

Mackay

ON MONEY

(AND OTHER THINGS)

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY



It's hard to find the perfect woman (PW). Well, so the old Speights ad used to go. I reckon I've scored the jackpot. There is one negative – her old man didn't have a box at the Stadium. Not that I'd be that keen these days in being anywhere near 35,000 sneezing, coughing fans. I write this in the middle of the "April and May 2020 lockdown" and am hoping it will soon be over. Mind you, at the moment it's definitely better being in suburbia than in an apartment in Wellington, don't you think? Sir Bob Jones, in a recent blog said he's quite enjoying the self-isolation along with his partner in beautiful Lower Hutt. Not all bad when you can wander around your 50 acres nestled in the Western Hills, overlooking paradise of course!

We've known the odd relatively young Huttite who over the past few years has bailed from a roomy house plus flat section in a wide street with lots of off-street parking to a tiny earthquake prone or leaky high-rise apartment in cold, miserable Wellington. All this, to avoid gardening, mowing the lawns and to get access to the café and restaurant scene. Economists like Tony Alexander posit there might be an exodus back to the suburbs after everything settles down. The perfect partner or spouse might be potentially even more perfect with a bit more space and some garden to wander around in without breaking the lockdown.

Going forward into the twenties, a perfect partner will firstly and most importantly be kind, will wash their hands (with soap) for 20 seconds all throughout the day, sanitise their hands after touching the supermarket trolley, lift or lower the toilet seat with their foot, use a paper towel on the doorknob when exiting the public toilet or office toilet, use their elbow to push the lift or pedestrian crossing button and practise good sneeze and cough hygiene and etiquette. This means coughing into your elbow rather

than coughing into your hand which you then use to open a door or to shake hands. Many years ago, while driving on my own, I involuntarily sneezed when the sun was shining through the front window. I couldn't believe the myriad of droplets I could see hitting the window and steering wheel and everywhere. It was gross.

A previous CEO of AXA told me in an earlier role, he had banned filo pastry canapés at client functions. Why? Because whoever was talking to the old boy who was eating one would end up covered in filo flakes, as they came spitting out, having been propelled out of the mouth of the said muncher while he was talking. If that's what

happens when one speaks, imagine the potential propulsion of a cough!

A few years back, I was travelling to a financial services conference in the States. I had turned left as I got on the plane and was feeling relaxed and special in my business class seat, when the spouse of a well-known Kiwi foodie started sneezing. He was behind me to the left and I could see he was bending his index/pointer finger and positioning it strategically under his mucous filled nostrils, so that a million or so droplets of his nasal bacteria was fanned in an arc away from his seat and forward to the rest of his fellow

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travellers including yours truly. I winced loudly every sneeze but he was oblivious to it. Yuk. How disgusting! I should have said something. I would today!

On another occasion, the perfect woman and I were flying back on Emirates after transiting in Dubai. Again, we turned left and were settling into our two middle seats when a chap, who looked like he was from one of those Middle Eastern countries, and who was sitting half a seat ahead and to my right, turned his head back in my general direction and coughed. No hands or finger to redistribute it to all of us this time. Straight to me. And it didn't stop. After a few wincing. I leaned forward and said politely "would you mind not coughing over me please?" He looked at me with a very evil and intimidatory Arabian type sneer and fired back "You. Shut up!". One more cough and I repeated my plea. He was consistent "You. Shut up!" That wasn't very kind I thought. A flight attendant materialised and with a drink and warm nuts for him and by the body language and differential treatment he was getting, he was a big shot, a very regular traveller and most likely a cousin of the owner of the airline. Probably he had a number of perfect women back home in the harem too. I decided that unless I wanted the attention of an armed Arabian air marshal, discretion – avoiding a noisy argument at 35,000 feet up – was the better

part of valour and so indeed, I did shut up and tried to dodge any further bacteria fresh from the Sheik's mouth as it were. April 2020, and it would have been another story.

Bill Bryson in his book 'The Body' notes "The mouth is not only a welcoming house for germs but an excellent way station for those that want to move elsewhere. Paul Dawson, a professor of food science at Clemson University in South Carolina has made something of a career from studying the ways people spread bacteria from themselves to other surfaces, as when they share a water bottle or engage in double dipping with crisps and salsa. [One of my pet hates and which happens all the time. Revolting.] In a study called 'Bacterial Transfer Associated with Blowing Out Candles on a Birthday Cake', Dawson's team found candle-blowing across a cake increased the coverage of bacteria on it by up to 1,400 per cent."

In Germany's first major cluster, the transmission from the fourth to the fifth case was tracked to a shared salt cellar in the staff canteen. (Steve Kilgallon, *Sunday Star Times* April 26, 2020). It should have been no surprise, as doctors have been telling us for ages too much salt is not good for us. Kiwi restaurants have been known to have salt crystals in a dish on the table for all and sundry to stick their virusy fingers into, to pick up a pinch and to leave a few crystals they've touched for the next lucky punter. Heck, we used to do this too at smart dinner parties. Nasty.

I reckon the world has been pretty lax with its hygiene and virus prevention measures. Here's a few personal examples.

In the 12-month period ended January 31, 2019, Aoraki/ Mt Cook National Park recorded more than a million visitors. The PW and I were there in March 2018 and used the quite smart public loos at the base of Mt Cook, shared with a plethora of mainly Chinese tourists. There were no soap dispensers and no soap. Water only. And we now know how useless plain water is in preventing virus spreading. A million tourists all using the loos and no soap. Give me a break.

I've always wondered how the cleaners get one's drinking glasses clean in one's hotel room. Have they got a tray of sterilised glasses sitting in their trolley? Or do they stick them in the sink and give them a swish around with the toilet cleaning rag in the sink? In India last year while staying in a nice haveli in Khajuraho, I watched the cleaners pick up the dirty towels from our bathroom floor and use them to clean and dry our drinking glasses. I gave them, their boss and the hotel general manager a real bollocking, but it's probably what happens everywhere around the globe anyway. Nice.

About 15 years ago, we went to Egypt and did a cruise down the Nile. Everyone gets crook on these cruises. Don't drink any unbottled water or have ice or have salads was the advice. One of our party reckoned it was ok to have ice in your drink as long as there was plenty of gin to sterilise it! Like true germaphobes, the PW and I wiped down everything in our cabin we would likely touch. Switches, door handles, TV remotes, toilet surfaces, taps, everything. The theory is the previous occupants of your cabin got some crappy bug and in between going dramatically from both ends and not washing their hands properly, they will have coughed and sneezed and touched most things. The upshot was 95 per cent of our group got violently ill at some stage and we didn't! Oh, and the gin and tonic with ice guy – he was one of the crookiest! Didn't see him for three days!

BACK TO THE PERFECT WOMAN

Last year, braving the effects of probable sneezers and coughers on a few international flights, the PW and I plus Mike my brother-in-law, my two lovely sisters, Mary and Jane and great friends Ian and Carol headed to India for a fantastic experience.

A week into the tour, we visited Agra, the home of the Taj Mahal, one of the wonders of the world. According to Wikipedia, Taj

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Mahal means “Crown of the Palace” or “Crown of Buildings” and is an ivory-white marble mausoleum on the south bank of the Yamuna river. It was commissioned in 1632 by the fifth Mughal emperor Shah Jahan (who reigned from 1628 to 1658) to house the tomb of his favourite wife, Mumtaz Mahal, a local Agra beauty from a noble Persian family.

Its estimated cost was around 32 million rupees, which in 2020 would be approximately 70 billion rupees, about NZ \$1.5 billion. The construction project employed some 20,000 artisans from all around the world.

The Taj Mahal was designated as a UNESCO World Heritage Site in 1983 for being “the jewel of Muslim art in India and one of the universally admired masterpieces of the world’s heritage”. And the inspiration for it. Possibly one of history’s perfect women, Mumtaz Mahal (Persian – “the exalted one of the palace”).

But let’s rewind to how this Muslim dynasty arrived in India.

Babur (“Tiger”) Mirza, a Sunni Muslim, born in what is now present-day Uzbekistan was the founder and first Emperor of the Mughal dynasty in India. On his mother’s side, he had an impressive pedigree, being related to Genghis Khan. Having been spanked back home in various battles and losing Samarkand for the third time, Babur marched over 1,500 kms to Delhi where the grass was definitely greener and the curry hotter as it were. Armed with heavy guns and cannons he defeated the numerically superior army and elephants of the Sultan of Delhi in a huge battle way back in 1526. That’s right smack in the middle of Henry VIII’s reign in old Blighty.

FAST FORWARD 80 YEARS

The fourth Mughal Emperor, Nur-ud-din Muhammad Salim was known by his imperial name Jahangir (Persian – “conqueror of the world”). He ruled from 1605 to 1627 and had about 10 wives and at least 15 kids.

Shahab-ud-din Muhammad Khurram (SMK) was one of Jahangir’s four sons. He was considered the pick of the brothers but presumably his pugilistic siblings didn’t see it quite this way, because many bloody battles followed to determine who would become the new Emperor when the old boy died. The winner wasn’t determined by a show of hands back in those undemocratic days or even by who was the eldest son. You won by beating the other pretenders to the throne using thousands of foot soldiers and elephant jockeys as cannon fodder. You guessed it –



SMK came up trumps and won.

Losing the battle of the brothers back then wasn’t a longevity enhancing strategy, and as expected, SMK engaged in the old triple D favourite past time of fratricide and murdered all the surviving bros. I’m not quite sure how the family reunion went if they all ended up in paradise together.

So, in Agra in January 1628, SMK crowned himself the fifth Mughal Emperor, giving himself the impressive moniker of Shar Jahan (Persian - “King of the World”). I’m not sure how Charles 1 his contemporary over the seas in England felt about this. Cheeky beggar! King of the World indeed!

Feeling cocky from beating his brothers, following an impressive coronation ceremony and with testosterone bursting from his loins, he gets Mumtaz Mahal his PW, with child for the 14th time. But dammit, in 1631, just three years after Shah Jahan becomes Emperor, sadly the PW dies in childbirth.

Obviously still besotted with his lovely and previously perfect and no doubt the kindest of his five wives, he embarks on building a tomb for her, “a monument of undying love” – the Taj Mahal. And it’s breath-taking and unbelievably beautiful.

Roll forward to 1653. He’s finally finished the Taj Mahal. He’s feeling pretty chuffed. Everyone is impressed and he wins a number of “Building of the century and indeed of the millennium” awards. But then – drama. In 1657, Shah Jahan gets seriously crook.

He takes to his bed but wouldn’t you know it, there’s some serious hereditary

testosterone running through the veins of his four sons. With the old man out of action, the four brats engage in a war of succession, just like their aggressive father had. The third boy, Aurangzeb, the future sixth Emperor emerged on top.

Just then, Shah Jahan leaps out of his sick bed and announces he’s well again, but Aurangzeb, the ungrateful little rat has his father put under home arrest at Agra Fort. There he remained from July 1658 to his death in January 1666 aged 74. Denied a state funeral by the miserable boy, Shah Jahan was taken to the Taj Mahal and interred there, next to his beloved and seriously kind wife Mumtaz Mahal – the perfect woman.

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