



STEVEN GREEN & ASSOCIATES LTD

Insurance Consultants

Merry Christmas

As 2017 comes to an end, it's hard to believe how fast the year has gone. Everyone seems to be very busy these days and the treadmill of life seems to be on full speed.

It has been a year of changes all over the world; New Zealand has a new Government, Australia has voted for same sex marriage, we all wonder what Donald Trump will tweet next, North Korea is constantly in our news and sadly we have seen a rise in terrorism.

There have also been changes in the insurance industry with the big news of Sovereign Assurance being sold off to AIA. The regulation in our industry will be in place by the end of 2018 and while this won't change how we do things it will help the level of professionalism in our industry.

The biggest change we have seen at SGA this year is in the number of clients who have needed to make a claim. This has been from a simple medical procedure to several Trauma Claims, and we are proud to have one of the highest rates of successful claims for our clients including trauma, income protection and multiple medical claims. Sadly we also lost a longtime client and friend this year – Ray, who has been one of our clients for over 20 years. We felt very privileged to know Ray and the family and you are all in our thoughts.

Steven and myself don't see our job as selling insurance but being there for you when things get tough and you need to use the insurance you have put in place. And we are proud to also have supported a number of community events including the Breast Cancer luncheon fundraiser earlier in the year.

On a personal note there have also been lots of changes. Amie has settled back in NZ after her nine years away in London and seems to be finding lots of cafes to visit. Adam and Stef have welcomed their third little boy, Reeve Steven and life is very, very busy in their house. Melissa has life under control and is enjoying her job as a Bid and Marketing Manager. This year Steven has also been recovering and hopefully we will see him back in the office fulltime next year.

Thank you for your referrals and continued support. Don't forget we are always at the end of a phone or email if you ever need us.

We wish you all a very Merry Christmas and may 2018 bring you lots of good things. If you are on the roads take care and be safe.

Ruth and Steven



Let's Have A Chat And We'll Buy The Coffee

- Are you:
- ✓ Busy with work and life?
 - ✓ Know you need insurance but find it all 'a bit hard'?
 - ✓ Do have insurance already, but not too sure what you're covered by?
 - ✓ Want to have a quick chat with someone who knows what they're doing and can make it easier for you?

That's exactly what we're great at, and we love to drink coffee! So why not give us a call, and we can have a coffee and a chat to see if we can help.



2018 - Let's Have a Coffee and a Chat!

Take time over the holidays to enjoy being with the family, and then think about what's changed last year, what you've achieved and book a time with us for a coffee and a chat! If things have changed in the last 12 months, then we need to have a quick chat, and make sure you're still covered for what you need. And we'll even buy the coffee....

Xmas Hours

Office will close 21st December at 12 noon and reopen on Monday 8th January 2018.

If you need us during these dates we will be available by email please do not leave a message on the office phone.



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Christmas Trivia and Fun Facts!

1. Every elf has this ornament on the tip of their shoes. Which ornament are we talking about?
2. Everyone is familiar with the mistletoe tradition. What is the colour of the berries of the plant?
3. How many points does a snowflake traditionally have?
4. Traditions of Christmas around the world will tell you that Santa Claus is known by many names. What is the French name for Santa Claus?
5. Which country does St Nicholas originally belong to?
6. Which country gifts the Christmas tree that is placed at the Trafalgar Square in London, according to Christmas tradition?
7. Which is the most popular ornament used to place at the top of the Christmas tree?
8. Christmas is celebrated on the 25th of December. Who is the patron saint remembered on the 26th of December?

Answers: 1. Bells 2. White 3. Six 4. Pere Noel
5. Turkey 6. Norway 7. Angel 8. Stephen

Thank You

We'd like to say a big thank you to all our wonderful clients who entrust us with all their insurance needs. We have had a great number of fabulous clients join us this year and we welcome you to SGA and look forward to looking after you for many years to come. And we highly value our ongoing and long term clients, and feel very humbled when you trust us year after year, and refer us to your family, friends and now generations of families at SGA. We are always here for you, and only a phone call away.

Tips to Stay Safe this Summer:

As you are heading off on holiday this summer, here are some quick tips to stay safe and enjoy time with family and friends.

1. Make sure your home and property are secure before going on holiday. Check windows and doors are locked and ask a neighbour to collect the mail and alert you of any problems.
2. Allow plenty of time on the roads when travelling during peak holiday season. Have bottles of water, snacks, activities for the kids and a charged phone should you need any help.
3. Never leave children or pets in a parked car – even for a short time. Temperatures increase very quickly and can be catastrophic.
4. When at the beach, swim between the flags, and keep small children in arm's reach.
5. Remember to apply sunblock multiple times during the day, wear a hat and sunglasses, and drink lots of water to keep hydrated.

Our Favourite Christmas Recipe

Shortbread with a Twist of Ginger

200g unsalted butter, softened
100g caster sugar, plus extra for sprinkling
260g plain flour
40g rice flour, ground rice or cornflour
½ tsp ground ginger
A good pinch of salt
50g chopped glacé ginger

Put the soft butter into a mixing bowl and beat with a wooden spoon or electric mixer until creamy. Gradually beat in the sugar and continue to beat thoroughly until the mixture looks lighter in colour and fluffy.

Sift the flour with the rice flour (or ground rice or cornflour), ground ginger and salt into the bowl. Add the chopped ginger and work all the ingredients together with your hands until thoroughly combined. Form the dough into a log shape about 20cm long and wrap in clingfilm. Chill for 20 to 30 minutes or until firm.

Preheat the oven to 170°C/325°F/gas 3. Unwrap the log and slice across into 20 rounds using a large sharp knife. Arrange slightly apart on the prepared baking sheets (bake in batches if necessary).

Bake for about 20 minutes or until firm but not coloured. Remove from the oven and sprinkle with caster sugar, then leave on the baking sheets to cool and firm up for a couple of minutes. Transfer to a wire rack and leave to cool completely. Store in an airtight container and eat within a week.

