



Booster's Top 10 Tips to Budget for Groceries

You know it. We know it. Everyone is more than aware that times are tight at the moment. Living costs like bills, petrol and food are really putting a squeeze on household spending.

We've listed **Top 10 Tips** for one of our biggest expenses – the weekly grocery shop. Read up on these handy tips on how you can make your dollars – and your food – go a bit further.

1. Set a budget — This is Rule Number One when it comes to budgeting for your food – create a reasonable weekly budget instead of wandering into a supermarket, carte blanche. Without a set limit per person and/or per meal, it is really easy for your finances to get away from you.

2. Plan your meals — At the beginning or end of each week, plan your meals to a set budget for your family. It's a lot easier to stick to a set spending limit when you have a plan of what your food purchases are going to be for the week (and not spend above your limit). Look to purchase items that can potentially go the distance across multiple meals. Additionally, think about what's already in your cupboard, fridge or freezer, and what can be used in upcoming meals.

3. Make a shopping list — When you have a shopping list, it's easier to stick to your established budget and not go off the rails with those extras. You know the ones: chips, bikkies, that new limited edition novelty snack release that everyone's been talking about on social media, etc. These spur-of-the-moment purchases can add up, and your wallet (and probably your waistline) will thank you for it later.

4. Buy what's in season — In-season veggies and produce are often cheaper than what's not in season! (\$15 cauliflower, anyone?) Keep an eye out and make a mental note of cheaper veggies at the supermarket or greengrocer – these will be more affordable because there is more of them. If you want to do a bit of research before you head off for your shop, do a quick Google of what's currently in season – check out www.vegetables.co.nz. They also have heaps of tips and info on YouTube!

5. Don't shop when you're hungry — This is a psychological battle. But you can win it. It's scientifically proven that shopping on an empty stomach can spell disaster for your wallet – because

you get tempted by your cravings. You know the deal: "Aw, yeah... I haven't had those chocolate-covered salt and vinegar chips for a while. And they're on special! I'll just get 10." That may be an extreme example, but you get the drift.

6. Avoid brands — Yes, branded packaging is a bit more schmancy, but in-house supermarket brands are often more affordable and very similar in quality to the schmancy brands. Most of the time, you may not even notice the difference! Except in your wallet. Boom!

7. Eat cheaper proteins — Meat can be an expensive cost and take up a big chunk of your food budget. Look for cheaper cuts that you can slow cook, and strategically keep an eye out for specials (a leg of lamb or pork on special can potentially be stretched out across multiple meals). You may also want to look at making more vegetarian-based meals, using proteins like lentils and beans, which can be bought in bulk and go a long way.

8. Get your bake on — It might not be an option for everyone (time, ravenous children, exerting energy you may not have), but baking your own bread, cakes or biscuits can really help save pennies – plus, you know exactly what ingredients are going into them! These items often have a high mark-up at supermarkets, so it may be worth investing in some basic baking ingredients.

9. Don't waste anything — What you think of as waste, can actually turn out to be a couple of extra meals. So do as your grandparents and forebears did, and use the bones and carcass of a roast chicken to make a tasty broth or soup; trim the stems and ends of veggies and use what is cookable or use them to create a stock. And don't let those leftovers go to waste – have them for lunches or freeze them to be enjoyed for another meal in the future. It's amazing how much just gets thrown out, so buck that wasteful trend! Added bonus: reducing food waste has an impact on the environment. You can even set up a worm farm by turning kitchen scraps into fertiliser for your garden.

10. Mybudgetpal — Don't forget about [mybudgetpal](#) on the [Booster app](#) – it's a great tool to help you track your spending and plan life's expenses. Even better? It's completely free.

— BOOSTER INVESTMENT SERVICES

Tax Returns

Whatever happened to those websites that offered tax refunds? How do I check if the Inland Revenue Department owes me money?

Things have changed a bit in recent years. It used to be that unless you filed a tax return, you wouldn't know that IRD owed you money. And since it wasn't compulsory for people on PAYE, a lot of people didn't bother.

That led to a group of companies offering to check whether IRD owed people money—and only filing a return for them if they were. They took a percentage fee in return.

But since the IRD has automated the process since 2019, people are sent an automatically calculated income tax assessment each year showing whether you are due a refund or have tax to pay. You have a chance to correct any incorrect information, and if IRD has your bank details, any refund will be transferred automatically.

—SUSAN EDMUNDS, STUFF

“Patience is bitter,
but its fruit is sweet.”

— JEAN-JACQUES
ROUSSEAU

“Life's pretty good,
and why wouldn't it
be? I'm a pirate,
after all.”

— JOHNNY DEPP

Survey—How to Retire with Enough Money to Live

A survey of more than 1400 over 65s in December 2021 found that 27% worked for wages—most said because they wanted to, 29% had to work for financial reasons. Government figures showed, in 1992 just 1.4% of the workforce were over 65. In 2002, it was 1.8%; in 2012, 4.3%. This year it is projected to be 7.2% - about 1 in 14. In a decade, 1 in 10 workers will be over 65. Some turn 65 still renting, with no security of tenure, a situation researchers say is more stressful in later life than for those in homeownership. Projections indicate that by 2053 more than half of over 65s will rent. More and more, older people are accessing the Ministry of Social Development accommodation supplement, which has burgeoned past \$2B per year.

—KEVIN NORQUAY, SUNDAY STAR TIMES 04.22

A Tale of Two Cities *

A great mystery of 2022 is how it came to be that the Upper Hutt and Lower Hutt Mayors formed polar opposite views on Three Waters.

The two cities share the same water collection and treatment system, the same water management (Wellington Water), occupy the same valley and share the same cost structures.

Three public opinion polls in the two cities have revealed strong resident opposition to the Labour Government's centralisation of water management, including 50% iwi control through co-governance.

So how is it that, despite public opposition in both cities, Mayor Wayne Guppy of Upper Hutt is opposed, but Mayor Campbell Barry is not?

The answer is pretty straight-forward. In 2019 Cr Campbell Barry campaigned for the Hutt City mayoralty under a Labour ticket. What the public were never told is that the Labour Party exacts a high price from candidates who use their trademark.

It will surprise most people to learn that the Labour Party requires that candidates using the Labour logo sign a pledge to support and implement Labour policy irrespective of the views of local residents. Further, all Labour candidates in a local body election pledge to block vote on issues of Labour policy.

The rewards for this abdication of local loyalty are political career opportunities and campaign assistance – databases, email systems, door knocking volunteers, billboard teams and social media support. One recent bauble was Mayor Barry's appointment to the Labour Government's Three Waters review taskforce; a body that reported back very recently with—you guessed it, no substantial changes to the policy opposed by the majority of Lower Hutt's residents.

The Labour Party Constitution in force during the 2019 council elections contains Rule 95:

R95: Any person accepting nomination as a Party candidate shall sign a pledge.

R95(e): I will faithfully observe the Constitution and Policy of the Party and the policy of the party for the [Lower Hutt] district.

R95(f): If elected, I will vote ... in accordance with the decisions [of the Labour ticket members].

And this rule dictates that Labour candidates will support each other no matter what:

R95(c): I will wholeheartedly support the duly selected candidates of the Party in the [Lower Hutt] district.

And do note that the first Objective (R3) of the Labour Party is "to elect [candidates] for the purpose of giving effect to Party policy and principles". Rule 152 says that "The Policy Platform is binding on ... all Labour Party members elected to public office who describe their affiliation as 'Labour' or 'Labour Party' on the ballot".

Labour candidates are subject to a Disciplinary Process with multiple possible sanctions if they breach their pledge [R309]:

Rule 313: Disciplinary action shall be applied for and ruled upon on the grounds of: (a): contravention of the Principles, Rules and Policies of the Party as contained in the current Constitution and policy documents of the Party, including under (c) – being automatically suspended for two years for publicly campaigning against another Labour candidate.

Google search this link to view the 2013 Labour Party Constitution:

<https://drive.google.com/.../18H2WIoLC9s2yNUvFvUW.../view...>

Google search this link to view the 2019 Constitution (the relevant provisions are virtually unchanged) – see Rule 12.4.1). This will apply to the 2022 Council elections. :

<https://drive.google.com/.../1dWdUexV6fwd8rb3eMwo.../view...>

Finally - note that the pledge to support Labour policy extends to future policies. Thus, in 2019 at the time of the last local elections no one knew about Three Waters and He Puapua. Once it became Labour policy, Mayor Barry was bound to support it, even though he never campaigned on it and voters never provided a mandate for it. This is not democracy.

** "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of dark-ness, it was the spring of hope, it was the winter of despair."*

—CHARLES DICKENS, A TALE OF TWO CITIES

— CHRIS MILNE, HUTT CITY COUNCILLOR

New Zealand's 14 Billionaires

Graeme Hart	\$12.0B		Bruce Plested	\$1.45B
Todd Family	4.3B		Rod Drury	1.3B
Goodman Family	3.5B		Sir Robert Jones	1.15B
Mowbray Family	3.0B		Rod Duke	1.1B
Sir Michael Friedlander	2.1B		Manson Family	1.1B
Sir Peter Jackson & Dame Fran Walsh	1.7B		Mark Stewart	1.05B
Talley Family	1.6B		Peter Cooper	1.0B

— NATIONAL BUSINESS REVIEW'S RICH LIST

"What you do makes a difference, and you have to decide what kind of a difference you want to make."

— JANE GOODALL

"One must make ends meet or meet one's end."

— A GENTLEMAN IN MOSCOW



The first senior moment.

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