

# Mackay

## ON MONEY

### (AND OTHER THINGS)

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY

*Britain sent over 50,000 of its convicts to America, from the 1600s until 1775. Some historians reckon close to 10 per cent of migrants to America were actually British convicts over this period.*

Across the Channel, the French also indulged in a little incarceration cleansing and consequent criminal exportation to Canada between 1541 and 1543. Those escargot eaters even counter balanced the transporting of many of the great criminally unwashed proletariat from the Bastille to Canada with a smattering of bourgeois and also upper class crooks.

A century and a half later, from 1719 to 1722, in their bid to populate the territory of Louisiana – named after King Louis XIV – and which they owned at that time, the French cleaned out overpopulated prisons back in Paris and gave the inmates free boat tickets to New Orleans. On one occasion the French authorities in an attempt to kick start the next generation in the new land, even hosted a mass wedding ceremony for 184 dowry free female convicts who were forced to choose a husband from the highly desirable male jailbirds on offer, just before they headed off on their cruise of a lifetime.

After the loss of its American colonies in 1783 with nowhere to send their crims, “Mad” King George III and the British Government in 1787 instead sent a fleet of ships, the “First Fleet” under the command of Captain Arthur Phillip to establish a new penal colony in New South Wales. The fleet – laden with crooks – arrived at Port Jackson (Sydney) on January 26, 1788 (now celebrated as Australia Day).

Norfolk Island (now an external territory of Australia) was a penal settlement from 1788 – 1814 and again from 1825 – 1855.

In 1803, Van Diemen’s Land (Tasmania) was also settled as a penal colony, followed

by Moreton Bay Settlement (Queensland) in 1824.

The other Australian colonies were “free settlements”, as non-convict colonies were known. However the Swan River Colony (Western Australia) accepted transportation from England and Ireland in 1851, to resolve a long-standing labour shortage. Until the massive influx of immigrants during the Australian gold rushes of the 1850s, the free

settlers had been outnumbered by English and Irish convicts and their descendants.

Transportation from Britain and Ireland officially ended in 1868. Over that time, around 168,000 convicts ended up in the various Australian penal colonies.

Conjecture has it the damage had been done and the unlucky DNA had been introduced to the new country. It’s estimated

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20 per cent of current Aussies are related to a convict. In Tasmania, it's reckoned to be 75 per cent. Heck, ex-Prime Ministers John Howard and Kevin Rudd even boast about their felonious forebears. Geneticists might conclude therefore there was some seriously bad blood introduced into these American and Australian communities which if you believe the nature versus nurture hypothesis, you'd have to assume has infiltrated its way down the generations and now manifested itself – where? – in the banking industry of course. It's just a matter of time before DNA research will confirm the relationship between those early transported convicts of North America and the sub-prime banking debacle which originated in the USA and caused the Global Financial Crisis in 2008. And it will no doubt confirm the relationship between the Pommy convicts and those Aussie bankers currently being grilled by the Royal Commission, over the ditch. Since the GFC, Australian banks have forked out more than \$1 billion in fines and compensation for roting their own clients, according to The McEwen Investment Report Issue 866. Some bad banking behaviour has spread back here over the Tasman corrupting our hitherto comparatively pure banking practices and forcing our bank employees to adopt aggressive sales processes. If the teller doesn't flog you one of their bank's products – some uncompetitive insurance, a credit card at 21

per cent, a personal loan at 14 per cent, a KiwiSaver with no advice forthcoming now or available in the future, then they don't get a bonus. Susan Edmonds on June 19, 2017 wrote an article for Stuff in which she said "New Zealanders are being put at risk by bank staff who are being forced to flog loans and credit cards in order to meet their sales targets, the union representing them says." And Nikki Mandow – newsroom.co.nz on June 26, 2018 said "A new report shows bank staff are under increasing pressure to sell products such as KiwiSaver, insurance

*"In 1803, Van Diemen's Land (Tasmania) was also settled as a penal colony, followed by Moreton Bay Settlement (Queensland) in 1824."*

and credit cards to their customers, despite banks being urged last year to clean up their sales tactics." Bank workers are incentivised to prey on their customers and to be ultra-pushy salespeople and not trusted advisers like the bank managers of old. They used to be good guys and we trusted them. Not now.

As mentioned, a gold rush began in Australia in the early 1850s and this is when some of my whanau show up. But the difference is my ancestors paid their own fares from the UK.

George Stewart MacKay was born in Tain, Scotland in 1837. Now, I've visited Tain which is situated on the East Coast of Scotland, and reckon Great Grandpa George made an excellent choice to leave a pretty poxy place and head down under to seek his fortune. We understand he initially arrived in Australia, most probably Victoria around 1860. George was a builder by trade so either made a living by building stuff on or around the gold fields or by searching for gold itself. He was a committed Christian plus was blessed with being born north of Hadrian's Wall. Therefore we can only assume he held on to most every penny he made and didn't waste any shekels on whiskey or wild women. Family folk lore has it he was such a good worker and saver he arrived in New Zealand around 1875 with 2,000 pounds in his deep Scottish pockets. That's worth about \$270K in today's dollars. But I reckon it would have bought at least a couple of houses in Invercargill in the 1870s. That was a lot of dough back then.

A few years ago, we did a four wheel drive tour with an excellent company called NZ Adventures, starting in Hanmer Springs and over to the West Coast. For morning tea one day, we stopped somewhere between Westport and Murchison at the site of an historic gold mining town named Lyell, now only a campsite and a cemetery. No buildings remain but there's a noticeboard with a map of the town's original sections and who owned them. There's a G. MacKay noted on one of them and maybe that's where the old boy started his New Zealand journey on his way to Invercargill where he eventually married Elizabeth Gray.

Regardless of exactly where and when he arrived in New Zealand, George obviously had enough of Australia and its large ex-convict population and he wanted to settle down with some quality folk.

His wife Elizabeth's waka, the *SS Arima* had arrived in Invercargill in 1863 when she was six. They married around 1877. She would have been 20 and he was 40. Bit weird. Almost like another Scotty, Rod

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Stewart and – our own Rachel Hunter. Perhaps Elizabeth wanted his body and thought he was sexy. Nothing to do with his money eh? They went on to have four daughters and four sons, including my grandfather Charles Stewart MacKay, born in Invercargill in 1884.

My second antecedent who also had a spell in Oz in the mid 1800s on his way to Paradise – I'll tell you about it in the next publication.

Because for now, here's the next instalment of Johannes Vlietstra's, the boss's great-grandfather's travel journal of his Australian adventures – at a similar time to my great-grandfather George MacKay's spell in Oz – discovered and translated by her cousin Dr Ron Vlietstra and published in his book "Dutchman's Gold – Finding the lost nugget". Johannes had sailed from Holland to Australia not in chains, but as paid crew on the schooner-brig *Mulvine* in 1853. He jumped ship in Tasmania in order to get away from the alcoholic helmsman who Johannes thought was trying to kill him. See my website [www.mackay.co.nz](http://www.mackay.co.nz) for the first two chapters.

### CHAPTER 3

#### **A farm of my own. [Van Diemen's Land (Tasmania) and Queensland, most likely around 1857 – early 1860s]**

The Lady kept her promise and gave me some land to start my own farm. I employed laborers to prepare the new soil, because the farm manager and his family wanted me to continue supervising a large quantity of potatoes, which fetched high prices at the time. I lived in a former inn at the mouth of the river. The river was rich in fish and I killed time by making a trellis partition, fitted with a door that closed at high tide. I placed this at the mouth of the river, thereby sealing it off, and caught some big fish. Since this pleased the Lady very much, she knitted a fishing net for me. Although it often meant sacrificing my night's rest, since I fished in a boat and had to make use of the tides, I often had the pleasure of surprising her with an appetizing catch of fish.

Once, returning home at night, with a large catch, I saw a tall white figure between the trees. Although I don't believe in ghosts, I admit I was a little scared. As I came closer, I saw a pair of fiery glittering eyes. I wondered what kind of monster this could be. I stepped back a little, and was summoning up the courage to throw a stone at it, when it suddenly jumped at me. I got a big fright, but soon calmed down when I saw that it was just one of the Lady's sons. He had set out to scare me by sitting

down amongst the trees, with his nightgown drawn up over his head. In the moonlight, he really looked frightening, especially as he was extremely tall. The episode earned him the nickname "the tall ghost". The next day he invited me to smoke a pipe with him. He told the family about his prank and said I had behaved bravely. But let me return to my story of cultivating the land.

The price of potatoes kept going up. They were soon selling at forty pounds a ton, which is almost 960 guilders a load. I liked that a lot so I bought two and a half tons of potatoes, for 1200 guilders, and some other seeds as well. Everything grew perfectly, but when harvesting time arrived the prices had dropped so much that the best I could do, to get them out of the soil without cost, was to chase the pigs in. One year everything is very expensive, and cheap the next. Prices fluctuate with the activity in the gold fields. When a lot of gold is being found, everyone rushes to join in, and everything would become terribly expensive. When only a little is found, people return to their land and take up farming again and thus everything becomes cheaper.

The following year I was luckier. I had found another place and lived in a house situated in the middle of a piece of cultivated land surrounded by a garden full of different kinds of fruit trees. The house was made of bark and stood on poles. The walls were made of clay and cow dung, interwoven with long grass. On the outside it was nicely decorated with shrubs, which in summer bore flowers that looked very much like fuchsias. It was an extraordinary large plot of low-lying land. In that region low-lying land is better than the higher land. I did very well, getting as much as thirty-six pence for each cabbage.

All this time I hadn't written to my mother and, being curious to know how she and my brother and sisters were doing, I wrote to her. I told her about my experiences and, as it was the 30th of August, I congratulated my oldest sister on her birthday. I asked her to reply and promised to return home within eighteen months. Learning shortly afterwards that letters to England had to be sent post-paid, I wrote her another one. When I didn't get a reply I thought that, if she were still alive, my mother possibly could not afford the postage. I wrote a third letter and enclosed two hundred and four guilders to cover the cost of her replying. When I eventually returned to my native country, I learnt that my mother had received only the first two letters, and had written to me repeatedly.

The following year I did good business again, but it became time to return home, as I had promised in my letter. Since I had not received any news, however, I thought I could not return home empty-handed. As I was in a position to earn more I decided to stay put. I prepared more land for cultivation and had sixteen men in my employ, costing me thirty-six guilders and board per person per week. That came straight out of my pocket, but the farm was getting bigger. I had a cow, horses and thirty pigs. Looking over it all, I thought, "How important I am getting." But soon I was reminded of the truth of an old saying; worldly possessions come and go like ebb and flow. At the end of November, when the crops were magnificent, the potatoes in full bloom and everything was looking very promising, my wealth suddenly flew out the window when the whole lot was drowned in a big flood.

There I was! The week before I had been admiring my wealth, and now I was chastising myself for not having returned to my native country. But I found the courage to go on, because it was mid-summer, the opposite of what it is here in Europe: summer over there, winter here; daytime over there, night-time here. I moved higher up into the mountains, bought a piece of partly cultivated land for a small price, prepared it further and sowed seeds, hoping to make good business again. Since the soil was less suitable for potatoes I planted no more than I needed for my personal use.

I was amazed not to see any rain at all for nine months. However after fifteen months it really rained, in a sweeping gale, which the locals call a thunderstorm. It started at night when I was sleeping. I was suddenly woken

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by a terrific blast. I got up and went outside to see what was happening. It was weather that I had never experienced before in my life. For almost an hour the lightning nearly blinded me. It was so close that I remained deaf from the thunder for almost eighteen months. I nearly fainted, and clung to the trunk of a tree. When I recovered a little I went home.

The next morning all the big trees had been knocked down I thought that my neighbors might have been hit by the lightning so I went over to see them. But they lived at such distance from me that they had hardly heard anything.

A large part of the crops shrivelled up through the continuous drought. I was also unlucky to have my house burnt down through bush fires deliberately started by other people. Since I was out working on my land at the time, I could not save anything. I lost my English documents, which were worth three hundred guilders, as well as my first diary. I was extremely unhappy. What should I do?

After a short deliberation I decided to leave Van Diemen's Land and to go to Melbourne, to try my luck on the gold fields there. I looked at the newspapers and saw bad news about the goldfields, but read that in Queensland one was well rewarded for one's labor. There were risks however. On the one hand it was dangerous because of the savages, and the other hand it was stifling hot.

I decided to go there, in the hope of finding new land to cultivate. I prepared myself for the journey and traveled, first by rail, then by boat, finally arriving on horseback. It was very hot and I decided to ask the first farmer I met for a job. I had been wandering around for two days without meeting anybody and on the third day I arrived at a farm owned by a sheep-farmer. He was sitting on his porch, called a veranda, as I arrived.

I said, "Good day to you, sir!"

"Good day", he said, "Do you come from afar?"

"From Holland", I replied.

"From Holland", he said, "then you are a Dutchman (for that is what they call Hollanders there), "Ah, ha! Come inside then and take some food and drink, and then you must tell me about Holland and about farming there."

I told him as well as I could, and added that I had a farm in Tasmania and what I had grown there.

When I finished, he added, "Nothing grows up here. I am a farmer without a grain of seed in the soil. My farming consists of breeding sheep." I asked for work. "Sure", he said, "I have plenty of work. What can you do?"

"I'm a jack-of-all-trades", I said.

"That's fine", he said, "I need a shepherd."

"Shepherd", I said. "Herdsmen? No sir, I won't do that." Then he mentioned he also needed a cook. That suited me better and, in answer to his question what my price was, I said, "Nothing for the first week, then I'll tell you the week after." The week after I asked him how he liked my work, "Oh",

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he said, "Very much." So I stipulated good wages and got them. He was well satisfied with me and mentioned he had never had a cheaper servant. He really was a fine man to get along with.

I heard this and that about the savages all the time. At first I was frightened of them and worried a lot about them. At night I saw their fires on the mountains. Our house consisted of thick bark, with shooting holes in the walls to shoot at the savages, should they attempt to attack us during the night. I had been there for quite some time before I could sleep properly during the night. I would have given twelve guilders willingly, many a time, to get a night's undisturbed sleep. In the heat one doesn't need much sleep. It often was so hot that men as well as animals lost all appetite.

When I had been there for about six months we received a message that the savages had killed our neighbors. On closer

inquiry it turned out that nineteen people had been killed and two had escaped. One of them, a shepherd, had hidden himself amongst his sheep and the other had been beaten up so badly by the savages, that they assumed that he was dead. These neighbors had moved in only a short while before. They hadn't even built a house yet, but were making do with tents. They had come from a region where they were used to allowing the savages to come close to work for them. They believed it would be the same here, and so, by offering them sugar, which they liked tremendously, and other trinkets, they had attracted the savages; but, as the reader knows by now, it cost them dearly. When the savages had acquainted themselves with their habits, a large number of them came up, a little before dawn, when one sleeps more deeply, since it is somewhat cooler then, to carry out their gruesome deed. They didn't do this as much for money as for the sugar and colorful items that they like.

I would have ended this chapter here, but I will better serve my readers if I tell them something about the habits and customs of the savages.

They do not live in houses, but live in the open woods and on the mountains, and they sleep in the tall wild grass. Their food consists of raw roots, game and wild honey. The men catch the game and harvest the wild honey from the trees, and the women do the fishing and search for roots. They search no more than they need to appease their hunger. Once they have eaten their fill, they go to sleep. They do not hoard up anything. If they cannot find enough they steal it from the whites, and on meeting resistance, they will beat their opponents. If the worst comes to the worst they will eat their own children, but they have a dislike for the flesh of white people. They live together without having any notion of marriage. But sometimes a man wants to have a particular woman for himself. When the others notice this, the lovers are beaten up, and go on the run for a few months. On their return all is well again. They beautify their children in a very cruel fashion. At birth the nose and lips are pierced and their bodies scratched with a small stone axe. The scratches are healed with leaves and they form deep ridges in the skin. Those with the most and the deepest ridges are the most beautiful among them in their view.

#### NEXT PUBLICATION – CHAPTER 4

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