ISSUE 38 | DECEMBER 2021

INVESTMENT • INSURANCE • SUPERANNUATION • HEALTH INSURANCE • KIWISAVER

Xmas Greetings from the team at CFS Financial Services

I trust this newsletter finds you in better spirits, and possibly holding spirits, as we in Auckland celebrate our freedom!

I'm sure we all have our favourite 'go to' story about the craziness of our home/ work environment but to me the lack of rationality is hitting new highs with the ongoing situation of NZ citizens arriving from overseas double vaxxed with negative Covid tests and having to isolate in MIQ locations whereas people in the community have Covid and are isolating at home.

Personally I'm rolling the dice this Xmas; my wife Donna and I have booked travel to Queensland to see our daughters and hope to make it back to NZ in early 2022. Hopefully the astrologers can arrive at a consensus and duly advise the officials!

In an effort to take your mind away from mundane irritation we hope to bring a 'smile to your dial' and remind you that there are still many different ways to view our world. Specifically I have made a list of my favourite Simpsons quote's that still provide amusement and reference whenever I'm catching up with my children; it was a family tradition to watch The Simpsons after dinner back in the day.

We wish you all a merry sun soaked, and sun protected Xmas and look forward to meeting again in person in 2022.



Marooned

One day an Irishman, who has been stranded on a desert island for over ten long years, sees an unusual speck on the horizon.

"It's certainly not a ship," he thinks to himself. As the speck gets closer and closer, he begins to rule out the possibilities of a small boat, then even a raft

Suddenly, emerging from the surf comes a drop dead gorgeous blonde woman wearing a wet suit and scuba gear.

She approaches the stunned man and says to him, "Tell me how long has it been since you've had a cigarette?"

"Ten years," replies the Irishman.

With that, she reaches over and unzips a waterproof pocket on her left sleeve and pulls out a pack of fresh cigarettes. He takes one, lights it, takes a long drag and says, "Faith and begorah! Is that good!"

"And how long has it been since you've had a sip of good Irish Whiskey?" she asks him.

Trembling, the castaway replies, "Ten years."

She reaches over, unzips her right sleeve, pulls out a flask and hands it to him. He opens the flask, takes a long swig and says, "Tis absolutely fantastic!"

At this point she starts slowly unzipping the long zipper that runs down the front of her wet suit, looks at the man and asks, "And how long has it been since you've played around?"

With tears in his eyes, the man falls to his knees and sobs, "Oh, Sweet Jesus! Don't tell me you've got golf clubs in there too."



Why you need to question everyone, especially those with titles

An abbreviated excerpt from the book 'Influence - The Psychology of Persuasion' by Robert Cialdini

In an experiment conducted at surgical, pediatric and psychiatric hospital wards, 22 nurses stations were phoned by a researcher identifying himself as a hospital doctor and asking the answering nurse to administer a drug to a specific patient at the hospital.

There were 4 specific causes for suspicion from the nurse:

- The prescription was phoned in and this contravened hospital policy
- 2. The medication was unauthorized, it wasn't on the list of approved

medicines.

- The prescribed dose was obviously above the stated maximum daily dosage, written on the bottle.
- 4. The directive was from a doctor the nurse had never met, seen, or talked to before

In 95% of the cases the nurse obediently went to administer the drug and was only stopped by an observer that intervened as the nurse went to administer the drug!

Obviously the nurses were captured by an automatic instinct that most times means they only have to follow instructions. From a patient's point of view however

they would naturally assume that having a qualified doctor and qualified nurse, they must be benefitting from the additional knowledge. Little do they know that due to the medical hierarchy most times they are only getting the doctor's knowledge and if she/he makes a mistake, the patient bears the consequence.

Experiments prove this behaviour actually occurs in all walks of life so whenever you encounter a titled person, listen to what they have to say but if it makes no sense or causes concern, don't be afraid or embarrassed to get another opinion.

The Simpsons views on:

Health

Springfield Hospital – Quality care or your autopsy is free.

I used to be a Vegan, now I don't eat anything that casts a shadow.

Kent Brockman news report,' Mr Burns was rushed to a nearby hospital, where he was pronounced dead. He was then transferred to a better hospital, where doctors upgraded his condition to alive.'

Tradition

Lisa, 'You remember the story of Oedipus, he killed his dad and married his mother'

Homer, 'Yeesh, who paid for that wedding?'

Democracy

Mr Burns, 'This anonymous clan of slack-jawed troglodytes has cost me the election, and yet if I were to have them killed, I would be the one to go to jail. That's democracy for you!'

Religious Donations

Reverend Lovejoy, 'And once again tithing is 10% off the top. That's gross income, not net. Please people, don't force us to audit.'

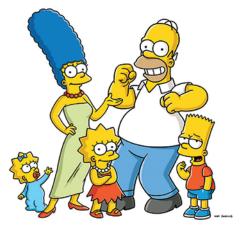
Family

Homer, 'Marriage is like a coffin, and each kid is another nail.

Homer. 'Ahh, now to spend some quality time away from my family.'

Justice

Marge: 'Well, Bart, your Uncle Arthur used to have a saying: Shoot 'em all and let God sort them out. Unfortunately, one day he put his theory into practice. It took 75 federal marshals to bring him down, now let's never speak of him again.'



US Army Insurance

Airman Smithy was assigned to the army induction center, where he advised new army recruits about their government benefits, especially their GI life insurance policies.

It wasn't long before Captain Brown noticed that Airman Smithy was having a staggeringly high success-rate, selling army life insurance to nearly 100% of the army recruits he advised.

Rather than ask about this, the Captain stood in the back of the room and listened to Smithy's life insurance sales pitch.

Smithy explained the basics of the GI life insurance policy to the new army recruits, and then said: "If you have the GI life insurance policy and go into battle and are killed, the government has to pay \$200,000 to your beneficiaries. If you don't have GI life insurance, and you go into battle and get killed, the government only has to pay a maximum of \$6,000.

Now," he concluded, "which group of soldiers do you think they are going to send into battle first?"

CFS represents the following companies:

AIA, AMP, ANZ INVESTMENTS, ASTERON, BOOSTER, CIGNA, FIDELITY, FISHER FUNDS, NIB, PARTNERS LIFE, SOUTHERN CROSS.

