

Mackay

ON MONEY

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY

I'm sure divorce lawyers were deeply upset when GST moved up to 15 per cent last year. You see, when they had a client, (usually a bloke in his 50s, who had pulled the plug or had the plug pulled on him for the third time over a relatively short period), I am reliably informed the legal beavers would refer to their now penurious divorcee as a "GST man". The first split reduced the dollar pot to 50 per cent. The second separation to 25 per cent and you guessed it, the third divorce and the asset pool is now 12.5 per cent. The old GST rate.

In the insurance side of our financial advice practice, I reckon we have less splits than average. Not sure exactly why, although I do have this theory which I may do some serious research on one day. It goes along the lines that husbands, wives, spouses, partners, and civil union partners who really love each other and not just love their kids, buy lots of life insurance to make sure there's heaps of cash available for their sweetheart if they should fall off the perch early. The old insurance theory was you bought life insurance if you loved somebody or were obligated to somebody (like a mortgagee or business partner). But love seems to be the biggie.

My financial advice to most clients who are having some marital problems is to try to sort it out, see a marriage counsellor and to hang on in there. It's financially bad news to split. It usually stuffs up the retirement plans or puts them back a few years and makes life pretty tough economically to say the least. Obviously some things just don't work and it's no use being fiscally healthy but desperately unhappy. And sometimes like with Paul McCartney and Heather, is a hundred million or so less going to make a difference?

Some couples simply have a good old mid life crisis and wonder "what it's all about". The change of life can initiate some challenges. (I understand there is a group of middle-aged guys who are putting together a dragon boat team for survivors of spousal menopause.) Some blokes buy a sports car

aka a menoporshe. Some people get fit and go to the gym. Some folk go line dancing. In order to keep the spark alive, at least three couples I know organise a "date night" with each other of course! That's a great idea I think. Going on holiday together is a cool thing to do also.

Last year Mrs Mac and I were privileged to go to Gallipoli as I have discussed in previous articles. A few days before that visit, we stopped at the ruins of Mycenae, an ancient Greek site, about 90 km south west of Athens. In the second millennium BC, Mycenae was one of the major centres of Greek civilization, a military stronghold which dominated much of southern Greece. Now this archaeological treasure is the centre of a spot where marriage counsellors and divorce lawyers would have had "an intellectual field day".

This is my take on the most famous of characters and events (possibly mythical) surrounding Mycenae's history. If you have heard of the Trojan War and Helen of Troy, read on. You may have caught the movie "Troy" starring Brad Pitt so that will give you some clues. Like me you may have also loved listening to "The Trojan Horse" on an LP or the Sunday morning children's request session on the wireless. It's a little bit complicated, so try to concentrate.

There's this joker called Agamemnon whose father Atreus was King of Mycenae. Agamemnon's uncle Thyestes was meant to succeed Atreus, but instead Agamemnon kicked him out of town. An ambitious fellow he seriously fancied this good looking (already married) sheila called Clytemnestra. Reciprocation of the fancying may not have been great, so Agamemnon pragmatically



Mask of Agamemnon



murdered Clytemnestra's husband and then offered his good self as her new squeeze.

A little earlier, Agamemnon's brother, Menelaus had married Clytemnestra's sister Helen, reputed to be the most beautiful woman in the world. When her dad figured she was up for grabs, over 40 suitors or their proxies put forward their cases. Menelaus didn't even show up but sent his brother Agamemnon instead, who must have done an admirable job of promoting his little brother. Helen's old man, according to myth, offered Agamemnon the other sister, Clytemnestra, but perhaps she was already married because as mentioned, Agamemnon allegedly killed her husband to seal the deal.

Fast forward a few years. Things were going along well in Mycenae. The cranes were busy. Buildings were going up. Developers were making money. Roads were built. A fine palace was erected. The citizens had full tummies. The army and navy were big and strong. The king and his family were doing well. He and his queen had at least two kids, a daughter Iphigenia and a son, Orestes. Life was good.

Brother Menelaus and sister-in-law Helen had earlier become rulers of Sparta, just up the road, and were proud parents of their daughter Hermione. Their kingdom was enjoying great prosperity too.

And then **drama!**

After a "diplomatic mission" from across the Aegean sea, Prince Paris, son of Priam, the Trojan king, raided the Menelaus' mansion in downtown Sparta and absconded with Helen back to Troy (situated in what is now Turkey). Some accounts say she went willingly because it had been love at first sight and others say after a time or a few times anyway, she too fell in love with him.

In the absence of Facebook, texting and Skype to check the facts with Helen, Menelaus could only assume it was an unfriendly act and convinced his brother Agamemnon, the aggressive King of Mycenae to call out the navy. One thousand ships sailed for Troy, which should have sent some serious message to King Priam and his adulterous son Paris; he of the thieving ways.

The Trojans when asked politely to give Helen back, flipped the Mycenaean/Spartan coalition forces, the bird. This was the wrong response because they should have realised the Greek boys weren't mucking around. The Trojans would have discovered that Agamemnon felt so aggrieved for his brother and badly wanted a positive result. So much so, in order to smooth the waters as it were and to please the, presumably angry, gods, he deduced it would be only

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proper to unilaterally decide to sacrifice his and Clytemnestra's daughter Iphigenia before he left port on his voyage to Troy. Not a good move to promote marital harmony with his missus the queen and surely Child Youth and Family (CYF) should have moved immediately. And Michael Laws would certainly have had a field day on talkback and through his column on such feral antics!

The war didn't go well despite the Greeks, in the news then as indeed today, having serious superhero Achilles (aka Brad Pitt) on their team. The Mycenaean and Spartans threw everything unsuccessfully at the Trojans for 10 long expensive years but had one last trick up their sleeve. They pulled the

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

GRUMPY OLD MEN

BY A GRUMPY OLD BUGGER

I am sure we all know and have accepted we live in a commercial world these days, where the mighty dollar holds sway. Budget cut backs, lack of funding, redundancies, dollars required before this road or that by-pass can be built are every day realities oft quoted by politicians and the media. Much of it obviously makes sense in these harsh economic times (earthquakes and mine disasters don't come cheap), but I get grumpy when you learn where some of the funding goes. Even grumpier when it impinges on what we have long held dear in this wonderful country of ours, Health and Education. The latest furore over classroom sizes was something that gave the

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Government a quick reminder some things are sacrosanct. Perhaps the proposed Asset sales will put more money in "the pot", **just joking, don't want to go there!**

Onto other issues perhaps less weighty but never-the-less dear to my heart:

For **Grumpy Old Men** when the topic of \$\$\$\$ raises its ugly head on our hallowed green paddocks, it can be a bit sickening. A lot of young Kiwi lads and lassies grew up dreaming of representing good old EN ZED in their chosen sports for the sheer love and honour of it all. Our history books are stuffed with their exploits, long have we punched above our weight and mighty deeds have been written into our country's fabric ("don't get too carried away dear", my Princess). Therefore the recent defection of a certain sportsperson (how's that for new age speak) is a perfect example. **Grumpy Old Men** have been heard to mutter and indeed by the end of the evening, rant, "that if so and so is picked by the All Black selectors again; well, they won't watch the ensuing test match"! To be fair this was before a certain "Champion" had to undergo eye surgery!!

The Olympics are underway and by the time this is published new chapters of heroics, drama and brilliance will have been written. Isn't the "sports mosaic" wonderful? (hmm; ----guess who?) We have choices of Archery, Table Tennis, Equestrian, Canoeing etc, etc. Sure, the highly paid super stars are attending but the "lesser lights" have already "over-achieved" with world records and personal bests. What has struck me however, albeit at this early stage, is the Olympic spirit seems to be shining through in this brassy age of professionalism and long may it last!!

An acquaintance of mine (Super Gold Card Holder), was telling me she was in a busy city cafe recently when she realised she needed to pass wind rather urgently. The music was very loud so she felt it safe to time her urges with the beat of the music.

After a couple of songs she felt decidedly better and proceeded to finish her coffee when she looked up and noticed everyone was staring at her. It was at that point she suddenly remembered she was listening to her i pod.

That's what happens when old people start using technology, but all the same remember don't mess with old people!!!

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old (actually new back then) Trojan Horse ruse and the dumb old citizens of Troy were sucked in beautifully.

They "rescued" Helen who didn't actually want to be saved by now. After a decade with Paris, if she wasn't in love with him when they fled Sparta, she had fallen for him over the years. Unfortunately Paris died towards the end of the war and Helen, not being deeply into celibacy took up publicly with Paris' younger brother Deiphobus. The huss!

One Wikipedia version of history says when Menelaus finally found Helen hidden in the Trojan palace, he raised his sword to kill her. Nice way to say "hello sweetie, miss me lots?" The version goes on to relate he had demanded of his troops "that only he should slay his unfaithful wife, but when he was ready to do so, she dropped her robe from her shoulders and the sight of her beauty caused him to let the sword drop from his hands". Phew! She must have been quite something!

They all sail home to Sparta and Mycenae.

Clytemnestra hadn't seen Agamemnon for 10 years and had started shagging his cousin while trying to run the kingdom, taxing the peasants to pay for the war and when they all ran out of dough, perhaps going tiara in hand to the German and Gallic central bankers to get bailed out. (The Greeks have been broke before!) Then Agamemnon, victorious, sails in from Troy with a concubine. "Hi honey, I'm home and by the way this is Cassandra. You're going to just love her!"

Despite her own infidelity, Clytemnestra has had enough. Agamemnon had murdered her first husband, he had sacrificed (murdered) their daughter Iphigenia and now he arrives home with a tawdry bint.

Possibly suffering from PMT, she hits the palace roof and she and his cousin (remember this is her new lover) give Agamemnon a welcome home party he won't forget, commit regicide and crown themselves king and queen.

Agamemnon's son Orestes avenges his father's death by killing his mum and his first cousin once removed, and becomes the new king.

Mycenae not surprisingly goes to the dogs!

Now don't you just think a good marriage counsellor or if that didn't work, some sensible divorce settlements, would have spared a great deal of hurt and pain?

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