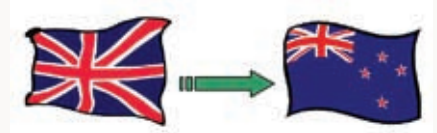


MacKay *migration* on ~~money~~

BY FINANCIAL PLANNER CHRIS MACKAY

I was wondering the other day why there are so many Pommy migrants in the Hutt Valley. So I thought I would ask our new resident Pom, Ian Jordan, to give us some comments:-



"A lot of people want to emigrate because they are either unhappy with their lives or their careers. That's not true in our case. We live in a beautiful part of the country on the south coast of England overlooking the Solent towards the Isle of Wight. I have a very successful financial planning business and a lovely home.

Despite this, I had reached the stage in my life when I felt I needed a new challenge. Carol and I have been thinking about emigrating to New Zealand for some time as we had come to the belief there could be the prospect of an enhanced lifestyle and opportunities for ourselves and

our youngest daughter Olivia. This, together with our desire and entrepreneurial spirit to try something new and challenging with our lives. As the saying goes "You only live once".

Our decision to come to New Zealand was not an instant one. In fact our Kiwi mates had been asking us year on year when we were going visiting to New Zealand for a holiday. After 15 years of their invites and our excuses of time and distance, we finally made our inaugural visit to New Zealand in December 2004. We had a fantastic holiday, completed 11 flights in three weeks and really got to see as much as New Zealand as our short holiday

allowed. In fact at the end of the holiday, I went back to work for a rest!

On reflecting on the NZ holiday, we had come to the initial conclusion NZ was a vibrant and beautiful place to visit and we must return again one day and that stage I had not had any thoughts whatsoever of emigrating here.

Six months later, I was given the Billy Connolly World Tour of New Zealand DVD for my birthday and as we all watched and laughed at the content and reminisced about all of the places we had visited on our NZ tour, I suddenly had the light bulb go on in my head and I began to start thinking about the possibilities of moving to



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A disclosure statement is available on request and free of charge.

NZ. I think the memories of our wonderful trip and the friendly people we had met were revitalized as the wonderful sights and sounds of NZ came flooding back.

Another key consideration was we were in the very fortunate position of having built up numerous Kiwi friendships over the years through my 25 year attendance at the Million Dollar Round Table (MDRT) annual conferences in the United States and Canada. MDRT, the Premier Association of Financial Professionals, according to their website is an international, independent association of more than 35,000 members, or less than one per cent, of the world's most successful life insurance and financial services professionals from 476 companies in 76 nations and territories.

MDRT membership is recognized internationally as the standard of sales excellence in the life insurance and financial services business.

So with great enthusiasm I called my best Kiwi mate of 20 years, Chris MacKay and discussed and commenced our embryo plans to emigrate to NZ to enhance and expand my financial services career. With two further visits to NZ and the excellent help and assistance of Rosemarie Thomas of Thomas NZ, we set to the task of researching thoroughly what it all entailed. I assembled my qualifications, completed all the numerous forms and questionnaires and sent them to the NZ Immigration department in London.

All three of us had to have medicals – our nine-year-old was not required to have the x-rays or blood tests but we each had 40 minutes with the doctor, with Carol and I being weighed, having hearing and sight tests, blood tests and blood pressure tests. Even though there were no health issues, we needed to have full medicals to ensure we were all fit and healthy and were not going to be a burden on the New Zealand health system.

We also had to obtain police reports to prove we were all of good character with no criminal records. If we were going to Australia, Chris tells us a criminal conviction is still mandatory, but nevertheless I was still slightly concerned about my two speeding tickets I had recently received! But all was good and our Residents Visas were granted without a hitch and we all eventually arrived in Wellington on March 27 2008.

More British people than ever before want to turn dreams of a foreign life into reality, a poll for the BBC suggests. About 1,000 people were questioned for the survey and a majority said they had considered emigrating. When asked why

they would go, the most important reasons were a better quality of life, better weather and a feeling the UK is too expensive. Some 12 per cent said they did not like what the UK had become while one in 10 said they already had friends or family overseas. There are currently 215,000 British people living in New Zealand*.

SO WHY ELSE ARE SO MANY BRITS WANTING TO LEAVE THE UK?

Overcrowding: By UK standards I own a good sized family home in a lovely area. However, there is very little space and the local population has been increasing year on year with new countries being enrolled into the European Union. A high proportion of the new countries' population want to come and live and work in the UK, and this is putting extreme pressure on national and local services and infrastructure. In fact when Poland joined the European Union the UK Government estimated 100,000 Poles would come to the UK and it ended up being over 265,000.

Industry: The last time I looked, the UK economy was about 30 times bigger than NZ. Factor in a 15 times population advantage and the UK is twice as powerful per capita than NZ. The nature of the two economies is fundamentally different. NZ is predominantly led by agriculture followed by tourism. The UK these days is truly a service led economy and we don't export much 'stuff'. Some say the UK is on the road to economic ruin. Nearly all manufacturing industry has closed down, leaving Britain as a service oriented country, which is bad news for the future as I've always found "customer service" back home is dreadful. Even with the service industry, call centres are moving out to India and Eastern Europe where labour is cheaper.

Social Culture: The Yob and the drinking culture is a constant worry. Perhaps living on the popular South Coast might put us at the forefront of this, but the state of our local towns every weekend is terrible, with lots of litter and vandalism evident. There also seems to be an increase in what would be described as "sick" crime in the UK.

WHY IS NEW ZEALAND SUCH A POPULAR DESTINATION FOR BRITISH PEOPLE TO COME AND LIVE?

Quality of life is one of the main reasons, followed by less people and more space. The weather, is so much milder here than UK. Because of the milder weather you spend more time enjoying an outdoor lifestyle.

The friendliness of the people is another reason. Everyone says hello and total strangers will stop and start conversations. The teenagers aren't threatening! Most of them say "hello" to you. It amazes me when teenage kids stand to the side to let you pass, and say "hi" and are generally polite and cheerful, lost virtues in the UK these days!

There is a lot more emphasis on sport. The Kiwis are a very sporty nation and there is far more sports activity here in New Zealand than in the UK, both in the schools and socially. Poms watch a lot of sport but aren't encouraged to be active themselves. As a keen golfer, there seems to be a golf course around every corner in the Hutt Valley.

It goes without saying New Zealand has amazing countryside with stunning scenery and as you all know, you can't beat Wellington and the Hutt Valley on a bright sunny day!

New Zealanders drive on the same side of the road as the UK; although you do have some weird traffic rules!

It's also an English speaking country and has a general liking for us Poms!

Lastly, Kiwis enjoy the political benefits of life under a Constitutional Monarchy with the Queen as Head of State. And I for one am a keen royalist!

All in all we concluded New Zealand offers our family the opportunity of a better lifestyle, a safer place to live, good long term opportunities for our nine-year-old and us, all of which adds up to a great place to live and prosper.

We are tremendously excited about starting our new life in New Zealand. ■

Hei kon mai"

* Source: The Institute for Public Policy Research (IPPR) UK

Ian Jordan joined CMFP in March 2008 bring with him 26 years of knowledge and experience. He is a fully qualified Financial Adviser in the United Kingdom and in 1985 he established his own independent financial services practice based in Fareham, Hampshire.

Ian is a member of the Chartered Insurance Institute (CIA), Institute of Financial Services (IFS), is a 25 year member of the Million dollar Round Table (MDRT) and a MDRT Court of the Table member on 14 occasions. He has also joined the NZ Institute of Financial Advisers (IFA).