

Mackay

ON MONEY

BY FINANCIAL ADVISER CHRIS MACKAY

As a wee tot in the late 50s on one summer's afternoon, apparently I almost drowned at Petone beach where my family was having a picnic. My big sister Mary was charged with looking after me but was waylaid by a dog or a crab or something much more interesting than an ankle biter. While she was distracted I made a determined beeline for Matiu/Somes Island.

I toddled into the waves and when the water got too deep, I resorted to crawling along the sea bed towards Somes. (Not too smart in those days!) My mother realising I wasn't with Mary, cried out "Where's the baby?" and with what can only be described as a mother's intuition, despite being blinded by the sun shining dazzlingly on the sea and with no knowledge of where I was, dashed unerringly into the deeper water which was now well over my head and retrieved me coughing and puking from Neptune's arms. Since that brush with almost drowning, but despite having no memory of it, I have always had great respect for the sea. [I told my 89-year-old mum I was writing about this incident and she informed me the whanau never had a picnic or swim at Petone after that day. Funny isn't it? Maybe it was the discharge from the old Gear Meat Company that also put the family off!]

In the insurance side of our financial services practice, we are fortunate in being able to provide our clients a choice of appropriate risk management/insurance solutions with a large range of insurance companies. We are not tied to any company and, of course, we are our clients' advocates if there are any subsequent problems or potential issues including at claim time. If one buys insurance from a bank or online, then what additional support do people think they are going to get if things go wrong? A bank officer, however well meaning, will be told to "back off" if she goes in to bat for a client against her head office.

They have to do what the bank tells them to do even if privately they do not agree. If you deal online, you have Mr Nobody as your advocate.

Not so us or any reputable financial and insurance advisory company. It is also preferable we believe, to be dealing with an Authorised Financial Adviser (AFA) as opposed to just a Registered Financial Adviser (RFA).

Anyway, one of the organisations with whom we deal and whom we think are one of the better firms in terms of product and service, is Fidelity Life, a wholly owned and operated New Zealand company. Our liaison person with them is an excellent lady called Carol Saxton and after hearing her amazing story which happened over Christmas, I thought it would be powerful for her to share it with us. My story above does not compare to what you are about to read.

"SOUTHLAND: FOVEAUX STRAITS ORDEAL" JANUARY 3, 2012

It was a sunny Southland morning. My sister and I were invited to go for an evening fishing trip, heading out from Bluff.

Both of us enjoyed the water and were partial to fishing and had done it together before.

There were five of us (would have been six but my son decided against coming at the last minute) and after putting on our life jackets, we launched the 7.4 metre aluminium catamaran from Bluff.

We headed out about between half past five and six o'clock to fish off Ruapuke

Island which was about 13km away. We were travelling at about 15 knots and we were about 10 km from Bluff, and close to White Island when a rogue wave hit us. By the time we saw the wave coming toward our boat side on, it was already too late and the boat capsized with the impact of the wave.

When the wave hit, one of the men was on the deck, the rest of us were in the cabin.

The boat had flipped and was now upside down with the cabin under the sea. It immediately filled with what seemed to be very dark water. With the impact of the wave and the sudden change in the direction of the boat, it took some time to adjust to which way was up. We couldn't see clearly and luckily the skipper grabbed my leg and I came to the surface (the floor of the cabin), to a very small pocket of air that was still left in the cabin.

I can remember hearing him say "go down". I took a breath and headed down which in itself was difficult because I had the life jacket on. I was then faced with what I remember were bars. I had no familiarity with the boat and so didn't know what I was passing. I remember feeling disorientated for a split moment then I saw a gap that was further down and so dived toward it and found my way through and up to the surface outside the boat.

Two of the men were already on the hull. I could hear them asking "where is the other woman?" I thought they were asking where my sister was, but because I was the last to surface, they meant me.

We all gathered together on the hull of the boat. The men had phones but they were too wet and wouldn't work.

The emergency locator beacon was still on the boat as were my sister's and my phones. The skipper tried twice to dive back under into the cabin to retrieve the beacon but it was too dangerous and the boat was sinking rapidly. The skipper called to us to tell us to get off the hull, that it was sinking too fast and we would get tangled in the ropes and be taken down with the boat. Within minutes we were back in the ocean, and the boat was gone.

We all agreed to stay together. We linked arms; the skipper and his son choosing to keep us safe and together by going to opposing ends on the outside of the group.

Initially, we tried to get to White Island because it seemed to be quite close but the tide and wind was taking us away from the island and we ended up going past it. We discussed together whether we should try to go back to White Island but we all agreed not to. We could see the waves crashing against the White Island rocks and knew even if we managed to fight the tide and wind by going backward to get there, the landing would be too rough.

The sea was hard going. The waves were coming over our heads at times and we were all taking in a lot of water. We worked together, kicking, holding on to each other and staying focussed on making it to land and started aiming for Ruapuke Island.

My sister and I looked at each other and told each other we were going to survive.

Time lost all meaning. It was about reaching land. It was probably several hours that we had been in the water when I saw a boat in the distance. It was close to Ruapuke Island and seeing the boat gave us the renewed effort we needed to try and reach it. After seeing the boat we appeared to make good progress.

Our biggest challenge was the cold. The temperature in the water was 14 degrees celcius and we had been fighting the tides, waves and wind chill factor for several hours.

Tragically, not far from the boat we realised two of our group had succumbed to hypothermia and had died virtually in our arms.

With the struggle against the elements, our fatigue, shock and the grief of the men's deaths, we weren't sure we were going to make it to the boat. We made the very difficult decision to unhook our arms and leave the men floating in the sea knowing they had life jackets on and they would remain buoyant in the water and would be found later.

The surviving three of us did make it to the 38 foot fishing boat "Easy Rider" which was moored out a few 100 metres from Ruapuke Island. We were yelling "please help us!" There was no-one on the boat though. Our skipper tried to climb aboard but couldn't summon the strength.

It was right on dark and the swells were huge. I read later they were a metre and a half and the wind was 20 knots (37kmph).

After what seemed like forever, we could see a dinghy rowing toward us from shore but when it reached us, there was no way we could pull ourselves on without capsizing it. The three of us grouped together again and supporting each other we grabbed the dinghy

and clung to it. We needed to kick to help get us back to land because the tides were turning and we were running out of time.

Our rescuer's wife came down to the rocky beach from up on the flat land at the top of the island and helped us from the surf and rocks where we landed.

Once his wife had helped us from the surf, he rowed back out to his moored boat and radioed for help. He lit flares for assistance. Our rescuers were camping on Ruapuke Island and had been alerted to us being in the water by our shouting when we were near their moored boat.

While our rescuer rowed to their boat to call for help my sister and I worked with

Continued on page 10...

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

...continued from page 9

his wife to help stabilise the skipper by all helping to build a fire by their campsite which was up from the beach. We changed him into dry clothes. We were extremely cold and our skipper seemed to be even colder and was also dealing with the grief of losing his son and his best friend.

Help arrived over an hour later and we were airlifted to Southland Hospital in Invercargill by Search and Rescue and assessed for hypothermia. We also had plenty of cuts and bruises. My sister had suffered concussion as well, (and for a few days I remember feeling very sore) but both my sister and I were released early in the morning.

Our rescuer said it was 10.40pm when we made it safely back to the campsite, so it had been about four-and-a-half hours since we were struck by that freak wave and since our boat was turned upside down.

From this ordeal I have learned the water, particularly the ocean, must be treated with the upmost respect. It can be very unforgiving. Two lives were lost and the remaining three of us had to watch them die and then let them go.

My sister and I were also well dressed with good layers of thermal clothing and solid footwear which certainly worked to our advantage in water temperatures such as this.

Our life jackets were critical to our survival, as was staying together and working as a team, communicating to each other when needed. We needed the strength of all our team including the two men who tragically lost their lives, to get as far as we did.

Our rescuer made some valid comments about educating people of the dangers of being on the water, like the wind conditions and tidal currents. This could be the difference between life and death.

Personally, I will be more aware from now on.

I will take care to know my surroundings and all about what I am taking part in. This has without doubt been a life changing experience for me, my family and friends. I am very grateful to be alive."

Postscript. Carol and her sister's rescuer tragically lost his own life in the March catastrophe in Foveaux Strait along with another seven, when yet another rogue wave overturned his 38 foot boat "Easy Rider".

These are generalised comments only and should not be taken as personalised advice. A disclosure Statement is available on request and free of charge.

POW

BY BILL WERRY

She was an attractive, tall, dignified blonde who had been married just a few months. Such was her passionate involvement she was unaware of the hundreds of eyes on her.

It's December 28, 1940 and Jean Werry is on crowded Customhouse Quay frantically embracing and kissing her husband before he embarks on the enormous troop ship shadowing the wharf.

"Hurry up John – everyone seems to be on board!"

John gives Jean a final long embrace and stumbles up the gangplank.

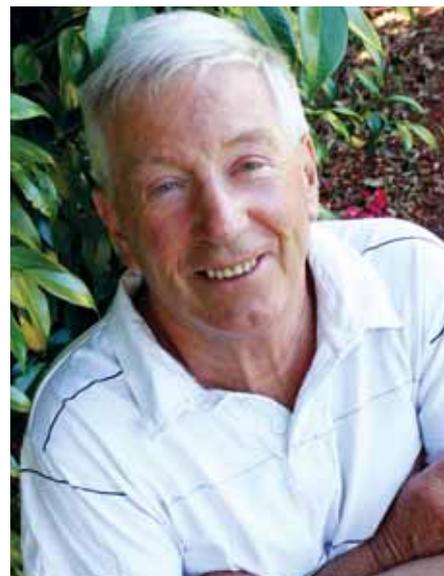
"Private Werry! Welcome aboard! You are seriously late. Report to Sergeant Johnson in room 232 immediately!"

"Private Werry! Are you aware your lateness has delayed the departure of this ship by 30 minutes? Punctuality is essential in the NZ Army! You will have time to remember this. You will spend the next 72 hours in the brig with daylight hours on fatigues!"

Poor John! What a horrible introduction to overseas service in the army and such a severe contrast from home life and the arms of his beautiful wife.

John was released in time to admire Sydney harbour which looked beautiful at 6am. The distant traffic sounds heralded the beginning of an exciting city day. John's anticipation of fun in the 'big-city' was obvious as he strode down the gangplank a couple of hours later. Circular Quay pubs opened early to accommodate the visiting soldiers. 'A couple of whiskies would be nice to start the day and celebrate my freedom' thought John...

"Private Werry – again! Do you realize you only just made it up the gang plank? You stink of alcohol, you can't stand up properly. It's a cardinal sin to be drunk in public view dressed in an army uniform! Report to Sergeant Johnson..."



Taken from John's diary...

2nd Jan 41 'Usual day at sea. Last Day on deck fatigue. Thank the Lord. 25 baths too many. We 10 men washed & scrubbed the deck. Cleaned everything – lavatories, rubbish etc.'

3rd Jan 'Leave in Perth. Cabled Jean. Bought postcard and pair of slippers. Good day. Got merry with George and Bunsie. Behaved though.'

4th Jan Pulled out into Roadstead, Freemantle 10.10am. Much cheering by all the Aussies on wharf. Band played Maori Goodbye. Hope its Aurevoir only!

Temperatures increased quite rapidly as the ship made its way to the Middle East.

29th Jan Arrived Port Said 11.45am. Off tomorrow?

30th Jan All paraded on deck 9.30am. Carried Kit Bag ashore 10am. Lunch 12noon, Received dry rations. 2 tins bullybeef, 2 tins salmon, 2 loaves bread, 1/2lb cheese.... Marched forever. Set up camp in sand. Had a great feed 2am, bed 3am.

31st Jan Up 6am in a desolate sandy joint. Settling in day.

2nd Feb Church Parade. Leave in Cairo. Took a taxi round Dead City and Old Cairo. Dead City and Cemetery simply amazing. Tombs by the mile. Visited the Museum of Hygiene. Very interesting and instructive. A pity there is not more of these places. Saw the Royal Palace. Very good and modern.

7th Feb War practice in earnest. Boom Boom Rifle Clatter. Activity everywhere.