



MacKay

ON MONEY

(AND OTHER THINGS)

BY FINANCIAL ADVISER CHRIS MACKAY

Like most North Islanders, I was woken in the early hours of Friday, March 5. I was vaguely and drowsily aware our new puppy Dexter had started whining and our Burmese cat Tommy had jumped off the bed just moments before I felt the 7.3 magnitude quake – 125 kms east of Te Araroa. It was a beauty as you all know and I turned on the bedside light only to discover Mrs Mac wasn't there beside me. No cause for alarm. She was in the 'snoring room'. Well – more accurately the 'snoring relief room', one of the luxuries of being empty nesters.

After ensuring all occupants were ok, I went back to bed, but was wide awake like most of you, and I couldn't get back to sleep.

And I started thinking about a whole lot of things that could do with remedying if I were King. So here are some of them.

At the time of writing, it's been a year

since lockdown on March 25, 2020. So why are we still giving returning people with New Zealand citizenship the red-carpet treatment and paying for them to have two weeks' holiday in MIQ? It's costing you and me two and a half million dollars a day. Money that Pharmac for example could badly do with, to find some more drugs that would prolong the lives of thousands of deserving taxpaying Kiwis.

Anyone coming back to New Zealand now, had plenty of opportunity last year to get here. It's time they paid.

And while these useless politicians are at it, let's get them to sort out the way the returnees who do have to pay, actually pay. Well, we all know the reality. These guys generally just don't pay. The *Dom Post* reported on March 12, 2021 that almost \$20 million of MIQ bills are still outstanding in New Zealand with only a third of travellers having paid. New arrivals and those returning Kiwis who do have to pay (those going overseas for less than 90 days) currently get three months to pay their \$3,100 fees after leaving a MIQ facility. You can tell this current Labour lot have never run a business. Get them to pay upfront, or to sign a loan agreement. At least fees are going up to \$5,520 for people with Visitor visas, such as partners of NZ citizens and

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residents, and people with student, work or limited visas. Mind you, based on past form, it's all academic. They're not going to pay anyway.

But what about the ones who get the freebie? It has cost you and me over half a billion dollars to pay for these returnees to come back. And then some of them simply use NZ as a stepping stone so they can bugger off to Australia.

This isn't smart government is it? They are so reactively slow, aren't they? After months of exhorting them to test travellers prior to travel, they have finally made it mandatory, except for some country of departure exemptions. You do wonder how kosher some of these medical certificates are though. I bet you can buy a clean covid bill of health in some of these places.

How is it an Aussie visitor was reported to have refused the mandatory tests in MIQ? She was made to stay in MIQ for another couple of weeks and now apparently, she has instigated judicial review proceedings in protest for her unlawful detention at the quarantine facility. Cor blimey. Are these enforceable rules or some nice to do kindness conditions, but only if you want to? Why don't these guys have to sign a contract agreeing to our rules before they get on the plane?

And what about those rule breakers in Auckland? They cost the country hundreds of millions, but be kind to them. As Cindy would mispronounce, those flagrant rule breakers potentially 'jepradized' our no covid cases in the community status. I know what I'd do if I were King.

If I were head honcho, I'd also let enough Pacific Island pickers in to ensure a full harvest of our fruit crops. What is Chris Faafoi, the Minister of Immigration doing?

Why are we tax payers forking out over \$400 a night for some motel rooms being used as surrogate social housing? Normal rates are apparently less than \$200. Have the ministers responsible – including Marama Davidson, the associate minister for housing responsible for homelessness plus the public servants dishing out all this dough got rocks in their heads? This is yours and my money that Cindy and Marama are wasting.

Those thoughts took me to about 3am on Friday the 5th.

Then I started thinking about what a mess the Wellington and Hutt City Councils are. Upper Hutt, under a very smart and thoroughly nice mayor Wayne Guppy, runs really smoothly it seems. Wellington has big issues and Hutt City Council from what I'm reading is not in a good place.

They have made a hash of the rubbish and recycling process. It would have been more beneficial if they had worked out what to do with plastics numbered greater than one or two rather than fixing something that wasn't broke. At the moment and when the new regime starts, all this plastic (numbered 3,4,5, and 6) simply ends up at the Silverstream landfill. It's disgraceful.

In my wakeful state, I recalled some recent articles noting accusations of alleged bullying around the Council table. With a bit more analysis, it does appear that the boot is on the other foot. The Labour team to many onlookers seem to be the bullies, providing 'jobs for the boys' and chopping the remuneration of those who don't side with the Mayor. They need to stop being 'petty' as Cr Rasheed has been reported as saying and get on with trying to govern the city. And as part of this, stop wasting dough resealing Queens Drive, our main CBD street for a kick off and plant some trees on the northern half instead! Stop allowing housing developments with no garage and no car parking for seconds. Are you aware of this? I'm being slightly unfair to Council here as apparently this is a result of an edict from the ruling Labour lot. (Probably part of Twyford's 100,000 new houses by tea time brilliance.

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Has he still got a job?) But why allow all this new high-density housing with absolutely no off street parking. None. That's really smart town planning eh? That took me to about 3.30am when I thought about those scurvy Australian politicians (Morrison & Dutton) who are exporting their Australian trained low life who have lived in Australia almost all their lives, to New Zealand. A nature/nurture argument. Australia not New Zealand has taught these guys every bad thing they know.

What a couple of dogs the Aussie PM and his Minister of Home Affairs are. It's time for Cindy to stop being kind and to get tough! Do what Australia has done and cancel these crim's NZ citizenship. Don't let them land in NZ. Send them back.

4am now and I started contemplating previous earthquakes that have affected the Hutt. Eventually I dozed off. Here's some history that I researched subsequently.

“On 23 January 1855, a massive earthquake hit the North Island. The magnitude 8.2 earthquake had a profound impact on the development of Wellington City. Land raised from the harbour – along with additional reclamations – formed much of modern Wellington's central business district. The earthquake also drained notoriously swampy areas in the Hutt Valley and Wellington, including the future site of the Basin Reserve cricket ground.

Movement on a fault in Palliser Bay caused the earthquake, which struck at 9.11 pm and lasted for 50 seconds. It lifted the southern end of the Remutaka Range by a staggering 6m. About 10 minutes after the main shock, a 4-m-high tsunami entered Wellington Harbour, sending water surging back and forth and flooding Lambton Quay.

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Several buildings collapsed, including the two-storey [Wellington] council chambers and adjoining Government offices. Most single storey wooden buildings survived, despite damage caused by falling brick chimneys and shifting foundations.

Despite its strength, the quake killed only a few people – one in Wellington, two in the Manawatu and up to six in Wairarapa.” Source: nzhistory.govt.nz

“The destruction of Alfred Ludlam’s house in the Hutt Valley, took only moments. The initial shock threw the house in the air and shook it. Seconds later, another shock sheared the chimneys off their foundations...

About 10 minutes after the first shock, a tsunami swept the coast on both sides of Cook Strait. At Wellington the wave overtopped the Rongotai Isthmus. The entrance to Wellington Harbour was too narrow to admit the full force of the wave, which was estimated to be about one and a half metres above the highest tide inside the harbour and nearly four metres higher outside. It being high tide at the time of the earthquake, the tsunami induced a bore up the Hutt River that helped complete the destruction of the “durable and fine-looking wooden Hutt bridge...”

In the lower part of the valley, especially the delta area of the Hutt River, numerous hillocks of sand were thrown up, forming cones [liquification?] a metre high.....

Many of the tidal inlets of the Hutt River were drained by the uplift, and the river, which was previously navigable for about 22 Km from the mouth for smaller craft and for nearly 3.2 Km up to the Hutt bridge for large cargo boats, became too shallow for shipping.

Along the south Wellington Coast, the uplift manifested itself as a stranded beach and a raised rock platform. The elevation reached its maximum extent (six metres) on the western side of Palliser Bay.” Source: nzgeo.com

“The uplift created a new fringe of beach and rock platforms along the Wellington coast...the newly exposed strip of shoreline between Wellington and the Hutt Valley [the Hutt Road] offered a safe road and railway route – parts of the coastal road had previously been impassable at high tide. The uplift of the region helped drain the swampy reaches of the Hutt Valley.” Source: teara.govt.nz

The Wellington region had two other big earthquakes, both in 1942, both centred near Masterton.

June 24 (7.2) and August 2 (6.8). The

second prompted the government to set up an Earthquake and War Damage Commission for earthquake insurance in 1944. [Maybe a future article.] Source: teara.govt.nz

As a kid in Lower Hutt, I remember earthquakes being fairly regular and pretty normal. “Duck quacks” is what my toddler nephew used to call them. Nothing to worry about, although Dad would make us stand under door frames. We lived in a two storied house in Matai Street with two open fires and he was also worried that a chimney might come tumbling down through the tile roof.

At Hutt High as a third former, we used to have regular earthquake drills which required us to get under our desks.

I was one of 38 kids in 3L2 and our classroom was one of several in the original 1920s architecturally very attractive two storey brick building facing Woburn Road.

Our desks were those historical onesie jobs. The retractable seat was part of the desk which even had a hole in the top where in an earlier age, one would have had an inkwell. We had no quills in case you’re wondering. My desk was situated against the outer wall and across the aisle on my right was a good rooster who is now a top lawyer in Lower Hutt. Unlike him, I was always a reasonably solid unit and tall for my age and try as I could, whenever we had earthquake drill, there was no way I could fit under that ridiculously tiny desk. Heck, it was all I could

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do to squeeze into it when I was required to be sitting in it. So, during the practice drills while all my classmates were happily ensconced in their earthquake proof cocoon, I would still have most of my body parts sticking out at various angles.

So that’s the scene. It wasn’t the 7.2 Inangahua earthquake which occurred in 1968 at 5.24 am on May 24. But it WAS in 1968 and it WAS a cracker. It was after lunch break around 1.30 pm. I can’t find it on the records, but from memory it was like that Kaikoura one. A real doozy which went on and on. Maybe it was worse because of the construction of the building. Adrenalin is a funny thing, because within a few seconds of significant shaking in our classroom ALL 38 students were safely under their desks. Getting out afterwards for yours truly was, well another story. It did take some time but the “jaws of life” were not necessary!

It must have been a huge shake because Evan one of my tennis buddies (a few years older but also at Hutt High) tells the story that during what must have been this same massive quake, he was terrifying his particularly traumatised teacher and classmates and was yelling out “save yourselves; we’re all going to die.” Now that’s the type of bloke you need in a crisis.

Because of the earthquake risk, they pulled the old building down a few years later. Such a shame. It was beautiful.

P.S. There’s still no investigative journalism from the Hutt News on Mayor Barry’s (and three others’) purchase of a property in Upper Fitzherbert Road in Wainuiomata after earlier being at a non-public City Council workshop/ briefing about possible re-zoning of the area in which the house was located. What are the journo’s doing?

As mentioned in my last article there are a lot of Hutt people asking questions and indeed there’s a petition around I see that calls for “the Hutt City Council to commission an Independent Investigation into the circumstances surrounding Mayor Campbell Barry’s role in the purchase of 5.13 hectares of land on Upper Fitzherbert Road in Wainuiomata North in early 2019.” Sounds a reasonable idea.

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