [homeopathic remedies](#). There are few supplements, herbs and homeopathic remedies that can be very useful in countering pet allergies and they include:

**Fatty acids** (specifically the omega-3s found in fish oil) can actually change the biological nature of the body's cell to allow long term healing. Fatty acids also contain natural corticosteroid-like benefits.

**Antioxidants** which counteract the chemicals released by cells damaged through exposure to allergen are helpful in relieving itching in allergic pets.

**Bathing** pets with **organic shampoos** will also help allergic pets from itching and will not harm the pet's skin in any way. If the allergy is rather severe you can bath your pet as often as every 24-72 hours. When it come to allergic pets, feeding them a **natural diet** free of potential harmful chemicals, preservatives, flavoring agents and byproducts is always recommended.

**Reduce the impact of unnecessary vaccinations** and rather opt for blood antibody titer testing to monitor exposure to environmental allergens. It is recommended that you avoid vaccination for pets over the age of 12 years old.



### HAVE YOU HAD AN ADDRESS CHANGE?

There have been a lot of TMF members that have moved due to the earthquakes. If you have moved please contact Clare on 03 366 0519 so your records are amended accordingly.

**TMF Adviser to  
New Service  
Provider**



Established in August 2010, Partners Life is a fresh, innovative NZ Life Insurance company that offers a full range of life risk products for the protection of NZ families and businesses. Products include life insurance, income protection, medical insurance, disability insurance, trauma cover and business risk protection.

## Natural Antidotes for Pet's Spring Allergies

Yes, your pets can have allergies and spring time just like for us is the worst season for pet allergies.

There are some conventional ways to help your pets with allergies, but the best and safer way to help your cat, dog or other pets with allergies is to know more about the natural antidotes and therapies that will help lessen your furry friend discomfort and help them heal.

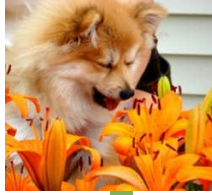
While conventional methods are rarely 100% effective or safe, Natural Antidotes to pet's spring allergies are what you might have been looking for.

To put it simply, an allergy is an overreaction of the immune system to a foreign protein called allergen. Pets are also affected by allergy sources such as mold, house dust mites and pollen.

Certain breeds of dogs such as retrievers, spaniels and terriers tend to be more susceptible to allergies. Allergies are found also in cats.

Allergy symptoms in animals include sneezing, runny eyes and nose and itching. If you notice your pet liking, grooming, rubbing or scratching excessively she might be suffering from allergies.

However, because other diseases might have similar symptoms, it is always safer to see an holistic veterinarian for proper diagnoses before beginning a treatment plan.



## Conventional Therapies For Pet's Allergies

Conventional doctors are using several different medications to help allergic pets. However, those treatments have their down side.

One of the most common medication is some type of **corticosteroid** which is a powerful drug which while it can quickly relieve itching, can have some rather serious side effects because of the steroids and can affect just about every organ of the body. For this reason, Corticosteroid medicines should only be use if at all for very short allergies.

This is not the type of drug that you want to use for a month long type of allergies.

**Antihistamines** are other conventional medication to treat allergies. Unlike corticosteroids, long-term use is usually safe, but antihistamines are not very effective in most pets and when they are they must be administered several times a day in order to reduce itching.

**Immunotherapy** is allergy shots which are much safer than other conventional drugs, but are very slow to take effect. It may take 6 to twelve months before you start seeing

improvement in your pets allergies, and it can be very costly.

**Symptomatic Therapy** includes treating pets with cool bath using colloidal oatmeal, medicated shampoo and even Epsom salt. This techniques provide only temporary reliefs and baths need to be given often.

### BIRTHDAY WINNERS

Our **September** competition winner was **Bruce Mander** partner of **Jacqueline Mander** of **Christchurch City Council**




### Birthday Cards

**Congratulations to Bruce Mander!! Winner of the September Competition**

Cards are being issued to members for October. If you have moved due to the Earthquakes please ensure you have updated your records with Clare on 03 366 0519 or email [clare@tmfnz.co.nz](mailto:clare@tmfnz.co.nz)

TMFNZ has 

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

We are half way there and need more to start the draw. If you are a facebook fan check us out on

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

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Our **July** competition winner was **Kenneth Madzvimbo** of **City Care**



Our **August** competition winner was **Kellyn Phillips** of **Christchurch City Council**

**Joke of The Month**



"Don't you know how bad those things are for you?"