

Xmas greetings from the team at CFS

As we finish another year, speeding toward the quarter century mark in the 21st century, I continue to be amazed at the changes in my life. Possibly we all do, if we take the time to look around rather than continually focus on the next appointment, deadline, or family crisis!

I have recently been reminded how quickly our circumstances change. I'll have all three of my children, the ones pictured at the top of this newsletter, living in Australia. (the picture was taken a few years ago) It's all very well and good telling our children that we live in a 'global village' and opportunities abound; it's quite another when they actually follow our advice. Whether they return to NZ or not doesn't worry me as it once did, my self interest has kicked in and I'm thinking how great it is to have family to visit overseas in the years ahead and hopefully have somewhere to stay!

Possibly you're in the same situation where your children have left home or returned to NZ, or you've left home and are making your way independently in the world. Remember that we're here to bounce ideas around investments and personal insurance, so that you can take care of your future self.

Meanwhile, please take some time to enjoy several amusing stories and jokes and please look up a great YouTube clip on the health benefits of fasting, as explained by a cardiologist selling you nothing but a cheap, healthy lifestyle! Having just completed a three day water fast while regularly exercising, I can say the hardest part is fitting it into a busy social schedule!

Please take it easy over the Xmas period, and keep that sunscreen handy, I'm expecting, fingers crossed, a summer full of sunshine and fast, dry mountain bike tracks!

We all think a little differently

RURAL PEOPLE

We recently had a new neighbour call the local city council office to request the removal of the DEER CROSSING sign on our road.

The reason: 'Too many deer are being hit by cars out here! I don't think this is a good place for them to be crossing anymore.'

CITY SLICKERS

My daughter went to a Taco Bell fast food restaurant and ordered a meal.

She asked the person behind the counter for 'minimal lettuce.'

He said he was sorry, but they only had 'iceberg lettuce'.

TRAVELLERS

I was at the airport, going through security when an airport employee asked,

'Has anyone put anything in your baggage without your knowledge?'

To which I replied, 'If it was without my knowledge, how would I know?'

He smiled knowingly and nodded, 'That's why we ask.'



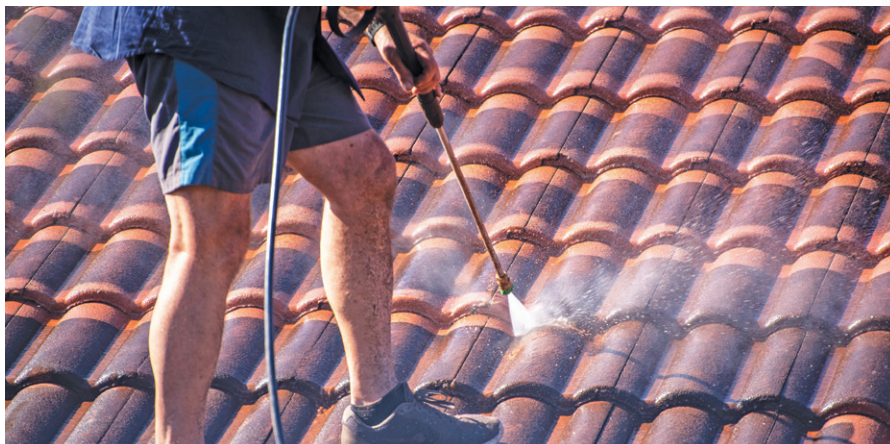
Take it easy on those summer jobs – True tales from the ACC vaults

Several years ago a gentleman had delayed water blasting his house and roof until mid-summer and was going to enjoy the experience, as much as anyone can enjoy life's chores.

After completing the house in the morning he moved up to the roof after lunch. Close to completion and while experiencing the full effects of a summer afternoon he became very thirsty. Now a trip down the ladder to the kitchen seemed too much of a hassle, especially when he had a ready source of water at his fingertips. What harm could be done if he had a very quick blast of water to quench his thirst?

Well as the water hit his mouth, it shot 3 teeth out of a hole he blasted in his cheek! Feeling intense pain in this area caused loss of balance and a fall from the roof where further pain was inflicted with two broken legs!!

Meanwhile another gentleman had the same idea, to take advantage of the great weather and temperatures to water blast his roof only. This roof was particularly challenging however, due to the pitch he could not stand and hold the water blaster



unaided. It also had no chimney or anything else with which to tether himself. However being a resourceful man with plenty of rope he did the next best thing, and tethered himself to an object on the ground.

Unfortunately his wife decided to go shopping while he was on the roof and she also used the object on the ground, a.k.a the family car.

Well as you can imagine she was

certainly surprised by the events that followed, but not half as shocked as her husband when he found himself moving very quickly up the roof, even more quickly down the other side and then off the roof!! Fortunately this story ended with only ego damage and minor abrasions.

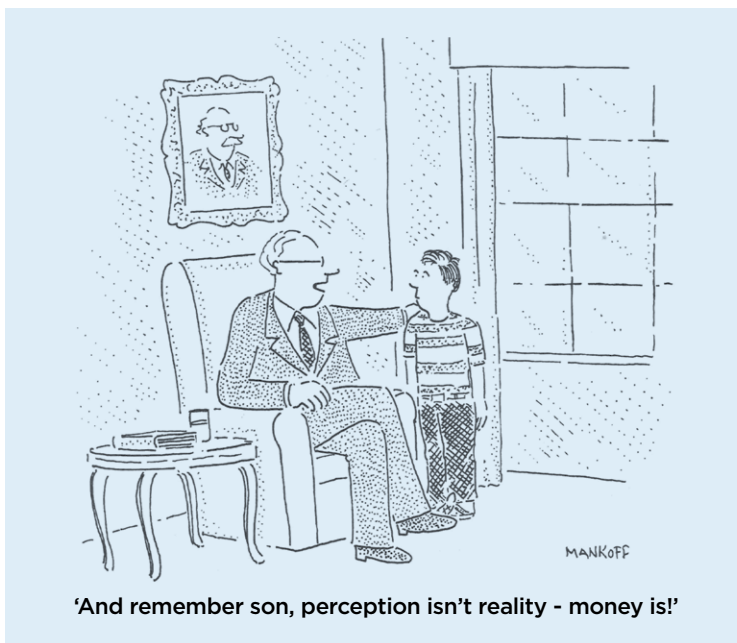
In both cases both men were extremely grateful for ACC and our public health system.

Health benefits of fasting

For those who prefer to watch rather than read, here is an excellent YouTube video:

Fasting For Survival Lecture by Dr Pradip Jamnadas

<https://www.youtube.com/watch?v=RuOvn4UqznU>



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