



# West Auckland Men's Rebus Club Newsletter

**December 2024**

**Next meeting: 10:00 am Friday 13<sup>th</sup> December, Friendship Hall, 3063 Great North Road, New Lynn**

## COMMITTEE

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West Auckland Men's Rebus and Waitakere Combined Rebus members at Couldry House in Wenderholm Park

## **MEETING REPORT**

**November 2024**

**Chairman: Bill Mutch**

**Attendance: 21 members and 1 visitor**

Members: Raymond Barrett, Neil Castle, John Corban, Stephen David, Vince Dennehy, Mensto De Roos, Bill Fairs, Maurice Forbes, John McKeown, Vince Middeldorp, John Mihaljevic, Eddie Morley, Bill Mutch, Charles Nicholls, Lyndsay Parris, Trevor Pollard, Noel Rose, Ian Smith, Ken Watson, Ken Webster, Allan Williamson.

### **1. Apologies:**

Apologies were received from Andrew Narayan and Alan Verry. No additional apologies were noted.



*Vince Middeldorp and Bill Mutch working through the November 2024 meeting agenda*

### **2. Matters Arising from the Last Meeting:**

- The guest speaker at the October meeting was Alan Verry, who spoke on Cuba.
- Discussion on Cuba's current state, including the recent hurricane and economic challenges, as shared by an email update.

### **3. Correspondence:**

- Received:
  - Rebus Club News and Rebus Chronicles.
  - A letter from Janet Geddes mentioning Andrew playing the ukulele and updates on his health.

### **4. Treasurer's Report:**

- Financial updates provided, including:
  - Current account balances, transactions, and donations.
  - Discussions on costs related to outings and speakers.
  - Updates on Christmas function and bus expenses.

### **5. Club Activities and Reports:**

- Outings:
  - Recent trip to Couldry House received positive feedback despite low attendance.
  - Encouragement for members to participate in future trips.
- **Upcoming Events:**
  - Gloria Jean's meetup on November 27.

- Christmas lunch planned for December 6 at McHugh's, with a morning trip prior.
- **Health and Well-being:**
  - Updates on Trevor and Andrew were shared, including their health status and recovery progress.
  - Anecdote on the benefits of [Pams Superfoods Hemp Seed Oil](#) for joint pain was shared by Ian Smith.

#### 6. Guest Speaker:

- Wendy Hampton was welcomed to address the group after morning tea.

#### 7. Closing Remarks:

- Members were reminded about upcoming events and encouraged to finalise payments for the Christmas lunch.
- Meeting adjourned for morning tea.

**Next Meeting:** Friday 13<sup>th</sup> December

### *Claudia's Corner*

Dad: What is the difference between an elephant and a post box?

Son: I do not know

Dad: I had better not give you my letters to post.

Why should you not play card games in the jungle?

There are too many cheetahs.

How can you make toast in the jungle?

Pop your bread under a g'rilla.

What is green and goes up and down?

A gooseberry in a lift.

Patient: Doctor what can you give me for wind?

Doctor: Have you tried a kite?

I wish you all a Merry Christmas and a Happy New Year!

This year, I'll be celebrating Christmas in South Korea.

Cheers Claudia.



### **PRESIDENT'S PRATTLE** **President's Report November 2024**

**Bill Mutch**

As another year draws to a close, I would like to wish everyone a Merry Christmas and a Happy New Year.

Unfortunately, I will have to miss our Christmas lunch this year due to ongoing hospital treatment, which remains a priority. However, I will be able to attend the upcoming meeting.

I have no welfare news to report at the moment, as I've been difficult to reach recently. However, I did receive an email from a friend in Havana, Cuba, who works on the railways. The situation there is dire: due

to a severe lack of fuel, trains are either grounded or only run once every four days. With no work, there's no pay.

Last week, the city experienced a four-day power outage. Only one-third of power stations are operational, and those that do run rely on diesel, which they cannot get because suppliers won't provide fuel, as Cuba is unable to pay. Rubbish collection is only happening every three months due to the lack of fuel for trucks. The average monthly salary has dropped to just \$15, and everyone now relies on ration books, spending four to five hours in line to collect their basic rations. Chicken is scarce, and the water treatment plant has failed, meaning the water is undrinkable.

As a result, many people in Cuba will not have a very merry Christmas this year.

When we compare this to our own situation here in New Zealand, we are fortunate indeed.

Wishing you all the best,

Bill Mutch

## **LIFE AFTER THE FILING CABINET: SIMPLIFYING ESTATE ADMINISTRATION**

**GUEST SPEAKER WENDY HAMPTON**  
**WHISPER AI & CHATGPT 4.0**



*Retired lawyer Wendy Hampton shares her expertise on estate planning*

Hi, I'm Wendy Hampton, a retired lawyer with decades of experience running a property law practice in Takapuna. When I sold my practice last year, I didn't anticipate that retirement would lead me to a new calling—educating others about estate planning. But here I am, sharing insights I've gained through years of experience.

Estate administration is a part of law that often flies under the radar until it becomes personal. Unfortunately, it can be a frustrating and costly process, mainly because families are often unprepared. Many times, I've had grieving relatives arrive at my office with a two-drawer filing cabinet, saying, "Here's everything you need." What follows is hours of sorting through irrelevant paperwork—time that translates into money spent by the estate.

### **The Birth of a Solution**

While still practising law, I often thought about creating a simple checklist for clients to prepare their affairs. Yet, like many good intentions, this task was always sidelined by the demands of my practice. Then came COVID, and suddenly, I had time to tackle my idea.

I compiled all the critical details that families and lawyers need into a booklet, initially handing it out to clients. Those over 50 appreciated its practicality, while younger clients were less enthusiastic—they seemed to believe they were immortal.

When I sold my practice, I kept the intellectual property rights to the booklet and decided to self-publish it. A serendipitous drop-off at the Takapuna Library led to my first speaking engagement about estate planning. Nervously, I delivered my talk, and to my surprise, it was well received. Invitations to speak at retirement villages and community groups followed. Last year, I gave 20 talks. By the end of this year, I'll have done 40, and my goal for next year is an ambitious 65.

### **A Practical Approach**

What I love about these talks is their practicality. People leave with tangible steps they can take to simplify their estate administration. I bring copies of the booklet to my presentations—if you want one, it's \$25. Alternatively, take notes and create your own system.

### **Why Preparation Matters**

One of the key messages in my talks is the importance of preparation. Families often have no idea what information is necessary after a loved one dies. Having this information organized and accessible can make a world of difference.

For instance, much of what we need today—bank statements, insurance policies, and memberships—is digital. Without access to your email or clear instructions, lawyers are forced to sift through everything, including personal correspondence, which is time-consuming and intrusive.

That's why my booklet is in hard copy. It's a simple solution: write everything down and place it somewhere obvious, like the top of that filing cabinet. It's not just about saving money; it's about making things easier for those left behind.

### **What to Include**

The booklet begins with basic details: your name, address, date of birth, and place of birth. It also covers identity documents like passports and driver's licenses. If you have multiple passports, note them down. This can save time and prevent issues during administration.

One often-overlooked task is returning identity documents to the relevant authorities. While identity theft is less common in New Zealand than elsewhere, it does happen. Ensuring these documents are deactivated can prevent fraud and help your family avoid complications.

### **Making life easier for your loved ones**

One thing I've learned in my years as a lawyer is this: the little details matter. Whether it's knowing where an insurance policy is kept or understanding the complexities of a family trust, the more information you leave behind, the smoother things will be for your loved ones. Let's dive into some of the specifics.

### **Insurance Policies: Keep It Simple**

Imagine the frustration of searching through emails and letters for every insurance policy number after a loved one's death. By simply listing all your policies—house, contents, car, and others—with their numbers in one place, you save your family unnecessary stress. It's a straightforward step, but one that's so often overlooked.

### **Professional Contacts: A Vital Checklist**

Another thing to note down is your professional contacts. Think of everyone you deal with regularly: your lawyer, accountant, specialist, optician, and dentist. These details are surprisingly important. Without them, your family may overlook notifying key professionals about your passing, which can lead to awkward reminders months later.

For example, families have told me how difficult it is to receive automated emails or appointment reminders for their loved ones—small but painful reminders of loss. Having these contacts listed means they can be informed quickly, sparing everyone unnecessary heartache.

## **Family and Friends: Beyond the Obvious**

When you think of listing your family, don't just include immediate members. Consider the people your family might not think to contact—old friends, distant cousins, or work colleagues you still exchange holiday greetings with.

Take my mother, for instance. At 89, she waits to see which Christmas cards don't arrive, using the process of elimination to figure out if a friend has passed away. While it's a bittersweet method, it highlights the importance of keeping everyone in the loop. A clear list ensures that no one is unintentionally left in the dark.

## **Unspoken Histories**

Let's address the delicate topic of secrets. If you have aspects of your life that might come to light after your passing—an estranged child, for instance, or a dependent raised in your care but not legally recognized—it's best to document them.

I've seen cases where unexpected claims surface, like a child from a previous relationship. If these things are noted, it allows your lawyer and family to prepare and handle the situation appropriately. Surprises can complicate an already difficult time, so transparency is key.

## **Business Interests and Taxation**

If you own or have owned a business, jot down the details. This includes company and GST numbers, partnerships, or any unfinished financial matters. Often, refunds or unresolved obligations come to light during estate administration. Having this information upfront ensures your family isn't left scrambling.

## **Family Trusts: A Changing Landscape**

Now, let's talk about family trusts. Trusts were once a common tool to manage assets, avoid death duties, or qualify for subsidies. However, legislative changes—especially the 2019 Act that came into effect in 2021—have made trusts more complex and less universally beneficial.

If you haven't reviewed your trust recently, it's time to consult a lawyer. Many of my clients found that their trusts no longer served a purpose, leading them to wind them up. For those who choose to keep their trusts, compliance is now stricter. Every trust needs an IRD number, for example, which wasn't always the case.

## **Organizing these details**

When it comes to estate planning, every little detail counts, especially when it comes to cataloguing your assets. It's about ensuring everything is accounted for and saving your family time, money, and stress.

## **Real Estate: Think Beyond Your Home**

Start with your real estate—your primary residence or occupation license if you're in a retirement village. Beyond that, include rental properties or co-owned family properties, like a shared vacation home or land inherited with siblings.

One common oversight? Properties linked to your role as an executor or properties where others retain life interests. While these can be tracked through title searches, such searches can be time-consuming and costly. By listing these assets upfront, you shortcut much of this administrative hassle.

## **Bank Accounts: More Than Meets the Eye**

Your family likely knows about your main bank account—perhaps they've seen you use the card. But what about the ANZ account you opened after high school? Or the Kiwi Bank account with a forgotten balance?

Unlisted accounts can cause delays when, months into administering your estate, interest payments suddenly appear from an unknown source. If you can provide a simple list of all your accounts (no PINs or sensitive details, of course), your executors can act efficiently.

## **Term Deposits: The Overlooked Complication**

Many people forget about term deposits, especially if they've been rolling over for years. If these aren't disclosed, executors may only discover them upon maturity, potentially long after other estate matters have been resolved.

The good news? Banks will pay interest up to the point of closure, even if a term deposit is cashed in early due to your passing. Knowing where these deposits are located helps streamline this process, reducing the risk of delays.

### **Shares: Professional and Personal Investments**

If you hold shares through a professional broker, such as Forsyth Barr, simply provide your broker's contact details. But don't forget about self-managed shares. Sometimes, shares were acquired decades ago, perhaps as part of the demutualization of companies like insurance or utility providers. Keeping a record ensures these assets aren't overlooked.

### **Overseas Assets: Crossing Borders**

Overseas assets, whether property, bank accounts, or investments, add a layer of complexity to your estate. They often require additional legal steps, sometimes in a foreign jurisdiction. Documenting these ensures that your executors know what they're dealing with from the outset.

### **Understanding Probate: Why It Matters**

Probate, the legal process of validating a will, is critical before any estate administration can begin. Once the court grants probate, executors gain legal authority to act—whether transferring assets, closing accounts, or settling debts.

Currently, probate is required in New Zealand for any account exceeding \$15,000 in a sole name. This threshold has remained unchanged for years and may increase, but for now, it's important to understand that probate is often unavoidable.

For jointly owned assets, like a house, probate isn't necessary as these automatically transfer to the surviving owner. However, sole accounts or individually owned property will require probate before they can be dealt with.

### **Managing Expectations Around Probate Timelines**

In New Zealand, probate typically takes 3–6 months to process in major cities like Auckland. However, timelines can vary. For instance, in smaller regions like Dunedin, where fewer cases arise, probate can sometimes be granted in just a few days.

During the waiting period, family members often grow impatient, particularly when they're eager to finalize the estate or access funds. It's important to set realistic expectations upfront. Until probate is granted, no assets can be transferred, no bills paid, and accounts remain frozen.

### **Overseas Assets: A Layer of Complexity**

Owning assets overseas significantly complicates the estate process. The probate procedure I described earlier must be repeated in every country where assets are held. For example, if you have a bank account in Australia or shares in the UK, the original will must be retrieved from the New Zealand court and sent to lawyers in those jurisdictions. They'll then guide your executors through the local probate process.

This duplication increases costs and delays. I've seen situations where the expenses of dealing with overseas assets—such as a \$40,000 shareholding in Australia—nearly wiped out the asset's value.

### **Key Consideration**

If you have overseas assets, consider consolidating them. While this isn't financial advice, it may be worth transferring funds or selling shares and bringing the proceeds back to New Zealand. This can save your estate time, money, and frustration.

Alternatively, for bank accounts, you might explore making them joint accounts with someone overseas, such as a trusted family member. Keep in mind that joint accounts give the other party full access to the funds, so proceed cautiously.

### **Joint Accounts: Convenience with Risks**

Joint accounts can simplify estate administration by bypassing probate. For instance, a bank account shared with your child will automatically transfer to them upon your passing.

## Benefits

- **Accessibility:** A child or trusted individual can manage funds on your behalf if you're unable to do so.
- **Simplification:** Joint accounts do not form part of the estate, avoiding the probate process for those funds.

## Risks

- **Full Access:** The other person can use the funds at any time, for any purpose. If you grant joint access to one child but not others, this could lead to disputes.
- **Unintended Consequences:** The funds become the sole property of the surviving account holder, which could inadvertently exclude other heirs.

One solution is to keep balances low or use joint accounts for specific purposes, such as travel expenses when visiting family overseas.

## Private Debts: Documenting Loans and Gifts

Family loans are a frequent source of conflict during estate administration. Imagine this: your children are reviewing your assets when one mentions a \$25,000 loan you made to their sibling. The sibling insists it was a gift. Now there's a dispute.

### Why This Matters

- **Loans Reduce Shares:** If the money was a loan, it should be deducted from that child's share of the estate.
- **Gifts Don't Affect Shares:** If it was a gift, the child still receives an equal share of the estate.

When disputes arise, everything halts until resolved. Your children will need separate lawyers, increasing costs and delays.

### Best Practices

- **Record Transactions:** Document loans and gifts in writing. Clearly state whether they are repayable and on what terms.
- **Communicate:** Let your family know about the arrangement to avoid surprises.
- **Consider Gifting:** Since New Zealand no longer has gift duty, you can freely gift funds during your lifetime, which may simplify matters.

## Equal Provision and Avoiding Disputes

Under the law, parents are generally expected to provide for children equally. Significant unequal treatment can lead to legal challenges. Clear documentation and open communication can prevent misunderstandings and ensure your wishes are respected.

## Overseas Superannuation Funds: Hidden Assets

It's not uncommon for individuals who've worked overseas to have forgotten or overlooked superannuation funds in those countries. For example, superannuation from teaching in the West Indies 50 years ago.

### Actionable Steps

- **Locate and Document:** Investigate any overseas superannuation accounts you may have. Reach out to the relevant institutions to understand their processes for accessing or transferring these funds.
- **Include in Estate Planning:** Make sure these funds are documented in your estate plan to avoid surprises for your executors and ensure proper administration.

## Loans, Gifts, and Documentation

One of the most contentious areas in estate administration is determining whether financial support given during a lifetime was a **loan** or a **gift**. Misunderstandings here can create family disputes, delay estate administration, and increase costs.



## **Recording Financial Transactions**

**Memorandum of Understanding (MoU):** As one audience member noted, attaching an MoU to the will that details financial transactions can provide clarity.

### **Deeds of Gift or Loan:**

- For loans, consider creating a legal IOU or loan agreement.
- For gifts, a Deed of Gift formalizes the transaction.
- Wills: Reference the loan or gift in your will. Specify whether the loan should be repaid to the estate or forgiven.

### **Tax Considerations**

Be cautious with interest-free loans. The Inland Revenue Department (IRD) may impose tax on deemed interest. The statutory rate could result in a tax liability for your estate, reducing the value left to beneficiaries.

### **Pro Tip**

If formal legal documents aren't feasible, at least write a signed statement detailing the amount, purpose, and terms of the financial transaction. Something in writing is better than nothing.

### **Gifting and Government Assistance**

While there's no restriction on how much you can gift in New Zealand, be mindful of how gifting can impact eligibility for government assistance, such as rest home subsidies.

### **Example Scenario**

An elderly woman transferred her house to her daughter on the understanding that the daughter would care for her. When she later needed professional care, the government deemed her ineligible for a subsidy because of the gifted house. The daughter was left to cover the care costs.

### **Proportionate Gifting**

When gifting, ensure you retain enough assets to support yourself. Large, disproportionate gifts can have unintended consequences, including government scrutiny.

### **Liabilities and Estate Administration**

Recording liabilities is as crucial as documenting assets. If you owe money, such as for a financed car or personal loans, ensure these are noted in your estate plan.

### **Why It Matters**

- Executors need to settle debts before distributing the estate.
- Any loans you owe to family or others can complicate relationships if not properly addressed.

### **Wills for Individuals**

Everyone should have a will, including individuals with mental health conditions, provided they have the capacity to create one.

### **What Happens Without a Will?**

When someone dies intestate (without a will), the estate is distributed according to statutory rules. This can result in higher costs, delays, and outcomes that may not align with their or their family's wishes.

### **Encouraging Will Creation**

- Capacity Assessment: Determine if the individual has the mental capacity to make a will. A lawyer or public trust can assist with this process.
- Tailored Planning: Seek legal advice to ensure the will reflects their situation and is legally binding.

## **Conclusion: The Double-Check Principle**

To ensure smooth estate administration, take a belt-and-braces approach:

- Record loans and gifts in stand-alone documents like deeds or MoUs.
- Refer to these transactions in your will for added clarity.
- Regularly update your estate plan to reflect changes in your financial and personal circumstances.

## **Understanding Enduring Powers of Attorney**

Enduring Powers of Attorney (EPAs) ensure that your financial and personal decisions are managed by someone you trust should you lose the capacity to make them yourself. These legal documents protect your interests and prevent unwanted court intervention.

### **The Two Types of EPA**

#### **• Personal Care and Welfare**

- Covers decisions about your health, care, and welfare.
- Only takes effect if you are deemed mentally incapable.
- Limitations: Attorneys cannot make decisions such as consenting to marriage, adopting children, agreeing to experimental medical procedures (unless life-saving), or discontinuing standard medical treatment.

#### **• Property**

- Covers decisions about your assets, finances, and property.
- Can take effect immediately or only upon loss of capacity, depending on your choice.

## **Choosing the Right Attorney**

Selecting the right person is crucial for both types of EPA. Consider the following:

### **Personal Care and Welfare**

- Only One Attorney at a Time: You can name a successor in case the primary attorney is unavailable.
- Local and Trustworthy: Ideally, choose someone nearby for practicality and frequent communication.

### **Property**

- Multiple Attorneys: You can appoint more than one person, allowing for checks and balances.
- Practicality: Limit the number to avoid logistical delays. Two attorneys are often ideal for balanced oversight.
- Authority Timing: Decide whether their authority starts immediately or only upon incapacity.

## **Ensuring Proper Documentation**

The EPA process has become more stringent, with safeguards to protect individuals from undue influence or exploitation.

### **Certification Requirements**

- A lawyer or legal executive must certify that the document has been explained to you and that you understand it fully.
- This process ensures that you have the mental capacity to make these decisions and that the power isn't being granted under duress.

## **Historical Context**

This change arose due to cases of abuse, such as the notorious example of a granddaughter exploiting her grandmother's house. The stricter process now involves thorough legal explanation and certification, significantly reducing such risks.

## **Common Scenarios and Practical Tips**

### **EPA in Retirement Villages**

If you're moving into a retirement village, having an EPA is typically mandatory. Both personal care and property EPAs may be required.

### **Managing Family Dynamics**

- **Avoid Conflict:** While appointing attorneys, consider how your choices might affect family dynamics.
- **Transparency:** Clearly communicate your decisions to your family to prevent misunderstandings.

### **Cross-Border Considerations**

- **Attorneys living overseas** must have the document notarized by a notary public, not just a lawyer. This can be a cumbersome and costly process, so consider the practicality of appointing local attorneys.

### **Proactive Use of EPAs**

For property, you can allow your attorney to manage your affairs even while you still have capacity. This option is helpful for elderly individuals who prefer to delegate financial tasks while retaining oversight.

### **What Happens Without an EPA?**

If you don't have an EPA, someone will need to apply to the court to become your welfare guardian or property manager if you lose capacity.

### **Why This is Risky**

- The court-appointed individual may not align with your preferences.
- The process is costly, time-consuming, and can lead to family disputes.

### **Recommendations for Everyone**

- **Create Both Types of EPAs:** Ensure your interests are protected across personal and financial matters.
- **Review Regularly:** Life changes like marriage, divorce, or family disputes may necessitate updates.
- **Discuss with Family:** Openly share your decisions to foster understanding and prevent disputes.
- **Seek Professional Help:** Work with a legal professional to ensure the documents are accurate, compliant, and reflective of your wishes.

### **Advanced Directives and Wills**

The next section addresses **advanced directives**, also referred to as a "living will." This is a guide to your wishes in situations where you cannot make decisions for yourself, such as not wanting to be resuscitated. If you want to prepare an advanced directive, consider obtaining a detailed form from your local hospital to ensure it meets necessary standards. Although advanced directives are not as common in New Zealand as in the United States or the United Kingdom, they can be helpful in communicating your preferences.

Following this, we discuss **wills**. If you don't already have a will, it's highly recommended to create one. A will simplifies the administration of your estate and avoids the complexities of applying for letters of administration. While public trust organizations may create wills for free, they often charge significant fees for executing them, which can be more expensive than hiring a lawyer to draft and administer your will.

For individuals with assets in multiple countries, consider creating separate wills for each jurisdiction. This approach allows the probate process to occur simultaneously across jurisdictions, rather than sequentially, saving time and resources. Each will should specify that it pertains only to the property in its respective country.

### **Executors and Trustees**

Choosing executors and trustees is a critical part of will preparation. Executors are responsible for carrying out your wishes, while trustees manage the estate until its distribution. It's advisable to name at least two executors or trustees to ensure continuity in case one is unable to serve. Keep in mind that serving as an executor can be a complex, time-consuming, and unpaid role, particularly if disputes arise. Executors do have the right to renounce their role before probate is granted if they feel unable to fulfil the responsibilities.

### **Simplifying Your Will**

Keep your will straightforward. Avoid listing every minor possession—focus instead on items with significant sentimental or monetary value. For less important items, maintain a separate list outside the will to allow flexibility without the need for formal updates.

### **Monetary Gifts**

When including monetary gifts, ensure that your estate has sufficient funds to cover them without compromising the residuary estate. Be cautious about leaving gifts to minors under 18, as this could delay the estate's finalization for years due to legal requirements for trusteeship and financial reporting.

### **Burial or Cremation Wishes**

Clearly state your preference for burial or cremation in your will, but keep it simple. Overly specific requests can lead to complications or confusion.

### **Managing Promises and Disputes**

Be cautious about making promises that may lead to disputes if not reflected in your will. If you wish to leave a specific item or asset to someone, include it in the will explicitly to avoid misunderstandings.

### **Social Media and Digital Accounts**

Finally, consider providing access to your social media accounts and other digital platforms. This ensures that these accounts can be closed or memorialized appropriately, avoiding the issue of lingering online profiles.

### **Closing Thoughts**

Planning your estate carefully can make a significant difference for your loved ones, saving them time, money, and stress. Remember, the goal is to make the process as cost-effective and efficient as possible.

## **COFFEE MORNING CHAT**

*Vince Middeldorp*



*Members from Waitakere Combined and West Auckland Men's at Gloria Jean's on Wed 27th November 2024*

“You learn something new every day” is a phrase we often use when we come across something unexpected. That's exactly what happened to me at our November coffee morning, where Raymond Barrett shared his experiences attending fitness classes at his local YMCA gym.

I had always thought the YMCA only operated at its large city building on Greys Avenue. Turns out, there are eleven “Y” gyms across Auckland. Raymond's nearest “Y” gym is at the Lynfield Youth & Leisure

Centre in Mount Roskill. These gyms offer specialist senior gym classes to maintain senior mobility, support independence, and promote health and wellness.

I didn't contribute much to the conversation, as this was all new information for me. But that didn't stop me from enjoying the morning. There's something special about getting out, engaging with others, and having a good chat over coffee.

## ***A MEMORABLE BUS TRIP TO COULDREY HOUSE AND PUHOI PUB***

***Vince Middeldorp***



*Couldrey House is an historic Victorian-Edwardian family home in Wenderholm Regional Park*

Bus trips are always a treat, especially when the destination is as great as Couldrey House in Wenderholm Regional Park and the historic Puhoi Pub in the quaint Puhoi township. This trip will surely be a treasured memory for everyone who joined.

Our adventure began at Couldrey House, a hidden gem in Wenderholm. Named after the Couldry family, who sold the 137-hectare property to the Auckland Regional Authority in 1965, the homestead has a rich history. H.W. 'Tim' Couldry and his family lived there until 1973, when they resigned their right of residence, and the ARA named the homestead Couldry House.



*Ian Smith looking at an item on display while other members make their way through Couldry House*

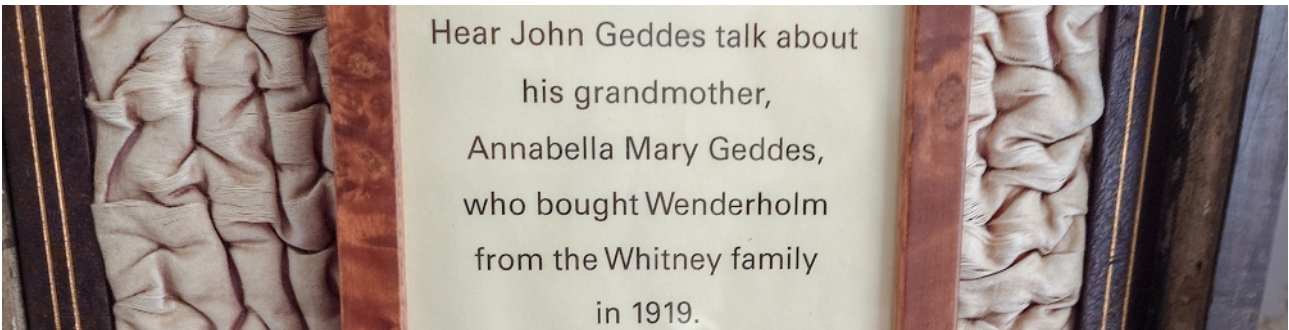
We were seated in the main lounge, eagerly awaiting a talk about the property. To our surprise, the speaker was none other than Tim Couldry's daughter, Carolyn Reid. She shared fascinating stories about the homestead, not just from historical records but from her personal experiences living there.

Carolyn recounted the sequence of owners, starting with Robert Graham (1820-1885), who also gifted the property now known as Ellerslie Racecourse to the Auckland Racing Club. Next was Major John Whitney (1836-1932), founder of the Colonial Ammunition Company, which built the Shot Tower in Mt Eden. The tower remained in use until the 1980s and was demolished in February 2023 after Cyclone Gabrielle's high winds caused concerns about its stability.



*H.W. ‘Tim’ Couldry’s daughter Carolyn Reid having a cup of tea prior to giving her talk to our members*

The property then passed to Mrs. Annabella Mary Geddes (1864-1955), the grandmother of our member Andrew Geddes. Andrew spent time there in the 1940s. Sea captain Thomas Caradoc Kerry (1859-1944) was the next owner. He was involved in the wreck of the Ariadne, a luxury yacht bought for £2,000 and insured for £10,000. After a trial in Christchurch, Kerry was acquitted of any wrongdoing.



*When the recording of John Geddes is played it sounds very much like Andrew Geddes talking*

Tim Couldry, the final owner before the ARA purchase, bought the property in 1940. After his first wife’s death, he married Brenda Edmonds (1914-2009) of the baking powder family.

After our enlightening visit to Couldry House, we headed to Puhoi for lunch. The new motorway has reduced visitor numbers to Puhoi, and [the local shops are struggling](#). The Puhoi Hotel's menu was a bit pricey for my taste, but Linda and Andrew Narayan invited me to join them at the General Store. Their fish and chips were delicious and reasonably priced at \$12.50, and the latte art on their coffee was excellent.



*The historic Puhoi Pub with the Day Trip and Touring Company bus parked outside*

## **HIGHLIGHTS FROM OUR 2024 CHRISTMAS LUNCH**

***Vince Middeldorp***

The festive season came alive with this year’s Christmas Lunch at McHugh’s of Cheltenham! While I had been dreaming of their golden-yellow roast potatoes, they weren’t on the menu this year—alas! But let’s not let spuds overshadow the day’s events because it was quite the outing.

Thirty-six of us from the West Auckland Men's Rebus and Waitakere Combined Rebus Clubs hopped on the bus, while another eight travelled by car. With lunch scheduled for midday, we had some time to explore. The bus took us to Kauri Glen Reserve first, then onto Devonport Shopping Centre.

The Kauri Glen Reserve, advertised online as "stroller-friendly" and "partially wheelchair-accessible," presented a few unexpected challenges. Our skilled driver, Peter Verryt, expertly backed the bus between vehicles parked on both sides of the road leading to the reserve entrance —a feat worth a round of applause!



*Our driver backed his huge bus between cars parked on both sides of the road*

Our adventure began with a decontamination foot brush and a spritz from an upward-spraying disinfectant wash. Then came a narrow, steep concrete path leading to the breathtaking boardwalk footbridge.



*The Kauri Glen tree top boardwalk is 60 metres long and 18 metres high*

The climb back to the entrance? Let's just say it was a workout for everyone. My advice? If you're using strollers or wheelchairs, skip this reserve.



*Raymond Barrett talking to a very attentive John Mihaljevic at the McHugh's Christmas Lunch*

The meal at McHugh's was fantastic, as always, but the dessert table offered me an unexpected "side dish" of drama. Spotting a woman with a Probus name badge, I jokingly suggested she consider switching to Rebus. She wasn't amused. Turns out, standing next to her was the President of Auckland Probus Association! Awkward banter ensued, and I quickly realized Murray Young's earlier disagreements with me had reached these lofty Probus circles.



*Trevor Pollard telling another story and Maurice Forbes concentrating on putting sugar into his coffee*

All in all, it was a delightful day filled with camaraderie, exploration, and a hearty meal. Big thanks to everyone who made the event so effortless for the rest of us.

### **NEXT COFFEE MORNING**

**Vince Middeldorp**

Join us for our next coffee morning at Gloria Jean's Café, in The Boundary shopping centre. We'll meet on Wednesday, 18th December, at 10:00 am.



*We are back to Gloria Jeans at The Boundary for our final coffee morning of 2024*

### **SUPPORTERS**



Our meetings are held at 10:00 am on the **2nd Friday of each month at New Lynn Friendship Hall**, located at 3063 Great North Road. The date for our first 2025 meeting is Friday, 10th January.