

# SPRING NEWS 2015

Welcome to the spring edition of the Mortgage and Insurance Shop's quarterly newsletter. With daylight saving started, the nights are getting lighter and it's time to clean down the BBQ and unpack the outdoor furniture.

Sit back and enjoy this read. If we can be of any assistance for anything Home Loan or Insurance related, please do not hesitate to contact us.

## Put a spring in your step

With summer fast approaching, now is the time to come out of hibernation and make the most of the longer, warmer spring days by getting active outdoors. If you're thinking about joining the gym to get in shape, you may want to reconsider, because it really is a "walk in the park" to feel better in mind, body and soul.

### Getting fit is free!

We are so fortunate to live in a country where, no matter where you live, you don't need to travel far to enjoy the great outdoors. For many New Zealanders, a beautiful beach, bush or park are practically on the front doorstep. So make the most of what our beautiful country has to offer instead of buying that new gym membership. It won't cost you a cent.

### The feel good factor

When you exercise, particularly when you're outside getting fresh air into your lungs, your body produces endorphins that lift the mood and help to restore focus. Studies have shown regular, moderate-intensity exercise (such as brisk walking) to be as effective as antidepressants in cases of mild to moderate depression.

Getting outdoors also gives us a chance to break from technology and the fast paced lifestyle to which we're all so accustomed. You can turn off—or better, leave behind—your cell phone to clear your head and break from the everyday stress.

### Pick up the pace

Regular walks at a brisk pace (for at least 10 minutes) are most beneficial to your health and fitness while being fairly easy on your muscles and joints. You will also be walking your way to reducing the risk of certain health-related conditions, such as obesity, type 2 diabetes, heart disease, stroke and certain cancers.

### Walking on sunshine

A short stroll out in the sunshine will give you your daily dose of vitamin D which is important for your health. But be careful not to get sunburnt! Regular sun exposure for short time periods is best.

### Something for everyone

Going out for a walk is great opportunity to get some quiet time alone, but because walking is ideal for people of all ages and fitness levels, it's also a great social activity or way of fitting in exercise and family time with the kids and/or your precious pooch.

So wherever you live and whatever your fitness level, there really is no excuse not to go outside, enjoy the warmer weather and get healthy.

## Focus on men's and women's health



October is Breast Cancer Month when 'pink' themed fund raising events are held all over the country to increase breast cancer awareness and raise funds for the New Zealand Breast Cancer Foundation (NZBCF). According to the NZBCF, **New Zealand women have a one in nine chance of developing breast cancer in their lifetime.** They encourage women to be proactive and make breast cancer awareness part of their life.

And let's not forget the blokes. Last month was Blue September which is all about generating awareness about prostate cancer. **Prostate is the most common cancer in men and every year around 600 men die in New Zealand of prostate cancer** (based on the statistics from the Ministry of Health 2007 – 2009). The Prostate Cancer Foundation recommends that men over 40 should get an annual check for prostate cancer.



These are both very worthy causes, but being proactive about your health isn't just about staying healthy and having regular check-ups. Unfortunately, illnesses such as prostate cancer or breast cancer can strike anyone at any age, and when it does, it pays to be protected.

Having the right insurance in place means you will have the funds on hand to make the best choices for your health if the unexpected happens. There are medical and trauma insurance options available that provide cover for gender-specific cancers, even in the early stages. Talk to us if you'd like to find out more.

## Tips for a cleaner, greener home

Spring is usually the time when we roll up our sleeves and tackle the odd jobs in and around the house that have been screaming for attention. Here are a few tips to help you start detoxing your home and make a big difference to the health of you and your family.



As we sit in our homes we breathe recycled, dusty and damp air. And when we clean, we can add damaging chemicals to mix which are easily inhaled (especially in confined spaces such as the bathroom). The respiratory tract is an access way into your bloodstream. Like your skin, it has no natural defence mechanisms to protect it from toxicity. So, throw open the windows and doors to allow fresh air into your home or invest in good ventilation and air conditioning systems.

As a rule of thumb, avoid strong smelling cleaning products (containing ammonia, ethanolamine or synthetic dyes and perfumes) near your children.

Children are more susceptible to the harmful effects of household chemicals because their bodies and organs are still developing. They breathe more air per kilogram of body weight than adults, which means they are exposed to pollutants in the air in much higher doses than adults.

Household chemicals, especially germ-killing ones like triclosan and benzykonium chloride can be toxic to our health and environment. An overly sterile

environment prevents healthy immune systems in our children, and weakens our own defence mechanisms. Save the heavy hitting disinfectants and antibacterial cleaners for occasions when they're really needed.

When you're cleaning, use a damp mop or cleaning rag to remove dust. Never use a dry cloth as this tends to stir up mite allergens and can be aggravating to anyone in your home with allergies. Microfibre cloths make great surface cleaners without requiring any cleaning products. And they're super easy to clean – just throw them in the wash once a week.

## When was the last time you reviewed your personal insurances?

Did you know you should review Life, Income/Mortgage Protection and Health Cover every year? This can be because of income changes, debt changes and/or changes in the family.

Between now and 31 December 2015 we are providing a 20 minute phone consultation to review what you have in place to make sure you have the right cover/enough cover/not too much cover and compare what you pay.

Give Steve a call on (04) 020-408-19255 or email him at [steve@mandishop.co.nz](mailto:steve@mandishop.co.nz) to arrange a time.

## Your home loan experts

In our experience, spring is when the housing market seems to come alive. The banks start to bring out their 'Spring Campaigns' to entice clients to take out home loans or refinance their existing home loans and people, for some reason, see spring/summer as the best time to market their homes for sale.

This, with some of the cheapest home loan rates in 50 years, makes for an interesting 3 months ahead!

Whether you are looking to sell, buy, refix your home loan, top up your home loan for a holiday or renovations you need to be talking to us. With 10 years banking experience plus 8 years as a mortgage advisor, and the recent addition of BNZ to the banks we deal with, we are very qualified to assist you in making the right move. And...our service continues to be free! We are only a phone call away.



**"The biggest compliment you could ever give us is a referral to a friend or family member"**



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# Trauma cover is about choice.

Designed to pay a lump sum amount on diagnosis of a Major Health Condition. Trauma Cover can be the difference in how you respond to what could be life's hardest times.

**Progressive Care, from Sovereign:** It's not an 'all-or-nothing' insurance that pays you one lump sum when you're seriously ill. Progressive Care covers a wide range of conditions and can pay out more than once, giving you financial support when you need it.

It can pay out in the early stages of an illness, and the payment may help fund treatment to prevent the condition getting worse.

This kind of insurance provides a flexible and affordable alternative to more traditional insurance products.

**For a 45 year old non-smoker \$100,000 of Progressive Care is less than \$10 per week**

## Did you know?

Every day about 24 New Zealanders have a stroke. A quarter occur in people under 65. There are an estimated

# 60,000

stroke survivors in New Zealand<sup>1</sup>

Of those people aged

# 25 to 44

melanoma was the most common cancer registration among males and breast cancer among females<sup>2</sup>

# OVER 2,900 57%

New Zealand men are diagnosed with prostate cancer every year<sup>2</sup>

of New Zealanders would experience some financial hardship if the first income earner suffers a long-term illness<sup>3</sup>

Source

<sup>1</sup> The Stroke Foundation of New Zealand, 2014

<sup>2</sup> Ministry of Health 2012: new registrations and deaths 2010 (latest available)

<sup>3</sup> ISI Underinsurance Survey 2011