

# Mackay

## ON MONEY

### (AND OTHER THINGS)

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY

*Researchers have estimated 20 per cent of all Australians are related to a transported convict. From 1788 to its official ending in 1868, King George III, King George IV, William IV and Queen Victoria sent around 168,000 convicts to our neighbour across the ditch.*



**K**ing George 111 was the first. Poor old George went mad we are told. I reckon if you'd been informed by your Prime Minister that you'd just lost your biggest and most profitable colony – America – you'd be pretty mad too.

Britain eventually recognised the independence of the American states and returned Florida to Spain in the Treaties of Paris signed in 1782 and 1783. How annoying that would have been!

Anyway, some theories reckon George had a genetic disease called "Porphyria" which made him start peeing blue.

Recently, Kiwi hero Claire Nelson survived a broken pelvis in 40 degree heat for several days in California's Joshua Tree National Park by drinking her own urine. Now, this is a bit of a stretch but perhaps George, lured and mesmerised by the blue liquid and already a bit loopy, did likewise. You'd have to believe prolonged piss taking would turn anyone really, really mad.

Anyway the bottom line is Mad King George was really... brassed off with the British criminal fraternity and sent them all sailing – off to Oz! Starting in 1788.

There's a certain irony in all of this. Those descendants of criminals now have the audacity to pack up various Aussies who have broken the law of their adopted country – people who have lived there just about all their lives, and send them over here just because they were born in New Zealand and lived here for two minutes before their parents sought greener pastures in Australia. How outrageous! Many of these people went to Oz as tiny kids for heavens' sake. The Aussies

are the ones who moulded these guys' bad behaviour. Kiwis don't put needles in strawberries do we? Their treatment of other Kiwi Aussies estimated at over 600,000 is equally appalling. Eligibility for Australian citizenship depends on whether you arrived in Oz before or after February 26, 2001. NZ citizens can work and pay taxes in Australia but can't vote. The Aussies are being school yard bullies.

So when I recently watched a Four Corners documentary exposing Australian giant CommInsure's dodgy and egregious practices, I was not surprised.

I've been providing financial advice and solutions for several decades now. On the insurance side of that advice, we have agencies with all the mainstream insurance providers who deal with Financial Advisers.

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Some are better than others in policy wordings, administration, service and claims' treatment. Our company has assisted hundreds of clients in receiving tens of millions of dollars in claims. Occasionally we have to go in to bat for a client if the insurance company is being difficult. But I've never experienced anything remotely like the terrible truths the Four Corners' researchers uncovered. CommInsure is owned by the Commonwealth Bank of Australia, and is also the owner of the ASB in New Zealand.

According to the documentary, CommInsure was deliberately and systematically getting out of paying justifiable insurance claims in order to increase its profits and the bonus pool.

But then, this simply confirms and backs up my well-considered theory on the dodgy DNA and criminal gene that continues to infiltrate the Australian banking business world.

I told you last article about my great grandfather George MacKay who had a brief sojourn in Victoria, Australia in the 1860s before a lucky escape to the South Island in the 1870s.

On my mother's side, my great great grandfather John Smith Marsh married his wife Emma Gibbins in Chertsey, Surrey in 1852. Emma's father Joseph Gibbons was a barge master and helped in the construction

of some of the London Underground System. Her mother Jane Harding, we can whakapapa back to a Thomas Harding and his wife Elisabeth Raver in the mid-1600s.

John (aged 24) and Emma Marsh (27) sailed from Liverpool on April 5, 1854 on the SS Africa to Melbourne. We don't know much about their eight years in Oz, but most likely they made a few bob on or around the gold fields, just like George MacKay half a decade later.

Like George, they must have had enough of the rough and bent Aussie crowd loaded with ex crims, because in November 1862 and yearning to settle in God's Own, they

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sailed for Port Chalmers, Dunedin on the waka SS Accrington.

**James McNeish in his 1957 book ‘Tavern in the Town’ takes up the tale.**

*“John Marsh was born at Thame near Oxford and he reached Dunedin a young man [at 32] with wife and family, a matter of months after Gabriel Read’s historic discovery of gold at Tuapeka. With wife and son and two daughters and a pack-horse, Marsh leading the horse, his wife pregnant with twins and carrying the two year old in her arms, he [arrived] at Cromwell and pitched a tent. ...Mrs Marsh’s twins [the first white women born in Central Otago - Maryanne and my great grandmother Jeanette] were born in the tent [on the banks of the Clutha]. John Marsh was midwife. [A year later] in 1863 he opened a pub, along with a spate of others which, like the grog shanties, were springing up with no regard for land ownership...*

*Marsh’s inn [the Bridge] built of timber, was one of the few which could boast all-year-round comfort. Most were of iron or of sod, but sod was tricky, for the hot summer winds dried the sods, the sand blew, and as a result food and liquids were often contaminated...*

*Happy were the townspeople when the innkeepers began serving fresh vegetables on their tables. Diggers with loosened teeth and bleeding gums, fell on them voraciously and the district press heralded the coming of the greens. Marsh, second to take up land on the lower flat, turned on a special dish every night: New Zealand radishes, spinach and cress. He kept up the custom for 30 years.*

*Marsh died in 1892 – carrier, general merchant, Smithy, promoter of public health, innkeeper. After his death, the Bridge was sold for 300 pounds.”*

In addition: my great great grandfather fitted in time to be a City Councillor and Mayor of Cromwell for two terms.

He was also the great grandfather of the Hon George Gair and great great grandfather of the Hon Margaret Shields and the Rt Hon Helen Clark, all three being Members of Parliament at the same time.

John and Emma Marsh may well have also crossed paths with George MacKay and Johannes Vlietstra (the boss' great grandfather) in Australia and possibly later when Johannes settled in Luggate, just down the road from Cromwell.

Here's the next instalment of Johannes' travel journal of his Australian adventures. You'll recall that Kathryn's cousin, the very talented Dr Ron Vlietstra rediscovered Johannes' journal written in Dutch, had it translated and published within his own book "Dutchman's Gold: Finding the lost

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nugget". Johannes, like George MacKay and John and Emma Marsh didn't get a free passage to Oz. Johannes was paid crew and my other whanau were paying passengers. For earlier chapters, see [www.mackay.co.nz](http://www.mackay.co.nz).

#### CHAPTER 4

##### Leaving for the goldfields, my stay there and my journey home.

After the killings [19 neighbours had been murdered by the local aborigines], I no longer felt comfortable there, and despite the fact that I was well treated, my plan to try my luck on the goldfields ripened more each day. Taking leave of my boss, I left for the goldfields, which were a hundred miles inland from Rockhampton. Having traveled for a while, I went to a farmer to buy provisions. Most of the farmers there have stores to supply travelers with provisions, since they have to store quite a lot for private use, and because the farms are far and few between. Although I could get what I needed for my journey, the farmer wanted to keep me there, so I stayed on with him for a while.

The savages were causing problems there too. The farmer had given them permission to enter his grounds from time to time, thinking that they could do more good than harm. A while after I came to stay we lost two shepherds, who, it later turned out, had been murdered by the savages. They had driven the 500 sheep in their care into the mountains. We chased away some of the savages, shot some, and recovered most of the sheep.

Eventually I decided to continue my journey, since I was spending more money on the upkeep of my horses than I earned on the farm. Because there was very little grass and I had to buy feed for them, I sold all my horses except two. One I had to ride on and the other served as a carrier horse for my provisions and my clothes.

I had been riding through the woods for a couple of hours, when I arrived at an open piece of land. This pleased me so much that I started singing, believing I had found potable water for my horses. My joy was short-lived, however, because the horses soon became so agitated that I had trouble controlling them. I had just succeeded in doing so when I saw that roughly a thousand armed savages had formed in a half circle and were waiting for me behind a hill. I drew my pistols, but I was aiming too high or too low to hit them. And what could I do single-handed against such a large number? I turned back into the woods, spurring the horses into a full gallop

to help me escape. They didn't follow, and I got away.

The fright of it all gave me palpitations of the heart for some months. I have to thank God for curing me, and next to Him, the use of Holloway's pills. These are used very often in Australia where they are regarded as good medication for many ailments. They are also available at most farmers' stores. Having rested at a farmer's place for a while to recover, I continued my journey along another route, and arrived in a town. There I bought more horses and a wagon, which I loaded with a large supply of provisions, enough to last me for thirteen to fourteen months.

After nine days of travelling I became trapped in a flood. For two days I had seen heavy rains in the distance. In these hot regions the rain often comes down in buckets, even though you yourself are still enjoying the most beautiful weather on earth. I hoped to reach the mountains and, when I did, I decided to take a rest. Afraid that my horses would wander off too far searching for water, I put blinkers on them after I had unharnessed them. I had a tankard of water with me for my personal use. When night fell I spread out my blankets under the wagon and lay down. But one cannot sleep comfortably like this, and the least sound makes one jump up in fright. In the middle of the night I heard a noise and got up to look after the horses, which weren't far off, fortunately. When dawn broke I realised that I needn't have feared for my horses to wander off too far in search of water. Within thirty steps I saw nothing but water.

This delayed me for a week, which I spent largely underneath my wagon. Of course I got bored, but I had to stick with it. I consoled myself with the thought that, because of the water, the savages wouldn't bother me. Fortunately God gave let up after seven days and I was able to continue my journey. This was by no means easy, as the soil had become so drenched by all this water it looked like a paper loft. I had to ride very

*"We chased away some of the savages, shot some, and recovered most of the sheep."*

carefully not to sink into the earth.

At last I spotted something far off, and I believed I was approaching some village or town. But, going on a little further, I noticed there were tents, and people with horses and wagons and ox-carts. When I got closer to them I asked them what they were doing there. Were they gold-diggers and had a new goldfield been found there? Or was I on the wrong way to Peak Downs. They told me they were all gold-diggers; some of them having been there for four months already, others for two, and a few for only two or three weeks. They had not figured out how to cross the river just ahead.

They added, "God only knows how long we'll have to stay here. The rain is coming down in buckets today, but maybe we will be lucky tomorrow or the day after. In the meantime the water has risen so much that the river is overflowing its banks."

I asked them if they knew what people in New South Wales or Victoria do in such situations. They immediately wanted to know. I said, "They make a boat from a hollowed-out bottletree. These trees are very hard on the outside, but as soft as cabbages on the inside." They said they had been looking for a tree like that, but without success. I told them that I wasn't quite sure, but believed I had seen bottletrees at a distance of an hour and a half's ride. This was encouraging for them.

The next day four people were sent off to investigate. They returned, and said I had seen correctly, and there were at least seven of them in a row. We were all very pleased and decided to make good use of them the next day. It was barely dawn when I was on my way with some others to make the boat.

*Continued on page 8...*

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We took tools and a wagon along to bring it back with us immediately.

Towards the evening we returned with the boat, which we also rigged out with oars, although we had no real need for these. We proceeded to try crossing the next morning. We assembled all the ropes and fastened them to the boat, in order to draw it back and forth. We chased the horses across the river, a few of us going with them to the other side. You don't sit on the horses while you are doing this, but instead hang onto their tails, for otherwise you will be swept away with the strong current, or topple over horse and all.

My wagon, with my provisions and clothes, was the first to be taken across, securely tied to the boat with ropes. All the people, horses, wagons and goods crossed the river safely, except for one man. He had been making comments on everything. He thought he knew best and wanted to be the last to cross. When it was finally his turn, we offered to help him, but he refused. He wanted to tie his wagon to the boat himself. We let him, and when he announced he was ready we did our best to draw the boat to the other side. The boat had reached within eleven yards of

the side, when the current caused her to dip sideways and the wagon, despite-it being tied securely, slipped into the water. The man's horses had swum across already. We offered to chase his horses back again, but he refused,

*“They told me they were all gold-diggers; some of them having been there for four months already, others for two, and a few for only two or three weeks. They had not figured out how to cross the river just ahead.”*

saying they would be able to find more food over there, because all had been grazed down on his side already and he could still keep an eye on them. He hoped the water would fall within three or four days. Even if it didn't, there would certainly be more gold-diggers coming through, who would help him to get across one way or another. We could not delay any longer for his sake and went on our way, with twenty wagons, to reach our final destination.

We climbed the mountains and met with a lot of rain on the way, but moving onto high, ferrous ground, it did not hinder us much and soon we reached the goldfields. Having been there for five or six days, we heard that the remaining man's horses as well as a large part of his provisions had been washed away by the ever rising waters. Of everything he owned, he had managed to put only one single sack of flour safely up a tree, in which he himself also had had to seek shelter for an entire day.

**CHAPTER 4 TO BE CONTINUED IN MY NEXT ARTICLE.**

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