



Mackay

ON MONEY

(AND OTHER THINGS)

BY AUTHORISED FINANCIAL ADVISER CHRIS MACKAY

They are easy to care for, they are affordable compared to other small pets, and according to Wikipedia, they are independent, loyal and easily trained. They are considered more intelligent than other domesticated rodents. Healthy “fancy” rats or white rats typically live two to three years.

As a young boy, I had white mice and one of our lads kept female white rats (does) for a time and gifted another one to his sister. Everyone loved our white rats. They were our friends and were called Phoebe, Monica and Rachel and our daughter’s one was named Sticky. They were nice to stroke and would crawl up through your pullover



The rats of Karni Mata Temple.

The team dedicated to your financial future.



Chris MacKay
AFA, BCA, CLU, CFP™,
Fellow Financial Advice NZ
Authorised Financial Adviser
Certified Financial Planner



Ian Jordan
AFA, Dip.FA, Cert PFS, CeMAP
Authorised Financial Adviser
UK Pension transfers



Chris Cornford
AFA
Authorised Financial Adviser



Blair Bennett
AFA, MBS, Dip. Bus & Admin,
F Fin, Dip. Banking.
Authorised Financial Adviser



George MacKay
AFA
Authorised Financial Adviser

KiwiSaver, Insurance, Retirement Planning, Wealth Management, Mortgages.

PH: **04 570 2233**

Level 5, MacKay House,
92 Queens Drive, Lower Hutt.

E: office@mackay.co.nz

W: mackay.co.nz W: plus4.co.nz



MacKay
Financial Advice & Solutions

Disclosure Statements are available on request and free of charge.

and come out to sit on your shoulder. They were good fun. We bought special cages which had a labyrinth of tunnels and pipes and dead end spaces where they would play and sleep.

At Hutt Intermediate, for a science fair, a brilliant idea for a non-harmful experiment was hatched and given approval by the school. By the way, they weren’t going to be tortured, killed or dissected. The cage and some accompanying tunnels along with one of the pets were set up in a classroom all ready for the experiment and a few days of science fair. And then wouldn’t you know it, but some do gooder, politically correct teacher with no imagination scuttled the project, saying it was cruel keeping the pets in a confined space and to remove them forthwith. Well, that put paid to a successive year of winning one of the science prizes. A good teacher is like gold and to be honoured and treasured. A bad teacher causes untold harm.

The Pretoria Street pet shop that sold our furry friends to us in the first place offered a commercial boarding service while we were away on a family holiday and during this time, some dickhead sold our three does.

Continued on opposite page...

When we got back, picked them up and took them home, we realised they had tried to palm us off with three male rats (bucks) possibly named Trevor, Errol and Tyrone. The pet shop owners were apologetic, but the damage was done and that was the end of our extended family.

Fancy rats or white rats are widely used in medical research (laboratory rats) as their physiology is very similar to that of humans. Domesticated rats are physiologically and psychologically different from their wild relatives and typically pose no more of a health risk than other common pets.

In New Zealand, in contrast, we've got three types of wild rats. According to predatorfreenz.org, they are "the Kiore (*Rattus exulans*) which is the smallest, the Norway rat (*Rattus norvegicus*, also called the brown rat) which is the biggest and lastly the ship rat (*Rattus rattus* – also called the common rat or black rat) which is the most common.

Rats eat weta and other insects, snails, frogs, lizards, tuatara, birds and bats, as well as the flowers, fruits and seeds of plants.

Kiore came to NZ with early Maori voyagers, while Norway rats and black rats travelled here on whaling ships and with European settlers. Kiore have been outcompeted by the more recent arrivals and are now only found on several offshore islands and parts of Fiordland.

My mother lived in Matai Street for 55 years. Dad was a prodigious tree planter and tree lover – an early greenie perhaps – and besides varieties of magnolias, rhododendrons, apple, pear, lemon, and plum trees, kowhai, silver birches, camellias, poplars, liquid ambers and maples – we had a prolific walnut tree.

Mother would chop up walnuts and add them as part of the spread on my marmite sandwiches for school lunch at Waiwhetu Primary. I always envied the kids who had jam or honey sandwiches.

Anyway, not only did we harvest the walnuts – they were also favourites of some unwanted guests who from time to time lived in the roof space above the kitchen and TV room. I moved to our downstairs bedroom when I went to Vic and once in a while in the dead of night, when dad would have been thinking we had got rid of them, I would hear Ricky rolling the walnuts into his pantry like his northern hemisphere squirrel cousins. I suppose he would have climbed up a pepper tree near the house and jumped across to the spouting, walnut clamped in his nasty little mouth.

Apparently, one memorable evening in the 1940s while in bed in an upstairs

bedroom and before pink batts days, Mother and Dad heard some scraping noises in the ceiling, only to see Roco stick his voyeuristic and whiskered face through a newly created hole right above them.

Our next-door neighbours, the Careys had a fowl house. It had a chicken run off a storeroom which housed the wheat and other chook food. One day, I must have been helping the Carey kids feed the hens and we spied this enormous rat watching us from the back of the shed. He was big. Very big. We kids had a plan. The Careys had a cat so we grabbed Sandy and threw him into the storeroom, and shut the door and told him to "go get him". Well Mr Big eyed Sandy from the other side of the shed but rather than going for Mr Big, Sandy was having none of it and eventually we opened the door and let the shaken and stirred pussy escape from the

"They are easy to care for, they are affordable compared to other small pets, and according to Wikipedia, they are independent, loyal and easily trained."

proverbial cornered rat.

Mr Lowe, the owner of Lowe's Foundry, the company who manufactured the cast iron gutter bridges we used before concrete driveways, was another neighbour. He had a workshop behind his Ludlam Crescent house. He would trap his unwelcome visitors in a cage and then drown them in a 44-gallon drum. (Not regarded as humane these days.) I think Mr Big ended up as a guest of Mr Lowe.

The Rutherfords lived over the back fence in Ludlam Crescent. As well as delivering most of Hutt Valley's baby boomers, Sam Rutherford had an impressive composting system. It attracted its fair share of rodents including the smaller ones. I recall one day my mate Alex and I caught a mouse in a paper bag and took it inside to proudly show Auntie Peg Rutherford what we had found. From memory she was quite good about it but rather than let us keep him, she made us do the "free Willy" thing and return him to the wild.

Mrs Mac tells me she used to feed the water rats (most likely Norway rats) that lived in the stream adjoining the Woburn Railway Station on her way home from Waiwhetu Primary School in the 60s. She also recalls if she left her lunch box at school over the weekend, on Monday she would arrive to find the school rats would have chewed through the plastic corners of the box to get to the leftovers.

Continued on page 6...

YOUR UK PENSION



NEEDS YOU

The IRD have changed the tax rules on UK Pension Transfers. If you have a Personal or Company UK Pension Scheme, then you need to seek urgent financial advice if you want to reduce or avoid the costs of a large tax penalty.

Under the new IRD tax rules you can transfer your UK pension to New Zealand via an approved NZ ROPS and either qualify under the transitional tax residency period, or pay tax based on the number of years you have been in New Zealand.

You need to act now to either completely avoid the IRD tax charge or reduce the effects of the IRD tax charge.

Don't Delay; Talk to Ian now about transferring your UK Pension and you will be glad you did.



IAN JORDAN
AFA, DipFA, Cert PFS, CeMAP,
 FCA Authorised U.K. Independent Financial Adviser

www.britishpensions.co.nz
info@britishpensions.co.nz
0800 70 22 11

 **British Pension Transfers Ltd**

Part of Chris MacKay Financial Planning Limited group. Disclosure statements available on request and free of charge.

During lockdown, Tommy our cat brought home a little furry friend early one morning. At 3am we awoke to hear this awful screeching and Tom making a big fuss too. We got up, turned on the lights in time to spy Rupret running out from behind a sideboard and under the door of a spare bedroom. We stuffed some old towels under the door and barricaded our unwanted intruder in! I set an old-fashioned trap the next day with a doh of peanut butter as bait. Poor old Rupret. He never stood a chance. Whamo. Got 'im.

Those regular readers will know we visited Rajasthan in northern India last year.

We arrived at a flash hotel in Bikaner to be greeted by a trumpet welcome by some talented youth dressed in a gaily coloured military uniform.

The hotel apparently had been owned by some Maharajah or other rich dude and it was very cool. The next morning, we set out for the Karni Mata Temple about 30 km from Bikaner.

According to Wikipedia, the Hindu temple built over five centuries ago, is famous for the approximately 20,000 to 25,000 black rats (*rattus rattus*) that live, and are revered, in the temple. These holy rats are called Kabbas, and many people travel great distances to pay their respects. The temple draws visitors from across India for blessings, along with curious tourists [us included] from around the world.

Legend has it some joker called Laxman, son of a famous woman named Karni Mata drowned in a pond while having a drink. His mum Karni Mata was a 15th century sage and mystic and she implored Yama, the god of death, to revive the boy. Initially refusing,

Yama eventually relented, permitting Laxman and all of Karni Mata's male children to be reincarnated as rats and when they die as rats, they are once more reincarnated as Karni Mata's descendants. So, I'm not sure if the rats keep reincarnating as rats, or human descendants who then reincarnate as rats. This reincarnation business is pretty confusing. Another theory is the 25,000 are all reincarnated soldiers who fled a battle and went running to the temple. Wherever they've come from, they look remarkably like black rats. Mum herself (Karni Mata) was apparently the reincarnation of the goddess Durga.

And so, not long after breakfast, we arrived at the temple. Outside, there were stalls and markets which Occupational Safety and Health (OSH) would have a field day with. Many of the temple's inhabitants' relations seemed to be crawling all over any surfaces in the various stalls but they were all well behaved, so we relaxed a little. The theory is, after the mandatory removal of your shoes, you enter the temple, walk around it clockwise, and say hi to the reincarnated residents who are generally

“The Pretoria Street pet shop that sold our furry friends to us in the first place offered a commercial boarding service while we were away on a family holiday and during this time, some dickhead sold our three does. When we got back, picked them up and took them home, we realised they had tried to palm us off with three male rats (bucks) possibly named Trevor, Errol and Tyrone.

sticking to the edges and maybe drinking out of a large bowl of milk or eating the plentiful food which the priests or visitors have brought in. The residents are not hungry, so presumably are not interested in nibbling one's toes or running up one's trouser legs for a snack – something I was feeling seriously concerned about. We kept the sox we had been given on the plane, so put those on, rather than wander around the temple in bare feet, which most visitors did. We chucked the sox away as soon as we left the temple and proceeded to sanitise our hands and feet in a process of which Ashley Bloomfield would have been very proud.

Some pilgrims drink the milk from the bowls. This and eating some of the tucker after a rat has done so, is good luck, as is seeing one of the few white rats or having any rat run over your feet. Sadly, to say, we were not blessed in this way.

There are an estimated 2,400 million rats in India. We only saw 20,000 of them at the temple and one squashed one outside a shop in Mumbai. The Karni Mata Temple was a memorable place to visit and to tick off the drain pipe list, but an even better place to leave.

Back to New Zealand. According to Brian Owens in a 2017 article on scientificamerican.com, “New Zealand spends about \$70 million each year on pest-control programmes for animals, and invasive predators cost NZ an estimated \$3.3 billion a year in lost productivity.”

I reckon there must be fewer rats, possums, weasels and stoats around though as there is definitely more native bird life than when I was a lad. I never saw a Kereru as a kid in Woburn, but we regularly see them in our trees these days. A predator free New Zealand by 2050 is possible. Just so long as they aren't reincarnated.

Keep setting those traps and putting that bait out. But spare a thought for the reincarnated rodents at the Karni Mata Temple.

These are generalised and sometimes tongue in cheek comments only and should not be taken as personalised advice. Disclosure Statements are available on request and free of charge. The content in this article is for information only. The information is of a general nature and does not constitute financial advice or other professional advice. Before taking any action, you should always seek financial advice or other professional advice relevant to your personal circumstances. While care has been taken to supply information in this article that is accurate, no entity or person gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

Looking for a mortgage?

If you're considering moving to a *new home*, *consolidating debt*, *refinancing*, carrying out *home improvements* or looking at *investing in property*, we can source and negotiate a deal to suit you. Please note this is a free service. Our mortgage service is managed by

Blair Bennett

AFA, MBS, Dip. Bus & Admin, F Fin, Dip. Banking.
blair@mackay.co.nz

PHONE 04 570 2233

 **Mackay**
Financial Advice & Solutions

www.mackay.co.nz

Disclosure Statements are available on request and free of charge.