

Mackay

ON MONEY

(AND OTHER THINGS)

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY

In the course of my job, I meet lots of interesting people with fascinating tales to tell. One recently recalled, how her father had died during the war and her mother had contracted tuberculosis soon after. In those days, tuberculosis sufferers were placed in Sanatoria in order to recover. The good news is she did get better but the kids ended up in an orphanage for a time.

All this got me interested in a bit of history.

According to Wikipedia, Tuberculosis (TB), or consumption used to kill about half of those infected if left untreated. Classic symptoms of active TB are a chronic cough with blood – containing sputum (like you

see in the movies when the hero coughs into his handkerchief and there's tomato sauce on it), fever, night sweats and weight loss. TB is spread through the air when people who have active TB in their lungs cough, spit, speak or sneeze. (Don't you hate it when someone opposite you sneezes and puts a bent over finger under their nose as if this is going to contain the thousands of droplets of their infectious bodily fluid fired out at a 100 miles an hour? Gross!). Treatment today requires the use of multiple antibiotics over a long period of time although antibiotic resistance is growing.

Tuberculosis has been around forever. Researchers have found tubercular decay in



the spines of Egyptian mummies dating from 3000 – 2400 BC. In 1815, one in four deaths in England was due to it. In the 1880s, it was put on a notifiable disease list in Britain and campaigns were started to stop people spitting in public places.

In 2014, worldwide there were 9.6 million cases of active TB which resulted in 1.5 million deaths, 95 per cent which occurred in developing countries.

A TB vaccine was first used on humans in France in 1921 but received widespread acceptance in other developed countries only after World War II.

In New Zealand, according to the Ministry of Health, there are approximately 300 cases of TB diagnosed each year, but it appears it can be cured relatively easily. Vaccinations are given if there's a high risk situation.

Tuberculosis, diphtheria, polio, measles and influenza aren't the killers they once were and are not the rotten diseases that create orphanage type problems in New Zealand families today. Instead the main lurgies that tend to knock families for six are cancers, strokes, and heart issues. Thankfully, an independently highly rated Trauma insurance policy sourced through an independent financial adviser - not a bank policy bought from a bank teller - can solve many financial problems.

Our philosophy is, if mum or dad or a child get a nasty lurgy, it's bad enough coping with trying to get better (cancers are a good example) or living with the ongoing problem (for example, a stroke), let alone having a financial crisis as well. Bad stuff doesn't just happen to old people either. I know of three young women who have had debilitating

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strokes and numerous ones under 40 who have had a brush with cancer.

So the relatively new invention of Trauma or Critical Illness insurance can provide a truck load of tax free dollars to pay off mortgages and debts or pay for nannies or replacement of spouses' incomes, or to pay additional medical expenses or holidays to help recovery – whatever.

Our firm has been instrumental in paying out tens of millions of Life and Trauma insurance dollars and thereby keeping families together.

What we can't provide insurance for is a mum or dad abandoning their responsibilities.

So here's a tale of despicably bad behaviour, researched by one of my cousins, Tim Williamson in his book "The Williamson Family in New Zealand & Australia".

My grandfather Archie Williamson was one of three sons born to Alex Williamson and Jeanette Marsh who married in Cromwell in 1894. Jeanette was the daughter of my great great grandfather John Marsh. A "Freeman of the City of London", John and his wife Emma Gibbins sailed to Australia on the SS Africa in 1854 and in November 1862 waved Melbourne farewell from the SS Accrington arriving soon after at Port Chalmers, Dunedin. They headed to Cromwell, where John established a very successful business, the Bridge Hotel. A good bloke by all accounts, he also served as Mayor of Cromwell for two terms. In 1863, Jeanette and her twin sister Mary Ann Marsh were the first European children to be born in Central Otago – apparently in a cave in Cornishtown, over the Kawerau River from Cromwell. Mary Ann is Helen Clark's great grandmother and "cousin" Helen and I share great great grandparents in John and Emma Marsh.

John Marsh was also the great grandfather and great great grandfather of politicians George Gair and Margaret Shields. For a time, all three cousins were in the New Zealand Parliament at the same time.

Concurrently in 1865 on the other side of the world, my great grandfather Alexander Williamson was born (probably in London) to Eliza Sarah Warren aka Williamson. Eliza had two sons "out of wedlock" to a budding solicitor called Anthony Brough, son – we are told – of a wealthy wine merchant in London of the same name. Now illegitimacy wasn't unheard of in those days, but you see, Anthony, another of my great great grandfathers was concurrently married to another woman, Emma Law and earlier had sired four children with her. In Utah, it would have been just dandy, but not so in

1860s London.

The historical records are all a bit confusing but suffice it to say, Anthony was a busy bunny (as you can tell) and somewhere along the way he tried to give one or other of them the slip and most likely in 1865, bought tickets to New Zealand. It was a voyage of over four months and wouldn't have been an easy option. Scotland would have been. (Tim has extensively researched but he can't determine which waka Anthony or his families arrived on.

Thousands of migrants arrived in New Zealand, especially to the South Island chasing gold and a new life in the 1860s and 1870s and the official records are sketchy). But, the two ladies – independently – were not taking this part of the arrangement lying down. Emma got herself and her four kids to New Zealand concurrently or soon after and pretty soon had child number five in Dunedin. Eliza too, in hot pursuit must have disembarked in Dunedin with the two boys, either with Anthony or on their own within a few months or so.

So having being tracked down and having set up not one but two households in Dunedin, Anthony was now working for a law firm but most likely receiving the odd guinea or two from his father to keep the show/s together. Whether his old man, my great great great grandfather, knew his lad was now in a very complicated non-compliant ménage a trois, we will never know. Perhaps he did and banished his

bad boy to the Colonies. We're not quite sure which family Anthony lived with in Dunedin; we do know that he shared himself liberally around both women. The results of this sharing meant the fecund Eliza produced three more sons.

Despite Tim's research, it's a bit hard to piece together everything that was going on. Like that Alec Baldwin and Meryl Streep movie, "it's complicated". But this seems to be the rest of the saga:

Fast forward a few years. Anthony, his wife and mistress and 10 children have moved from Dunedin. He by now had completed his legal training and was doing well in practice as a solicitor and part-time Councillor for the municipality of Clyde. The records would indicate both families lived separately in Clyde – population about 500 – at the same time. The kids would have all been at the same school; parent teacher evenings must have been fun.

Enter Constable Percy, a professional policeman from Carrick-on-Shannon in Ireland. He had been climbing the ranks in the NZ Police and was the top local cop in Clyde. Eliza just like Princess Diana, has had enough of this three way tryst and falls for the bloke in the uniform. They get married quick smart back in Dunedin in December 1871. And within a week or so she deserted her five little boys, Archibald, Alexander, Edgar, Cecil and Herbert – aged 18 months to eight-years-old – and the Percys hightail

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it to South Africa where they have a couple more kids.

So in Clyde, Mr Brough now had the five wee Williamson chaps dropped in his lap on top of his other five Brough brats but his legal missus was none too pleased. I'm hoping he had suggested they merge the family and she look after this combined "decad" of progeny. But history tells us she was having no truck with any potential Brady Bunch business. Instead Anthony paid some kindly local lady (Mrs Reid) to look after the wrong side of the blanket boys.

It's really no surprise Anthony Brough continued to disappoint those who knew him at the time and also his descendants 150 years later.

Did he do the right thing and look after the five wee men? No, he and the miserable long suffering wife pretty much immediately abandoned the boys and sloped off to New South Wales in 1872 to start a new life and career. He promised he would send money to Mrs Reid for the boys' welfare but you can guess what happened to that resolution. Life across the ditch was not rewarding it appears and he struggled to make a bob.

On February 8, 1872, T K Weldon, the Commissioner of Police in Dunedin wrote to the Colonial Secretary. The letter said inter alia: "...a woman named Mrs Reid is going to surrender five children said to be the illegitimate offspring between Mr Brough, Solicitor, of Clyde and Mrs Percy with a view of the government taking charge of the children as being neglected under The Neglected and Criminal Children's Act 1867."

According to Tim, "the consequence was the children were brought up before the

Mayoral Court in Dunedin and sent to the Caversham Industrial School [an orphanage] as "neglected ones" for a period of seven years. This was the longest time for which they could be committed, but with no home to which they could be returned, the younger ones would doubtless be recommitted at the end of this term. All the boys would remain under the control of the authorities until their 14th birthday".

Unfortunately all the records of the early days of the Caversham Industrial School are lost. I would have loved to have asked my great grandfather and his brothers how bad it was. Poor wee chaps. Not one, but both parents abandoning them and both of them still alive! Insurance solves a heap of problems but wouldn't have helped these lads. A large dollop of the Golden Rule would have. "Do unto others as you would have them do unto you."

Fast forward 22 years. Alexander Williamson, now a bootmaker in Cromwell, married Jeanette Marsh in 1894 and they had three boys, Cecil, Archie (my grandfather) and Herbert.

Sadly, Jeanette died at 35 – my sister reckons it was food poisoning - with the eldest being just four. A decent chunk of life insurance pounds would have helped here and might have meant great grandfather Alex Williamson wouldn't out of financial necessity have had to marry a bitch of a woman who was very unkind to her stepsons and who according to Pa, used to physically abuse them. Helen Clark's great grandmother Maryanne at age 82 wrote to Pa and told him "Kate was a beast to [Pa's brother]. She knocked [Herbert] down with the clothes prop [one morning] and stunned him."

Alex did ok though – he lived till 96.

Anthony Brough died intestate in Sydney in 1889 from pneumonia at age 53.

Eliza Percy died in Kimberley, South Africa in 1899 from an apoplexy (stroke) at age 57.

Anyway, it all worked out well for the downline rels.

Pa, my grandfather Archie Williamson turned out to be a wonderful family man, husband to Jean, father to three terrific daughters Glynn, Dell – my mother – and Jill. He was kind, a hardworking public servant, a loving family man, and a good Christian to boot. He was everything his grandfather and grandmother weren't. A World War 1 veteran, Pa died in Nelson in 1979 at age 83.

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