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WINNERS OF OUR BOOK DRAWS

INSIDE Family & Parenting Winners 15 August 2006
School Lunches and Afternoon Snacks by Simon and Alison Holst

Ann Bamford, Rotorua; Carol Taylor, Auckland; Karyn Salmon, Napier; Lyn Bevan, Whenuapai; M Chasteau, Warkworth; Margaret Paine, Piopio; Mary Whyte, Royal Oak, Auckland; Michelle Mackie, Auckland; Ryan Bolton, Auckland; Tracey Taylor, Tauranga.

INSIDE Health & Wellness Winners 3 October 2006
The Bread Book by Simon and Alison Holst

Sara Edmonds-Stoddard, Whakatane; Sue Garrett, Napier; Margaret Mackie, Auckland; Janet Bryant, Dargaville; G Milton, Cambridge; Alice Oborn, Auckland; Kathleen Smith, Tauranga; Cherrie Guy, Whangarei; M Turner, Auckland; D Menzies, Auckland.



edit...

Steve Hart – editor

I can imagine the sadness that's mixed with joy as the children leave home. Sadness that a chapter in one's life is over and the joy of being free (again) to do as one likes.

Of course you never stop worrying about the children, but as adults you rely on them to look after themselves, leaving their aged stuck-in-the mud boring parents to travel the world, buy all the things they couldn't afford while caring for the children and basically have a good time.

In this edition of *Inside* Ian Grant takes a look at empty nest syndrome, the vacant feeling that's left after the kids move on, and offers some sound advice on filling the gap.

With property having risen in value so much during the past 10 years, many people have thousands of dollars in equity. While Gareth Morgan says it is a "last resort" option for getting cash, Diana Clements takes a thorough look at your equity release options.

And for those keen to know their roots — Jenny Haworth introduces us to the challenge and fun of investigating the past to produce your unique family tree.

INSIDE SERIES

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COMING UP

Inside Technology and Innovation is out on Tuesday December 5. The edition will look at printers, taking digital photos, HD TV, the latest mobile phones and much more.

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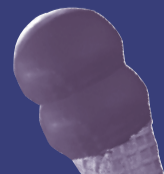
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Tracing the family tree

Finding your roots can be a convoluted and tricky business.
Jenny Haworth gets you on the right track

So often family stories are like scattered pieces of jigsaw – they are fragments of tales, suggestions from foggy memories. Until the pieces are fitted together, they have no coherence.

For family history researchers there's the thrill, the mystery and the excitement of solving unanswered questions of what really happened to some long forgotten relative.

Nowadays we want to learn more about these people. What were the characters of our grandparents and great grandparents? What influenced their lives or was important to them? Thankfully, much of this can be uncovered with careful research into family history.

Those involved in this research liken it to detective work. You solve one question and that immediately leads to others. For instance, you find out when one of your grandparents or great grandparents left Britain. Immediately this raises other questions: why they left, how many of the family came with them, what their life was like before they left, what contact they had with those left behind.

Just as important is how far back you can trace your line of descent. There is some pride in being able to say: "I found records of my family back to the 16th or 17th century".

And with so many records now accessible via the internet this is now possible to do from your desk in New Zealand.

Part of the excitement of family history is that the story you are tracing is unique to you. This story is part of your identity, but it is also something that you are doing for your children and your grandchildren. They may not be interested in old stories about the family now, but in 20 – 30 years' time they will want to know their origins. And you will be able to give them some of that.

Tracing your family history is one of the fastest growing interests in New Zealand.

The New Zealand Society of Genealogists has around 8000 members and is growing, on average, at a rate of 10 new members each week. The headquarters of the society is at 159 Queen street, Panmure, where they have an excellent research facility and there are local branches across the country. These all have libraries and access to some of the internet sites important for your research.

They also have trained researchers who can help you find some of the missing links or can show you where you can find information. But best of all these local branches are full of people who are just as enthusiastic about their search as you are likely to become.

GETTING STARTED

The best place to start researching your family history is with yourself. Sit down with a blank piece of paper and start filling all the links: parents, grandparents, great grandparents, aunts, uncles and all their children. Write down all you can remember about them, particularly the older ones. What do you, for instance, remember of the stories that your parents told you about their early life and the place they lived?

Your memories will be helped by sorting through family papers. Letters, diaries, documents, photographs and even heirlooms will provoke memories and will become important links with the family past.

Sort these into families. Those who have done a great deal of this work say that it is much easier to start with one grandparent first and learn all you can about that side of the family. Start with the one you have the most information about.

One of the best ways to learn more about the family is to interview some of the family members. Sometimes they can be reluctant – they don't know anything, they have forgotten more than they remember.

One way to stimulate their memories is to take old photos or memorabilia with you and get them to talk about them. Ask them to identify who is in the picture and then ask them what they remember about them.

It is often a good idea to take a small tape recorder with you. Most will forget its existence within a few minutes, even if reluctant to be taped initially. The advantage of the tape is that it lasts longer than your scrawled notes and gives you the complete conversation.

You will soon see where the gaps are in the family tree and these can be filled in by obtaining birth, marriage and death certificates from the Department of Internal Affairs.

New Zealand started to register all births in 1848 and by 1856 all marriages and deaths were also being recorded. Records are available from the Wellington office of the Department of Internal Affairs and their website contains details of how to obtain these documents and the costs involved. See: www.bdm.govt.nz

As you collect information a good filing system becomes vital. You will probably want one file for each family researched and the manila folder will quickly grow to a box file and soon who knows... It is a good idea to deal with each family member on a separate sheet of paper. Write the name clearly on the top of each piece of paper you use i.e. COX, Gail and file her details with all the other Coxes and their papers.

Along with your notes your file could well contain details of any certificates acquired, transcripts of interviews, diaries, letters, photos, obituaries from newspapers, wills, photos and many other pieces of information.

A neat, well-ordered filing system is essential to keep you focused. Too often you can be overwhelmed with the amount of paper you are handling.

Concentrating on one side of the family



stretching back from a single grandparent will also help you cope with the vast amount of information you receive.

Some of the more useful sources available to the family historian are wills. These are public documents and are kept in Archives New Zealand (www.archives.govt.nz). They often give details of family relationships and frequently raise questions as you sort out the beneficiaries.

Also useful are military papers if one of the parties served in World War I or World War II. These record in minute detail the story of each servicemen (or woman) and contain details of addresses, next of kin as well as official letters and a physical description. The Boer War and World War I records are at Archives New Zealand, the World War II records are at Trentham Army Camp (phone: 04 527 5288).

UNITED KINGDOM AND IRISH RECORDS

Often it is not long before your research takes you back to Britain. Most Pakeha New Zealanders are descended from English, Scots, Welsh or Irish migrants. Family research facilities are well organised in these countries and much is available on the internet.



NEW ZEALAND HERALD FILE PHOTO

It's often a good idea to find out when your ancestors came to New Zealand. Major libraries often have details of the local shipping lists and, if you know the approximate date or the name of the ship, you will be able to trace the record from these.

Details of the length of time a person has spent in New Zealand are also available on their death certificate.

Once you have done this then it is time to try to find links in England. Since 1837 all births, deaths and marriages have been recorded in England and Wales. The same practice was introduced into Scotland in 1855. Copies of full certificates are available from www.familyrecords.gov.uk or from www.scotlandspeople.gov.uk.

These certificates contain useful information that will lead you into new areas of research. For instance birth certificates also carry the mother's maiden name and the father's occupation. The Scottish birth certificates also give the date and place of the parents' marriage. All of the certificates tell you where the event occurred.

This is valuable information if you want to consult the United Kingdom census records. These were compiled in some detail from 1841. They were compiled every 10 years and are available to researchers after 100 years.

(The last one available is 1901). Each census contains slightly different information, but all will tell you who was living at the address at a certain time and their relationship to the head of the house. There are also details of occupations and disabilities and in later censuses whether the household was Welsh, Gaelic or Irish speaking.

These censuses are available in the Family Records Centre in London but there is access to them on line through www.ancestry.co.uk. But there are places such as the Family Research Centre in New Zealand which has a membership to this website. The 1901 census has been put on line as a trial - try www.1901census.nationalarchives.gov.uk. You can access the names by typing the first and surname of an ancestor and all matches will be shown. To go further you have to pay a small fee. A similar service is available through www.scotlandspeople.gov.uk.

Details of the 1881 census (excluding Scotland) are available free on www.familysearch.org.

Good records like this allow you establish a family history back beyond 1837 and is a major source for tracing your heritage are the various parish registers. These trace baptisms, marriages and burials from the mid 16th century in England and Wales and for

a similar period in Scotland. In neither case are they complete or easy to read. Some of the details can be obtained from www.familysearch.org. They have details of the IGI index created by the Mormon church and a massive piece of coding and indexing of thousands of files.

One site that is particularly useful is www.a2a.org.uk. It has an amazing collection of files. Type in a family name and even if it is an uncommon one you will find hundreds of hits come up. You can do the same thing with a village or small town. Here it helps if the name is relatively uncommon. These resources are drawn from County Record offices all over England and Wales and give details from deeds, wills, court cases and many other activities. Some date back to the Middle Ages.

Irish records are more difficult. Some were destroyed in the Four Courts fire in 1922, but much survives. Some documents are at the Public Record office in Kew, others are in Dublin or at the Public Record Office of Northern Ireland.

Like a good detective your research will be based on careful research, but all of it will be enjoyable and you will be creating something that is unique to your family.

Finding the family

Main Centres of Family History Research in the Auckland area

The Family Research Centre, 159

Queens Rd Panmure. ph 570 4248

The Auckland Public Library, Wellesley St, ph 377 0209

Archives New Zealand, 525 Mt Wellington Highway, ph 270 1100

The Auckland War Memorial Museum library, The Domain 309 0443

Useful internet sites

In New Zealand:

www.genealogy.org.nz

www.archives.govt.nz

www.bdm.govt.nz

International:

www.cyndislist.com

www.ancestry.com

www.sog.org.uk

www.familyrecords.gov.uk

www.familysearch.org

www.census.pro.gov.uk

www.a2a.pro.gov.uk

A capital idea

It's time to get your skates on and plan for retirement, says Diana Clement

The age of 50 comes around faster than you think and if you're still staring down the barrel of retirement subsisting on state superannuation, then it's time to get your financial roller skates on and spend less, earn more, start investing, and consider working longer.

Just how much money you need in retirement depends on what you want to do. If that includes visiting your children in London or New York, then \$20,000 a year just won't cut it.

At a conservative growth rate of about 3 per cent after tax and management fees, you'd need \$2.3m in assets to produce \$100,000 a year for 40 years, says Jeff Matthews, senior financial adviser at Spicers Wealth Management — using up both the capital and income on your nest egg. Or, if you expect to live 25 years after retirement, the figure would be \$1m.

"You need to sit down and say to yourself 'I have 12 to 15 years of earning capacity, how do I maximise it?'," says Matthews.

You may think you have plenty of time, he says, but you can't assume you will have 15 years at \$100 grand a year. What if you're working for a Feltex or Air New Zealand and you suddenly find yourself made redundant?

Budgeting skills can be learned at any age. The Federation of Family Budgeting Services has free budgeting advisers around

the country, or if you prefer you could read a book such as *Budget Wise, Dollar Rich* by Anton Nadilo and Andrew Lendal or complete a financial plan online at sorted.org.nz.

Matthews says: "You also need to sit down with your partner and make sure you are rowing in the same direction." That will often mean that both partners of a couple need to work — as well as reigning in spending.

Property investment is one area that has helped many people build capital fast. Typically people get started by borrowing against their own homes and reclaiming tax on any losses until the capital values grow enough to revalue and you can buy more property.

But hang about do you really want losses when you're 50+? Also, do you have the time to wait for the property market go full cycle again? It could well take seven or more years.

For many Kiwis, downsizing their house may be the way to go. The reality is that while you may be able to get change from \$200,000 if you buy a house somewhere such as Te Aroha, not everyone wants to leave their home of many years or move away from their families.

Financial planner Susanna Stuart, of Stuart + Carlyon Financial Planners says she recommends where possible making an income out of the family home.

This may mean creating extra

bedrooms and taking in foreign students or boarders, moving to a home and income property as one of her clients did, so that you have an income stream from the property downstairs, or borrowing on the family home to invest elsewhere in property or other investments.

"I had one client who decided to sell the family home and move out of Auckland — freeing up capital to start a business," says Stuart.

If you can put money aside, then you're going to need to invest it in something that pays more than your average savings account.

"That 60, 70, 80 grand income that gets turned off when you retire needs to be turned into assets," says Matthews. "You need to build up as many investments: equities, property, shares, bonds, etc as you can."

Unlike investors who have built up a tidy nest egg already, you're probably going to need to take some risks. Conservative fixed interest investments or funds may not keep pace with inflation.

"The thing is you shouldn't be too conservative at 52. You are not just investing from the age of 52 to 65," says Matthews. You are still investing with a 30-year time horizon."

Stuart says she often recommends that clients in this situation choose a mixture of shares, listed property trust and fixed interest.



YOU NEED ASSETS OF AT LEAST A MILLION DOLLARS IF YOU ARE TO ENJOY THE RETIREMENT YOU HOPED FOR. GETTY IMAGES

Harness the sun's power

Have a warm home with endless hot water, be kind to the environment — and save money, writes David Maida

Solar water heaters are an environmentally friendly way to reduce energy consumption, but whether you'll profit from one depends on your circumstances.

The Government is keen for you to have one of these on your roof and will give you \$300 towards the cost of one.

The Energy Efficiency and Conservation Authority (EECA) says a third of the energy costs in the average household is from water heating. An effective solar water heater will cut that third by half. On average, that saves \$350-\$450 a year. But at \$3000 to \$8000 installed they are not an instant money saver.

With more than 30 distributors of solar water heaters in New Zealand, choosing the right one may be daunting. For one thing, with so many dealers, there are bound to be cowboys. That's why the Government only helps out if you buy from an accredited supplier.

There are basically three types of systems on offer in New Zealand: evacuated tubes, thermo siphon and standard flat panel. Which one is best depends on who you talk to.

Ingolf Rockelrath of Solar One sells evacuated tubes and says they do best when conditions are less than perfect.

"If it is lunchtime in January, there is basically no difference between an evacuated tube system and a flat panel. It's when you get away from the ideal conditions that evacuated tubes come into their own."

The tubes have a vacuum that prevents heat from escaping — much like a thermos. Either water or glycol in the inner tube is pumped to a heat exchanger in the tank to heat the water.

Nick Schofield, managing director of Synergex Systems and secretary of the Solar Energy Association prefers the thermo siphon system which consists of water sitting in the solar tubes on the roof. As the sun heats the water it gravitates to the storage tank.

"It's the most efficient type of solar heating you can get. Firstly you eliminate the maintenance factors that occur with a pump, electronics and sensors."

Schofield also sells models where the tank is in the home. Instead of the water you use circulating in the solar tubes on the roof, these systems use glycol, an antifreeze agent, as a conductor.

Graham Fitzpatrick, salesman and installer at Solex Solar Heating Systems says this is the way to go to keep the tank off the roof.

"We set up a batch with a standard tank on the roof and strengthen the roof (to take the weight)."

The standard flat panel solar water heater which uses glycol is more complex than a thermo siphon, more expensive and requires more maintenance. But whether you'll realise savings from installing one of these systems depends on how much hot water you use.

Time to enjoy your freedom

It has often been called the empty nest syndrome — when your offspring go their own way in life and leave the family home.

For some couples it can be scary because you have put all your energies into your careers and children, and you may find that you are like two strangers living together. The human glue that kept you together has gone — and in this modern world they may have gone to another continent.

That's why it is so important for couples to have time for each other while the children are still around. The minimum requirement is 10 minutes a day of focused attention on each other.

My wife Mary remembers as a young child they would be given the task of the dishes while mum and dad had a cup of tea in the lounge. Sadly most modern couples think they do this, but a call on a cellphone or a message on an answerphone is not the way to do it. It is sitting down listening to each other that is the key.

For men it is important he converses with such things as: "what three things happened to day and how do you feel about it?"

Then there is the weekly date. It may cost you a few dollars but always remember that divorce will cost a lot more. One week you talk about the family, the next your finances, then your future dreams. Begin to plan what you are going to do when the children leave the nest. It is a wonderful time to dream.

I know a couple who withdrew their superannuation and bought a holiday property. It meant they had to work a little bit longer than they planned, but now it is their special haven and the place their grandchildren always want to visit.

This time of just you and your spouse at home is a wonderful time of getting to know each other again. I believe every person should have three marriages — preferably with the same person. I found with Mary and I, this was the time we rediscovered each other and had the freedom to do things that commitment to a family didn't allow. Remember, the grandchildren are just around the corner and you need this refreshing time to prepare so that you are the magical grandparents who have fully recovered from parenting and are ready to enjoy non-parenting entertainment with your third generation.

I believe it is the time when you can enjoy romance like never before. You know each others' strengths, weaknesses and creativity. So you can do exciting, romantic things that people who don't know each other deeply couldn't even dream about.

The key is to remember that creativity doesn't only belong to the young. Add a new dimension to your weekly dates by going through the alphabet and competing with each other for creativity. For example, "A" could stand for astronomy and involve a night visit to the Star Dome — or maybe an aeroplane ride or Asian food. "B" is breakfast in bed or a barbecue in a romantic place. The fun of this is you'll get your friends involved coming up with the most creative idea for the next week's letter.

Or maybe go for a kayaking trip. Also, share each year the planning of your anniversary. Make it three days and go all out to make it special.

This is also a time when you may want to do something different. What commonly happens is men are successful for the first part of their lives, and then they want to be significant for the second part. Often women are the other way round. They have been significant with child-raising responsibilities and now that's cleared, they want to be successful and perhaps take on a new career. It is important for her man that she doesn't change the goal posts in the middle of the night — that she talks to him about this and he is supportive in her new direction.

A friend of mine's wife wanted to take on a new career that meant she had to travel. After discussion they agreed that she would do this but only go away every second week. On arriving back at her hotel, after her first business day, she opened her suitcase to find a nice card that said, "I am missing you".

This time in a couple's life is one of the most important times, for it allows fresh creativity and commitment to come into their relationship, that prepares them for a future.

There is something about long-term love and companionship that makes blokes like me say to their spouse, "you know, you are irreplaceable".


The key thing is you know your children and grandchildren come into your home and know that you are not boring old buzzards but an exciting couple to be with.

Now that your nest is empty, you have the time to rediscover what makes your relationship so special, writes Ian Grant



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GETTY IMAGES

Go potty

Jane Binsley offers a natural way to feel good, clean the air and improve wellbeing

Imagine if someone invented a machine that could draw toxins from the air and replace them with clean oxygen, while at the same time improving a room's acoustics, counteracting the drying effects of air conditioning, adding interest to your interior decor and making you and your family feel more cheerful.

Well, someone did. That machine is a plant, and those are just some of the benefits you'll reap from bringing a few plants into your home. And that's not to mention the sense of wellbeing you'll get from mucking in with a few bags of potting mix and some organic fertiliser to help another living thing flourish.

Nurturing a few pot plants is a great way to keep connected to the natural world when you've downsized to an apartment or smaller home that may not have a lawn or even a courtyard to potter in – and they're a lot easier to look after than a puppy.

Choosing the right plants will get your indoor garden off to a great start. Some varieties prefer cool temperatures and dim light, and are therefore best suited for rooms on the southern side of the house. Others require full or at least partial sun so are the perfect contenders for a sunroom or north-facing windowsill.

Some are notoriously high-maintenance, while others thrive on neglect. Think about how frequently they'll need watering – if you travel often or spend weekends away you'll need a hardier specimen. Your local garden centre should be able to advise you on suitable plants for your local conditions.

Also keep in mind that some plants are more efficient than others at removing carbon dioxide and volatile organic compounds, such as formaldehyde, benzene and trichloroethylene, from

the air. This is especially important if you have just moved into a new home or completed renovations because these pollutants are released into the air by modern materials such as paints, carpets, cleaning products, plastics, paper products and fabrics, causing headaches, nausea, breathing problems, itchy skin and sore eyes or throat. A NASA study has discovered that some plants can filter up to 90 per cent of such pollutants from the air, replacing them with fresh, clean oxygen.

As a rule of thumb, aim for three large, floor-standing plants or six table-sized plants for every 10 square metres of floor space.

Plants release water vapour into the air, which helps to balance the drying effects of heating and air conditioning by bringing humidity closer to an ideal 20-60 per cent range. They also make your home more comfortable to live in by absorbing, diffracting and reflecting background noise.

As well as improved health, you can look forward to a rosier mental outlook once you have established your indoor garden. Research shows that plants have a positive effect on the human psyche, making people feel less anxious and stressed. One study discovered that hospital patients recovered noticeably faster when recuperating in a room that had a view of greenery, as opposed to a view of a brick wall, while people working in a greenhouse were found to have lower pulse rates and blood pressure levels than those doing similar work in a room without plants.

With the death of minimalism and the renewed interest in creating warm and welcoming interiors, plants are due for a resurgence in popularity. As New Zealand's weather is so fickle, the one thing you can rely on is that you'll have plenty of rainy days during which to tend your indoor garden.

RAPID FIRE | GARETH MORGAN

- GARETH MORGAN IS A POPULAR COLUMNIST AND CONFERENCE SPEAKER, AND ALSO HAPPENS TO BE TRADE ME FOUNDER SAM MORGAN'S DAD. RECENTLY GARETH PUBLISHED *PENSION PANIC*, A BOOK ABOUT ORGANISING YOUR FINANCES FOR RETIREMENT.



What do you think will become of superannuation given the numbers about to retire?

It will continue as it is in real terms — a mix of pay as you go funding and pre-fund monies from the Cullen fund will support that.

With the mass retirements taking place, how will this affect the economy in terms of brain drain?

The biggest effect will be the higher tax load implied. A high tax country risks losing those taxpayers who have other options — normally the higher skilled.

Are there likely to be extra (significant) costs to the individual from the increased strain on healthcare?

That's happened already and many holders of private health insurance no longer have the top shelf policies as they have risen in cost so much.

What steps can the Government take to offset the effects of the baby boomer retirement phenomenon?

Encourage them to stay at work.

Is age discrimination likely to be a factor?

Not allowed to do it now — but the reality will be many of the skills will reside in older people so firms will want them anyway.

What should baby boomers with investment properties do?

It's a matter of exposure — how much of their balance sheet is represented by investment properties? As a generalisation probably too much, so in those cases they need to rebalance (their portfolio).

Are they putting their heads in the sand over a possible housing price correction?

Yes

Where is money best invested at this time of baby boomers' lives?

Spread across all asset classes — this never changes.

Should the Kiwi saver scheme be absolutely compulsory?

No — the majority of people have made adequate provision — study after study is telling us this. It's not a convenient truth for the savings industry who want the Government to tilt the playing field their way, and for paternalistic politicians it seems — stupidly — the right thing to do. Even the Nats are saying so now. There are some people who don't save adequately. Rather than change the rules so everybody is incentivised to save more (so most of us over-save) the Government should target its policies at those folk.

What is the most secure way of managing a pension plan?

Two types of security — against market volatility and fees and against fraud. The key is diversification and accurate knowledge on true fees.

Is the reverse mortgage option a good one for baby boomers?

It should be a last resort.

If the Trade Me windfall hadn't come your way, what would you have done differently in your own planning?

Nothing — I already had it totally in hand.

What advice do you have for the X generation in terms of starting to plan for the future?

Start early — it means that you can, in effect, retire or only work when you want to that much sooner — that's called freedom.

Go online to share your family photos

Unless you are well organised, it is easy to lose track of your digital snaps, writes Steve Hart

Digital cameras have given us all the power to take great pictures. But now, instead of accumulating a box of photos for handing around at family get-togethers, we end up with hundreds of computer picture files.

These files, often automatically named something such as IMG1044.jpg, are stored on our computer's hard drive. Picture files are often scattered all over the hard disk unless you have the self discipline to always copy pictures from your camera to one folder.

But even doing that can result in problems when you copy pictures from more than one camera. This is because pictures from different cameras can have the same file name. Then you risk overwriting an old photo with a new one with the same file name.

While there are some handy computer programs that will display and help you manage your pictures, you still can't easily share them unless you print them off. For that you need a photo quality printer, special photo paper and time.

I haven't done the calculations myself, but I doubt there is much difference in cost between printing your own photos (using your ink, power, paper and time) against using other services to convert your digital pictures into hard prints.

And what happens if you move up to a new computer or the old one packs up? Those digital pictures are at risk of being lost forever. Backing up precious digital photos onto CD or DVD disks is a good start — but even those disks can get lost or damaged.

One way to ensure your pictures survive domestic disasters and are shared with friends and family is to put them on a website designed for picture storage.

Your pictures will still be on your computer, but they can also be uploaded and automatically copied in the process.

Many companies that host photos for free hope to make money when you order a hard print of a photo or buy something

special such as a mug or T-shirt featuring one of your pictures. Some will even produce a DVD slideshow of your photos set to music and mail you



GETTY IMAGES

the DVD so you can watch your photos on your TV.

One such website is album.co.nz which allows registered users to store 250 pictures on its site for free. Photobucket.com lets you store 10,000 pictures and

can click and watch your photos online. It's a great way to share your pictures, doesn't clog up your friends' email accounts with huge picture files and it backs up your precious pictures too.

And of course, online hosting has now extended to video with sites such as youtube.com and photobucket.com offering this service (to name just two).

Unfortunately, I think we now have to work a little harder to preserve our family pictures and history as fewer photos are

“...we now have to work a little harder to preserve our family pictures and history as fewer photos are being printed and future generations will have little in the physical world to look back on”

among the slickest is Photomax.com.

Once your photos are organised online you can simply email your weblink to friends and family so they

being printed and future generations will have little in the physical world to look back on — unless they know the password to your online picture library.

Are you 50+ and looking for a useful website?



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Taste the summer season

On languid, late-summer evenings, the intense, vibrant flavours of anchovies, basil and garlic will perk up a salad and set hearts racing, says Nigel Slater



A bean salad will always look distinctly "Italian terrace", and is as cheap and filling as food gets.

The dressing — with basil, thick green oil and lemon juice — is what turns the simplest meal on earth into something that sets summer hearts racing.

Summer is when almost every meal comes to the table shining brightly with thick, green olive oil and reeking of garlic.

There are tomatoes, fat and scarlet, at almost every meal; black olives turn up almost on a daily basis, and there is more lemon juice and vinegar in the dressings than there probably should be. This is the season for bright, pungent flavours that sing loudly in the mouth, ingredients that sizzle and shout and sting in the searing heat.

This lunch starts with roasted red and orange peppers, dressed with garlic and anchovy. Few dishes are so unquestionably suited to high-summer eating, especially when they are married to cool, milky cheeses such as mozzarella, ricotta and feta.

ROAST PEPPERS WITH BROWNED GARLIC AND BASIL

Silky red and orange peppers are often dressed with garlic and basil. This time I have browned the garlic, as you might in Chinese rather than Italian cooking, and added anchovies, bringing a more pungent note to the peppers. Serves 4.

4 LARGE PEPPERS — RED, YELLOW OR ORANGE
OLIVE OIL

4 CLOVES OF GARLIC

A LARGE HANDFUL OF BASIL LEAVES

8 ANCHOVIES

Set the oven at 200C/gas mark 6. Halve the peppers and remove the core and

seeds from each half. Put the peppers skin-side up in a roasting tin and bake for 30-40 minutes until they are soft and tender and their skins are blackened in places. Remove from the oven and leave to cool slightly. Peel away the skin, making certain that you keep any juices to add to the dressing. Cut each half of pepper in two. Lay the pieces flat on a serving dish.

Make a dressing with 3 tbsp of olive oil, any reserved juices collected and the torn-up basil leaves. Peel and finely slice the garlic then fry briefly in a little oil till thoroughly nut-brown and lightly crisp. Remove from the pan immediately, chop roughly and add to the dressing. Lay over anchovies, then spoon over the dressing.

CANNELLINI BEANS WITH BASIL

This salad is at its most interesting when made with freshly cooked beans but can be made with tinned beans, rinsed and drained.

250G CANNELLINI BEANS, SOAKED

OVERNIGHT IN COLD WATER

FOR THE DRESSING:

A LARGE HANDFUL OF BASIL LEAVES (ABOUT 50)

A HANDFUL OF PARSLEY LEAVES

THE JUICE OF A LEMON

2 TSP SMOOTH DIJON MUSTARD

OLIVE OIL

Drain the beans, put them in a pot and cover with water. Bring to the boil, but do not salt till later. Salt will make the beans tough. Turn down the heat and leave them at an enthusiastic simmer. After 35 minutes, season generously with salt and continue cooking until they are tender but with some bite. They can take anything from 40 to 50 minutes, depending on the age of your beans.

Put the basil and parsley leaves into the jug of a blender or food processor, pour in the lemon juice, add the mustard and a good pinch of salt, then blitz the mixture, adding in enough olive oil to make a thick but pourable dressing. Drain the beans, put them in a bowl and pour over the dressing. Toss them gently and set aside so that they soak up the dressing as they cool.

—OBSERVER

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Just cruising

John Bell set a course for adventure on the Saga Rose and found paradise at sea

Gentlemen, dust off your dinner suits; ladies, frock up in your finest for the world cruise ship Saga Rose's weekly formal dinner.

The fashion police won't get you if you don't have a dinner suit but jacket and tie on most evenings is the minimum.

The evening ritual of quiet conversation over fine food and wine with attentive but subtle service is beguiling and fits snugly into Saga's niche market: exclusively over-50s.

You may get away with some smart trackies at breakfast. Just splash some water on your face, beat your chest a little and say "Just came from the spa and gym".

Then eat a carefully chosen breakfast from the Lido cafe buffet under cover or al fresco adjacent to the outdoor pool.

Lunch is a casual affair and the buffet choice is even larger than breakfast.

If all this isn't enough, there are traditional morning and afternoon teas — this is an English ship after all.

Saga Rose and its sister ship Saga Ruby, both based in Southampton, take the over-

50s round the delights and mysteries of the Orient and Mediterranean in the European summer.

In winter, the sisters leave England for their respective world cruises.

Ruby sails east to the Orient and across the Pacific to the United States. Saga Rose goes west, including the Antarctic and Pacific islands.

Between them, these two gracious ladies have most of the world's exotic spots covered, including every major port in Australia plus Auckland and Wellington.

The ships pick up local entertainers and speakers on their Australian leg, as well as some home-grown wine and beer.

Both Saga liners have a high level of return cruise-lovers, which is testament to the comfort, style and attention on board, where the passengers to crew ratio is almost two to one.

Saga Rose caters for up to 587 passengers and Saga Ruby takes 655.

They have everything you expect from hotels on the high seas that are just the right

size to appreciate that you are on a real ship, rather than a floating continent.

Both have indoor and outdoor pools, gym, spa, library, ballroom, cinema, beauty salon, full medical facilities and 24-hour internet and email access.

There are classes, lectures, games, dancing lessons, fitness sessions or that other great option of doing practically nothing while enjoying a dazzling variety of entertainment.

A thoughtful addition to passengers' enjoyment are the male dancing partners for the many single women who enjoy cruise life on their terms.

A lot of thought has gone into these cruise ships so that the over-50s and partners (who can be as young as 40) can relax and enjoy a good time.

Both Saga ships have flexible itineraries ranging from seven to over 100 days so passengers can pick and choose where and when to board and disembark. Some English passengers on my Australian leg of the world tour caught up with relatives and friends in one city and rejoined the ship in another.

There is a wide choice of cabins for the single traveller, ranging right up to suites with their own lounge and balcony.

I became territorial about my balcony in a short time. If you want to really be on your own, it's just you, your deck chair and the sea.

IF YOU GO

Saga Rose is scheduled to spend a day in Auckland on February 28, 2007 and in Wellington on March 2, 2007. You will be able to join the ship when it sails from Sydney to Bali on a 12 night itinerary departing March 7 with prices from \$3595 a person. A longer 17 night itinerary will depart Sydney and arrive in Singapore on March 24, 2007, prices start from \$5095 a person.

Other cruises available. Terms and conditions apply. Call Cruise Holidays on 0800 278 473.

•The writer travelled from Sydney to Hobart and Melbourne on the Saga Rose courtesy of Saga Holidays.

-NZP



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Be where you want to be

Diana Clement checks out the options on unlocking the equity in your home

Short on cash? What could be simpler than unlocking some of the capital in your house and using this to fund a luxury item, your day-to-day spending or unexpected bills?

For baby boomers who find themselves in their late 60s with little cash in the bank, maintaining their lifestyle can be difficult says Spicers Wealth Management's Jeff Matthews. They may want to visit children or grandchildren living overseas. The concept of unlocking your home's equity is so simple that a number of companies are offering "lifetime" or "reverse equity" mortgages aimed at older people in exactly that situation.

HAVE YOUR CAKE AND EAT IT TOO

How these mortgages work is: you sign a lifetime mortgage agreement with a specialist provider giving you a lump sum to spend or invest as you see fit. Instead of making regular payments such as with a standard mortgage a "lifetime mortgage" is repaid after you go into long-term care or from your estate once you die.

The interest rate that accrues on your home is usually about one or two per cent above the standard home loan rate.

The older you get, the greater proportion of your equity in your home you can borrow. This is because the longer interest accrues, the more your equity in your home reduces. Typically you can borrow up to 15 per cent of your home's value at age 65 and up to 30 per cent at age 80.

As well as lump sum "lifetime mortgages" there are also options with some companies to get the money as a line of credit, earning interest on money you haven't yet spent.

Linda Taylor, marketing director at Sentinel, which provides this style of mortgage says: "(Lifetime mortgages) suit many New Zealanders, but not all - partly because the main way New Zealanders save for their retirement is through home ownership. At retirement New Zealanders may be asset rich and cash poor - and need to unlock their investment.

"The loans have the added advantage in that they're designed to help people stay in their own home."

These mortgages can be a godsend for many people.

There are many variables with lifetime mortgages, which can make them better or worse depending on your personal situation. You need to take a long look at the establishment



fee, which can be \$1000 or more, who pays for valuations, charges to draw down another loan at a later date, the term of the loan, and whether you can move home if your circumstances change.

It's essential that you get good advice and you should also let your family know what you are doing. Sometimes those people who think that they are going to inherit the family home are bitterly disappointed when they find there is no value left in it when an older person dies.

A STING IN THE TAIL

Lifetime mortgages can have stings in their tales. In Britain, for example, this type of mortgage has come in for a lot of criticism from consumer advocates.

However, it's a new market here and the Government has a code of practice in the pipeline. A voluntary code has been launched by industry body the Safe Home Equity Release Plans Association, www.sherpa.org.nz.

Some of the questions you should discuss with a financial planner, lawyer, mortgage broker or other financial professional include:

- What happens if you take out a "lifetime mortgage" when you're 60 or 65 and live until you're 90. You could end up with the entire value of the home eaten up by interest and fees.
- What if interest rates rise and the value remaining in your house shrinks faster than expected? Fortunately some providers have loan repayment guarantees or insurance to ensure you don't face a negative equity situation.
- Would you be better off downsizing your home or moving to a cheaper area? That isn't possible or desirable for every retiree.

Taylor says that research at Victoria University on behalf of the Retirement Commission found that 98 per cent of those homeowners who had taken out lifetime mortgages were satisfied

Cash converters

Main players in releasing home equity are:

- Sentinel
- DorchesterLife
- Lifestyle Security

A survey by Sentinel of 3000 clients found the main uses for the money in order of popularity were:

1. Home repairs/improvements
2. Gifts to family
3. To repay debt (often credit card debt)
4. Extra income
5. Holidays
6. Car purchase
7. Goods purchase
8. Operations

with their scheme.

Silver Choice offers a scheme where you sell your house and sign rent your home for as long as you wish. The Consumers' Institute says the Silver Choice offering is "a complicated scheme that involves selling, renting and a series of forward payments.

"It is also an unknown and untested product that is not specifically regulated in New

A smile a day...

Anne Harding implores you to keep your spirits — and your health — up

Having a positive outlook makes life more enjoyable, and it may also lower blood pressure in older adults.

In a survey among more than 2500 people aged 65 or older, the higher a person scored for positive emotions, the lower was his or her blood pressure.

“Our thoughts and emotions do affect our physical processes,” said Dr Glenn V Ostir of the University of Texas Medical Branch in Galveston, the study’s lead author. “The nice thing is that we have some control over that.”

There is evidence that positive emotions can help keep a person’s chemical and neural responses in balance, and help people handle stress better, he says.

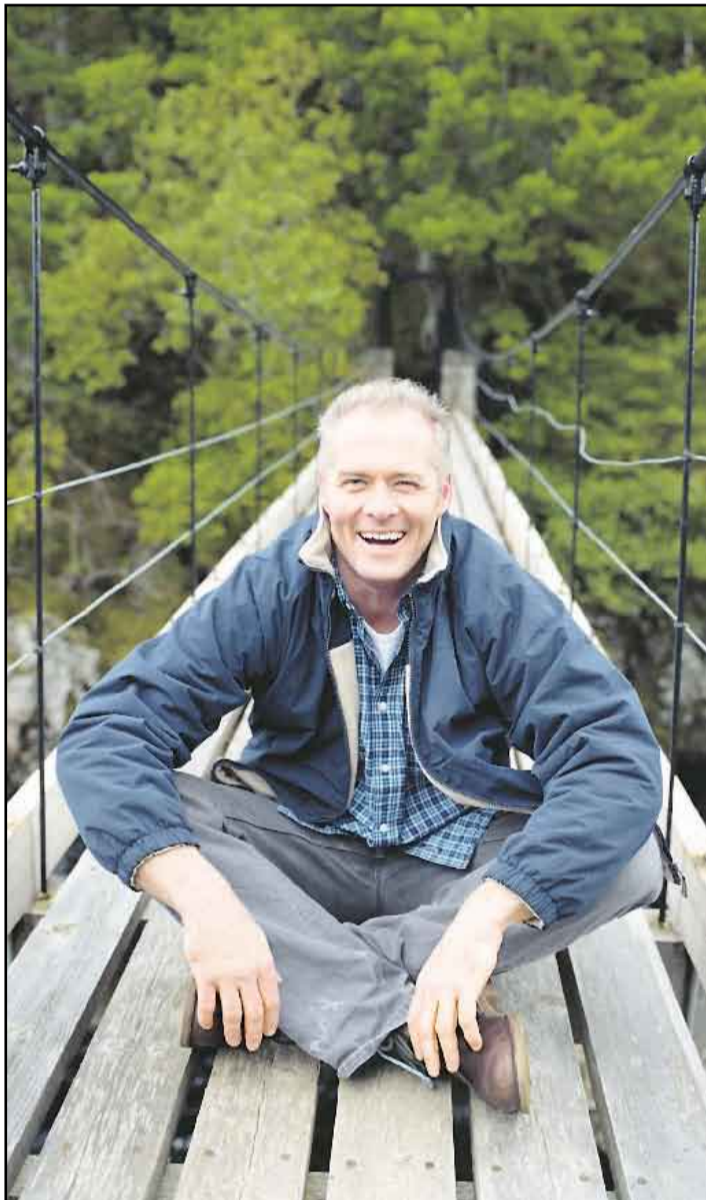
To investigate whether happiness might be related to blood pressure as well, they surveyed 2654 people who were an average of 72.5 years old. All the subjects completed a questionnaire that ranked their degree of positive emotions on a scale of 0 to 12.

The higher a person scored on the test, the lower their blood pressure was, the researchers found. The effect was strongest among people who were not taking drugs to lower their blood pressure, but it was still significant for men and women who were taking antihypertension medications.

The findings suggest that targeting people’s emotional well-being could be an effective way to help control their blood pressure, Ostir and his team said.

Ostir emphasized the importance of knowing one’s blood pressure, and suggested people try to gain perspective when they were feeling unhappy. When “we’re worried or anxious or stressed out over things, maybe we should take a step back and be aware of why we’re feeling that way,” he said.

— Reuters



GETTY IMAGES

Have a heart - go nuts



GETTY IMAGES

Walnuts may soon become the next great health food following a study showing that they can boost the body’s ability to withstand the effects of a fatty diet.

Walnuts contain natural chemicals that help to prevent the hardening of the arteries, making them less prone to becoming blocked, said Emilio Ros, of the Hospital Clinico in Barcelona.

“Each time we eat a high-fat meal, the fat molecules trigger an inflammatory reaction that, among other ill-effects, reduces the elasticity of the arteries,” Dr Ros said. “Over time this repeated damage is thought to contribute to hardening of the arteries and, in turn, to heart disease. Our research shows that eating walnuts helps to maintain the elasticity of the arteries.”

The research, funded by the California Walnut Commission and published in the *Journal of the American College of Cardiology*, involved 24 adults. Scientists found that the walnuts helped to decrease the onset of inflammation and oxidation in the arteries — processes that contribute to the hardening of arteries. However, the walnuts also helped to preserve the elasticity and flexibility of the arteries, regardless of cholesterol levels.

Dr Ros said that walnuts are rich in an amino acid called arginine, a substance needed to keep arteries flexible. Walnuts also contain antioxidants and alpha-linolenic acid, which some scientists believe can help to stave off heart disease.

—The Independent

discover the magic of Rarotonga

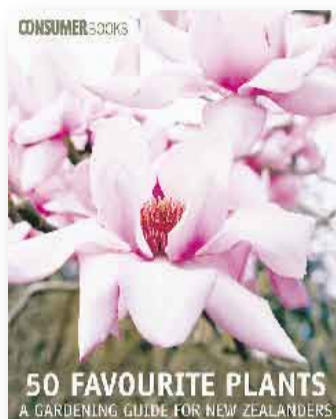


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Reviews

Ashley Campbell discovers a few things to help you relax or invest your money wisely

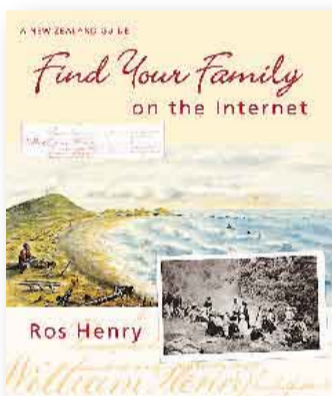


50 FAVOURITE PLANTS: A GARDENING GUIDE FOR NEW ZEALANDERS

PAPERBACK
AUTHOR: VARIOUS
PUBLISHER: CONSUMERS' INSTITUTE
AVAILABLE FROM: WWW.CONSUMER.ORG.NZ
PRICE: \$24.95

Now here's a gardening book every home-owning Kiwi should have. From the pages of Consumer Home & Garden and Consumer Gardening comes advice that really works for New Zealand gardens, no matter which of our various climates they inhabit.

It's full of tips on what to plant, when to plant it and how to care for it to fill your garden with scent and colour. After all, we all want maximum reward for our green-fingered efforts, don't we? The plants have been chosen by the folk at Consumer, so you know they're practical as well as beautiful.

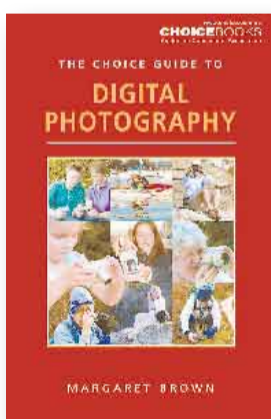


FIND YOUR FAMILY ON THE INTERNET: A NEW ZEALAND GUIDE

PAPERBACK
AUTHOR: ROS HENRY
PUBLISHER: RANDOM HOUSE
AVAILABLE: WHITCOULLS, WWW.WHITCOULLS.CO.NZ
PRICE: \$29.99

As the author says, if you are a Pakeha New Zealander, there is one fact you can be certain of: your ancestors came here from somewhere else. You may know a bit of the where, but have difficulty filling in the gaps. Henry confesses she's spent far too much time on the internet tracking her ancestors down, and here she

shares her tips for finding yours. Chapters look at things like the difference between family history and genealogy, using search engines and good genealogy sites.



THE CHOICE GUIDE TO DIGITAL PHOTOGRAPHY

PAPERBACK
AUTHOR: MARGARET BROWN
PUBLISHER: AUSTRALIAN CONSUMERS' ASSOCIATION
AVAILABLE: WWW.CONSUMER.ORG.NZ
PRICE: \$27.95

First things first: if you want to share your photos online, you have to take photos worth sharing. This "how to" guide from the Australian Consumers' Association covers all the basics and teaches you how to use your camera to take photos that'll make you proud. It answers common questions such as "How does the camera work?" "How do I print my digital photos?" and "How do I send my photos by email?" You'll

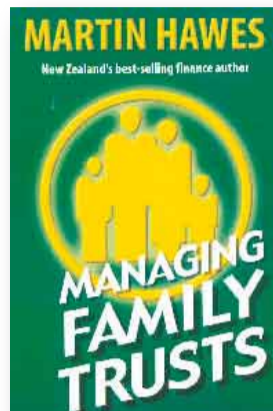
find out how to edit your photos on the computer and it also has a handy contact list of manufacturers in New Zealand and Australia. Get snapping.



SNAKES & LADDERS - FREE

PAPERBACK
AUTHOR: MARY HOLM
PUBLISHER: RESERVE BANK OF NEW ZEALAND
AVAILABLE: WWW.GOODRETURNS.CO.NZ
RESERVE BANK: WWW.RBNZ.GOVT.NZ

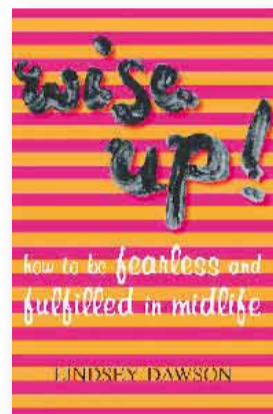
Reserve Bank Governor Allan Bollard has this to say in the foreword to this free guide to investment and saving: "The Reserve Bank can't tell households how to save and invest. However, it is in New Zealand's interest, economically and socially, if New Zealanders invest their savings well." Author Mary Holm covers all the issues and all in easy-to-understand language that makes much more sense than all that economist-speak. Essential reading.



MANAGING FAMILY TRUSTS

PAPERBACK
AUTHOR: MARTIN HAWES
PUBLISHER: RANDOM HOUSE
AVAILABLE: GOOD RETURNS, WWW.GOODRETURNS.CO.NZ
PRICE: \$24.95

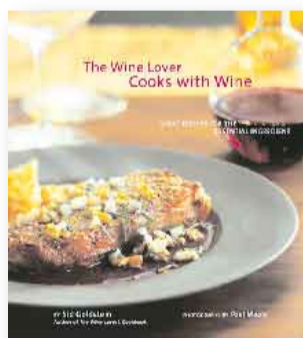
So you've protected your assets in a family trust, everything's sweet and you're set for life, right? Wrong. Things can go awry, and there's one basic, often overlooked, fact explaining why: the assets no longer belong to you. Most people, however, continue behaving as if they do. In this book, financial adviser Martin Hawes explains the possible dangers, how your trust might be attacked and how to protect it from attacks.



WISE UP: HOW TO BE FEARLESS & FULLILLED IN MIDLIFE

PAPERBACK
AUTHOR: LINDSEY DAWSON
PUBLISHER: RANDOM HOUSE
AVAILABLE: WHITCOULLS, WWW.WHITCOULLS.CO.NZ
PRICE: \$34.95

You may still be acting like the eternal youth, but deep down inside (somewhere around the knee joints) you are all too aware that things have changed. But "getting old" isn't the only option to denial. Lindsey Dawson interviewed 50 New Zealanders who are attacking their mid-life with gusto — opening new businesses, taking adventure holidays, doing that university degree they always aspired to. Yes, the chapter headlines are all a bit twee (Wise Up to Strength, Wise Up to Courage, Wise Up to Resilience etc), but there are more than enough practical tips and motivating tales to make up for that. Take these words from Christchurch businesswoman Wendy Kennedy: "In my 20s I was trying to carve a niche for myself, in my 30s I was trying to please everyone else. And then I had an epiphany that made me realise, oh, my life is not about pleasing other people." Precisely.



WINE LOVER COOKS WITH WINE

PAPERBACK
AUTHOR: SID GOLDSTEIN
PUBLISHER: CHRONICLE BOOKS
AVAILABLE: WHITCOULLS ONLINE, WWW.WHITCOULLS.CO.NZ
PRICE: \$59.95

Wine isn't just for drinking, you know. It's also for cooking with. Goldstein explains not just how to pair wine with food to bring out the best in both, but also how to use wine in your cooking to tenderise, add moisture and impart complex flavours to food. With 80 recipes, he of course covers the old favourites such as Coq au Vin, but there are also exotic-sounding dishes such as Tequila-and-Sherry-Marinated Prawns Diablo and Drunken Chocolate Cake with Port. Mmmmm. There's a section on non-wine-based side dishes to complement the mains, and recommendations on which (foreign) wines go with each dish.



IT'S TIME

CD
ARTIST: MICHAEL BUBLE
LABEL: REPRISE
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