

THE SOURCE

News & Views From Eric James & Associates Ltd

EJ ERIC JAMES
& Associates

LIFE, INCOME PROTECTION,
TRAUMA, MORTGAGE PROTECTION,
& MEDICAL

Improve your wellbeing – get to know your neighbours

Whether you live in a suburb, an apartment, or rurally, you have neighbours – and every connection you have with them significantly improves the wellbeing of individuals, family/whanau and communities.

Neighbours Day Weekend, held annually in March, encourages people to go one step further in getting to know their neighbours. This could be by inviting them over for a cup of tea, collecting contact details, having a street pot luck or BBQ, or sharing some baking, home-grown produce or a kind deed.

Steered by five neighbourhood-passionate organisations – Lifewise, Mental Health Foundation of New Zealand, Neighbourhood Support New Zealand, Inspiring Communities, and Public Libraries of New Zealand – Neighbours Day encourages all people to get to know their neighbours or spend time with them to build connections that last all year round.



The Mental Health Foundation says the five ways to wellbeing are:

- **Connect** – talk and listen
- **Give** – your time
- **Take notice** – remember the simple things that give you joy
- **Keep learning** – embrace new experiences
- **Be active** – do what you can.

Barrel draw winners



Congratulations to December Barrel Draw Winners Shane Griffith and Anya Staal from Christchurch Central, seen here with Eric James and Associates Advisor Kinest Jin.



Winners of our Auckland Barrel Draw in March are Mark and Rebekah Tutty, of Campbell's Bay, Auckland. Their cheque was presented to them by Eric James & Associates Advisor Neil Morrell.

Health insurance – you're worth it

You may be in optimum health now, but the chances are you may become unwell at some stage of your life and will need to return to full health as soon as possible.

Many people underestimate the financial impact of ill health – according to the Ministry of Economic Development, one of the leading causes of bankruptcy.

Unfortunately the public health system in New Zealand often does not give fast access to treatment. That's where private medical insurance kicks in. Health Insurance gives you peace of mind that, should you become unwell, you will have prompt access to treatment without the otherwise high costs of private healthcare.

By avoiding the waiting times often associated with the New Zealand public health system you can also avoid deteriorating health and reduced quality of life while waiting for treatment. What's more it means you can get back to work as soon as possible, allowing you to continue supporting your family and paying your bills.

As we age, our circumstances change and we become more exposed to risk or have more that's worth protecting. Your Eric James & Associates Advisor can help you evaluate the best health cover for your particular situation.

Mental illness requires compassion and understanding

News coverage five years after Japan's deadly tsunami that one-in-four citizens in seaside areas are suffering from depression, and that mental health services are stretched beyond capacity following the Canterbury and Christchurch earthquakes, highlight the impact that natural disasters can have on people across the world.

Mental illness has become a significant issue world wide. World Health Organisation research shows that mental illness accounts for 15% of the total disease burden in the developed world, with depression set to become the second-leading cause of disability by 2020. In fact, it is already the second biggest cause for people aged 15–44 years.

One leading insurer reports that 40% of disability income claims are due to mental illness, second only to accident claims, with case managers estimated to spend 70% of their time on rehabilitation and treatment for claimants with mental illness.

It is an unfortunate fact of life that people with a mental illness face discrimination from all sections of society. Depression is NOT a sign of a weak character. The fact is it can strike anyone, resulting in poor physical health, affecting sleep, relationships, job and appetite.

What is required is compassion and understanding, through greater awareness of what may be afflicting those around us.

Seasonal fruit crumble

The ultimate in comfort food, a warming fruit crumble made with an autumn harvest of blackboy peaches, windfall apples, rhubarb, or foraged blackberries hits the spot as the daylight hours shorten. Any leftovers can be served with yoghurt for breakfast.

For 4 servings

- ½ cup flour
- ½ tsp cinnamon
- ½ tsp mixed spice
- ¾ cup sugar
- 75g butter
- ½ cup rolled oats

4 cups sliced apples (we used a heritage apple variety –

Peasgood Nonsuch – which has a zingy sharpness), or peaches, rhubarb or blackberries

Measure the flour, spices and sugar into a medium sized bowl or food processor. Cut or rub in the butter until crumbly, then add the rolled oats.

Put the prepared raw fruit into a shallow medium-sized ovenware dish. Sprinkle the crumble topping evenly over them.

Bake at 190°C for 45 minutes until the topping is golden brown. Serve hot or warm with cream, yoghurt or ice cream.



On the move? Let us know

If you have relocated or plan to move, it is crucial you let us know. We will update your records, and advise your insurer/s, and leave you to deal with the many tasks associated with moving. Please complete and return the panel below, or phone or email us with details.

Name: _____

Previous address: _____

Current address: _____

Current phone number: _____

Email: _____

Referrals welcome: A healthy business thrives on referrals and we'd like to work with more people like you. If you know of someone such as a family member, friend or colleague – who would benefit by our services, please encourage them to call us on 0800 374 252 or (03) 977 4400



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