The family that fell in love with Hamilton
Welcome from Hamilton Mayor, Julie Hardaker

Hamilton overview

Rohe: Tainui - Waikato

SSNZ in Hamilton - all in a day’s work

The family that fell in love with Hamilton

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Global knowledge for a global business
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WELCOME TO NEW ZEALAND

Hello to our regular readers, and to all new subscribers and recent arrivals, welcome.
As the General Manager of the Settlement, Protection and Attraction Division within Immigration New Zealand, my role is to ensure you are feeling welcome here, are settling well, and are able to make a contribution to this country.

This quarterly magazine is one way we work to provide you with the information you need. We value the skills and knowledge you bring and want to ensure you can use your talents to grow our existing companies - or to invest in or start your own.

We have a great country, here on the edge of the world. New Zealand is a fantastic place to live, with an engaging climate, landscape and culture, and real opportunities to be what you want to be.

We also value your feedback. If there are things we can do better to help you settle quickly, please take the time to let us know - by email to: settlementinformation@dol.govt.nz

Many thanks and best wishes for your future here.

Steve McGill
General Manager, Settlement, Protection and Attraction Division
Immigration New Zealand

INTERNATIONAL RECOGNITION FOR NEW ZEALAND SETTLEMENT STRATEGIES

A new publication highlighting good migration ideas from successful cities has included both of New Zealand’s regional settlement strategies – for Auckland and Wellington.

Good Ideas from Successful Cities notes the Wellington Regional Settlement Strategy’s success promoting Marae welcomes for new migrants, and the Auckland strategy’s work moving newcomer integration to the forefront of the city’s future.

Interest in the New Zealand approach may now result in a further edition dedicated to highlighting initiatives in New Zealand.

IMMIGRATION NEW ZEALAND JOINS NEW ‘SUPER-MINISTRY’

On 1 July 2012 the Department of Labour (which includes Immigration New Zealand) became part of the new ‘super Ministry’, the Ministry of Business, Innovation and Employment, led by the Hon Steven Joyce.

Other areas in the new Ministry are the Department of Building and Housing, the Ministry of Science and Innovation and the Ministry of Economic Development.

Immigration New Zealand has retained its Deputy Chief Executive Nigel Bickle, and no substantive changes are planned in the immediate future – but opportunities for service and delivery improvement are likely to be considered in 2013.

(L-R) INZ Deputy Chief Executive Nigel Bickle, Inaugural Chief Executive of the new Ministry David Smol, MBIE’s Minister the Honourable Steven Joyce.
ARMS TRUST RECEIVES NZ DIVERSITY AWARD

Auckland Regional Migrant Services (ARMS), Auckland’s lead agency for Settlement Support New Zealand, has received a New Zealand Diversity Award for an outstanding contribution to cultural diversity in New Zealand. Chief Executive, Dr Mary Dawson said, “We are extremely delighted to be recognised for our work across the region”.

Speaking at the awards Auckland Mayor Len Brown said, “I am proud to be a Patron of ARMS, they have done outstanding work within the newcomer communities in Auckland. Services like this are a vital part of Auckland being an inclusive and liveable city.”

[Image of award ceremony]

FREE FM – WAIKATO COMMUNITY RADIO IN 15 LANGUAGES.

New Zealand Community radio is an important resource for new migrants who can miss hearing their first language being spoken. In the Waikato, Free FM airs over 80 hours of purely local Access radio each week, in over 15 languages. All the shows are made by volunteer broadcasters. Listen in on 89FM in the Waikato, or via their live stream or on-demand podcast service at freefm.org.nz and iTunes.

Statistics NZ is running a nationwide roadshow in November to talk about the 2013 Census.

The Census is an important event that provides the base line information used to make key strategic decisions for New Zealand – like where we need new hospitals, kōhanga reo, schools, roads, public transport, and recreational facilities – all of these decisions and many more use the data collected at Census time.

The Statistics NZ road show will help everyone prepare, by briefing interested groups and individuals, so they are then able to provide correct information to the community. Local communications, community liaison and outreach staff, iwi and Māori liaison workers, student support officers, librarians, social and health service staff, and youth workers are all encouraged to attend. The meetings run from Nov 5 to 30 throughout the country. For more details visit the roadshow Calendar http://goo.gl/3uvlP

DUNEDIN INFORMATION PACK FOR EMPLOYERS OF NEW MIGRANTS

A new information pack to assist employers with settling newcomer employees in Dunedin is now available. Developed in conjunction with several local agencies, the pack can be customised for each employer, recognising the difference between larger employers with designated HR resource and small to medium employers (SMEs) that do not.

Local SSNZ Coordinator Fi McKay will visit local employers to assess their needs and customise the new pack for them. Early response has been enthusiastic, including an article in the Dunedin Star.
Standing proudly in the heart of New Zealand’s North Island, Hamilton is a unique and energetic city. It is New Zealand’s largest inland city and fourth largest urban area, and is one of the fastest growing cities in the country. Home to around 145,500 residents including over 160 ethnicities, Hamilton’s rich cultural diversity is a source of great pride. Each ethnic group has its own distinct culture and plays a key role in the unique makeup of our city.

Here in Hamilton our people enjoy an excellent quality of life and have a host of leisure, entertainment and social options on their doorsteps. Hamilton Gardens, the award winning, number-one tourist attraction in the region, features a series of five stunning garden collections, while Hamilton Zoo is home to a kingdom of captivating wildlife and the largest bird aviary in the southern hemisphere. The south end of the central city provides a vibrant arts and culture precinct featuring the thought-provoking exhibitions of Waikato Museum, thriving nightlife, and an impressive selection of cafés, restaurants and bars.

With our agricultural heritage and strong sporting culture here in Hamilton, nothing is as contagious as sports fever when it hits our city. Boosting over 1000 hectares of open space, 145 parks and gardens, and 63 sporting facilities, Hamilton has no shortage of spaces for residents to stretch their legs and get active.

On behalf of Hamilton I welcome you and wish you the best of success for the future. I hope that you take full advantage of everything our city has to offer and enjoy making the city your new home.

Julie Hardaker
Mayor of Hamilton
HAMilton is new Zealand’s Newest Metropolitan City With a Population of 141,000 People.

The young ambitious multi-cultural city is situated on the banks of the superb Waikato River. Its warm and welcoming spirit, rich history and contrasting splendours await newcomers to call it their home.

Hamilton is spoilt for places to relax and enjoy. The city is home to some of the most spectacular gardens in the country, one of New Zealand’s largest aquatic centres, an internationally recognised zoo set on 21 acres of beautiful grounds, world class sport and event facilities plus a unique network of walkways and cycle ways that link our residential areas to the beautiful Waikato River as it flows through the heart of the city. The city has a lively social scene with many cafes, bars and restaurants offering plenty entertainment.

Hamilton has a constant buzz of activity in the city through the hosting of hallmark events such as Balloons over Waikato, Gallagher Great Race, Fuel Festival, Hamilton Gardens Arts Festival and many more.

HAMilton’s Economy

- Hamilton is at the centre of one of the richest agricultural and pastoral areas in the world
- Major service centre for the Waikato region
- Dairy industry is centred around Hamilton and Waikato - world class centre of agricultural biotech excellence
- Home to a number of New Zealand’s science research facilities
- Home to national Agricultural Fieldays - largest agricultural trade show in the southern Hemisphere (generating $290 million sales)
- City’s closeness to two main sea ports (Auckland and Tauranga), two international airports (Auckland and Hamilton), railway, south Auckland industrial base and state highways provide significant opportunities for export and import

**FAST FACTS**

- NZ’s largest inland city
- NZ’s longest river, the Waikato, flows for 16km through the city
- Kirikiriroa, the city’s Maori name means ‘long stretch of gravel’
- Population of around 145,600 people (estimate at June 2011)
- Has a youthful population - around half of residents are under 30 years old
- NZ European make up three quarters of the population and Maori 19 percent
- Home to more than 80 ethnic groups
- Mild climate and moderate year round rainfall keep the city and surrounding area very green
- Mean temperatures - 18C in January (summer) and 9C in July (winter)
- 145 parks and gardens and 63 sports areas
- City has more than 1,000 hectares of open space
- Home to 25,800 person capacity Waikato Stadium
The ancestral canoe Tainui, captained by Hoturoa, landed at Kahwia Harbour on the West Coast of the North Island from where the Tainui tribes expanded inland through the Waikato district.

**The Tribes**

By the eighteenth century, Tainui had expanded into four distinct areas: Tāmaki (Auckland), which included tribes such as Ngāti Te Ata, Ngāti Tamaaho and Ngāi Tai; the northern Waikato River around Hamilton comprising Ngāti Mahuta and other tribes; several southern tribes including Ngāti Maniapoto and Ngāti Raukawa around Te Kūiti and Otorohanga; and a related group in the Coromandel – Hauraki area including the Marutūahu Confederation and Ngāti Pāoa.

**Tribal Pepeha**

The pepeha (tribal sayings) ‘Mōkau kei runga, Tāmaki kei raro, Pare Waikato, Pare Hauraki’ (Mōkau to the south, Auckland to the North, the district of Waikato, the district of Coromandel) describes the geographic extent of the Tainui – Waikato tribes.

Another saying ‘Waikato taniwha rau, he piko he taniwha, he piko he taniwha’ (The Waikato River of 100 guardians/chiefs, at each bend a chief, at each bend a chief) describes the tribes stretched along the length of the Waikato River. As one of the largest tribal groupings in New Zealand, Tainui is indeed a taniwha (monster).

**Auckland**

Several Auckland tribes descend from crewmembers left by the Tainui as it passed through Auckland, including Marama (the wife of Hoturoa), Taikehr, Taihaua and Rakataura (a famous priest) and his sons Hape and Riu-ki-uta. Descent is also traced from two seventeenth century military leaders, Makiti and Kāwhari, who conquered much of the isthmus in separate campaigns. Te Wherohero, the first Maori King was born at Maunga Taketake (the everlasting mountain) now the runaway at Auckland Airport, and his son Tāwhiao lived at Puukeawa, the site of the Auckland Museum. A Treaty of Waitangi settlement for land losses during colonisation is nearing the final stages of agreement.

**Hauraki**

The fourth kin zone, sometimes called the Marutūahu confederation after Marutūahu who migrated from Kahwia, is centred on the Coromandel Peninsula and East Auckland to the Tāmaki River. Another ancestor Pāoa came from Ngāruawāhia. The Marutūahu and Pāoa groups first intermarried with, and then subsumed, earlier tribes including Ngāti Pou, Ngāti Hei, Ngāti Hako and Ngāti Huarere mainly of the Te Arawa grouping. These tribes also lost most of their land and like their relations are negotiating settlements.

**The Kingitanga Tribes**

The tribal centre of Ngāruawāhia and Mount Taupiri stands at the strategic confluence of the Waipā and Waikato Rivers. These tribes descend from Whatihua the son of the ancestor Tāwhao. They established the Kingitanga in 1858 to counter European domination. In response, the government invaded the Waikato and confiscated 500,000 hectares of land centred around Hamilton. A Treaty Settlement worth $170 million, the first of the modern era, was signed in 1995, which Waikato – Tainui have grown to over $600 million.

**The Southern Tribes**

Stretching from the upper Mōkau and Whanganui Rivers, to Te Kūiti and Otorohanga, and eastward to Matamata, these tribes descend from Tūrongo, the brother of Whatihua. Rewi Maniapoto, one of their more famous chiefs distinguished himself during the 1860s land wars with the words ‘E Hoa, ka whāwhai tonu mātou ake, ake, ake (Friend, I shall fight you for ever and ever) at the Battle of Orākau where 300 men, women and children, out of ammunition and food, were killed in the swamps as they attempted to flee government forces. Another of their chiefs, Wiremu Tamihana, was the prime instigator of the Kingitanga. These tribes are in the midst of final Treaty negotiations with the government.
Jovi Abellanosa is perhaps particularly well qualified for her current role as Settlement Support co-ordinator in Hamilton. Before coming to New Zealand she was a university lecturer in the Philippines with Masters degrees in English and Development Communication.

The Waikato’s Settlement Support service operates through the Hamilton Multicultural Services Trust, which is based at the Waikato Migrant Resource Centre (WMRC) at Claudelands Park just out of the central city. The Migrant Centre is also home to other services such as English Language Partners, Refugee Services and the Waikato Refugee Forum.

Jovi says, “In 2009 I visited the Migrant Centre website and read about the internship programme which assists new migrants to develop skills to find jobs – and then was surprised and pleased to be offered work assisting with that programme.”

She then started working as an intern for the Interpreting Service of the Trust, was later hired to do casual work, and later still, worked on some of the Trust’s resources. Today she’s one of the Trust’s three-strong management team and combines her relationship manager role with her Settlement Support coordinator position.

Settlement Support Hamilton works directly with newcomers and their families to provide settlement information and refer them to services they may need. It also organises or directs new migrants to workshops that will help clarify aspects of living and working in New Zealand such as the health system, IRD and taxes, careers and education and employment.

“We work with a huge range of national and local agencies that have an interest in successful settlement,” says Jovi. Settlement Support New Zealand also works with employers. The Waikato District Health Board is a big employer with a truly international workforce and every month SSNZ takes part in their orientation workshops introducing the settlement services available for new staff.

“Employment is important for most migrants and you don’t feel as settled without it”, says Jovi. “Things fall into place so much more easily when you have a job.”

While new migrants are the main clients Jovi sees, SSNZ also works with the employers of new migrants, providing information and resources that they and their employees can use to settle in to work more quickly, improving employment outcomes and productivity.

“Hamilton is a great place for migrants now”, says Jovi, “And we’re always thinking about how we can do things better.”
The family that fell *in love* with HAMILTON

A Colombian who first came to New Zealand to study has turned into a star for his company, exporting New Zealand technology to Latin America.

Julian Ramirez-Luna and his wife Madelina Baena originally heard about New Zealand from a friend who was travelling and had sent them a message saying, "If you want the trip of your life, come to New Zealand." The couple wanted a place where Julian could improve his English, and set off from Bogota, the capital of Colombia, with the encouragement of his father, an agricultural engineer who had worked in many countries. "He has been to many countries, but not New Zealand" says Julian. "It’s somewhere he has always wanted to visit. Maybe he will next year."

Even with encouragement it was a difficult choice. Air fares were five times the cost of fares to the USA, and in Colombia information about New Zealand was elusive. However the couple did their own research, and eventually decided they would apply for student visas Julian and Madelina and their young son Lucas got off the plane in Auckland in May 2009. It was 5am and so cold they thought: "What is happening here?" But they found the welcome warm, even from immigration officials at that hour of the morning.

Their planning and reports from another friend had led them to choose Hamilton as an ideal place to live and study - so off they went.

"As soon as I arrived, I fell in love with Hamilton" says Julian. "I found I was looking at everything through my son’s eyes. I saw the quietness, a lovely, peaceful place even though the climate was cool. We began wondering if we could find permanent job opportunities here." This new plan meant a series of challenges. Both their visas and the funds required to stay were due to run out. And Julian’s English was still developing so even asking for advice was not easy - at first, he struggled to understand bus drivers and people in shops.

However with time running out he looked for what opportunities there might be. Although he had an agricultural background, an engineering degree, an MBA, and had been a regional manager for international machinery company John Deere in Bogota, Julian still found that Waikato employers wanted people with local experience.

Then Julian was told about Settlement Support Hamilton and the Waikato Migrant Resource Centre. He was put in touch with Jo de Lisle who arranged for a free assessment of his English skills, and advised that if he wanted to stay in New Zealand, he might be able to continue his English studies and apply for a variation of the conditions of his visa.
One solution was to join the Waikato Migrant Resource Centre’s Migrant Internship Programme led by Lorraine Hooper, where he might get an unpaid internship and prove his value to an employer. Julian had thought he might have value offering possibilities for companies wanting to get into Latin American markets, and began looking for companies that could see this potential. Julian’s job search took him to Derek Fairweather, CEO of Waikato Innovation Park who was looking for people with international contacts. He gave Julian the chance to show what he could do.

Julian focused on the Colombian Government’s restructuring of its dairy sector. “All Latin America is redefining the dairy sector,” he says, with huge possibilities for business. He points to 4.8 million hectares available for agricultural development in Colombia. “It’s flat – and full of rivers. The infrastructure is being built.”

The opportunity came just in time. The family was out of cash and living on credit by the time Julian received a formal job offer and his work visa came through. He became the business development manager for South and Central America for NZ Dairy Solutionz and Beef Solutionz, two subsidiaries of the Innovation Park. He says he feels lucky to be part of an organisation which leads a consortium of 50 companies taking New Zealand agricultural and biotechnologies to the global market.

The next couple of years were good for Julian – and the company, particularly in Colombia. Good relations were also established in Mexico, Costa Rica and Paraguay. Many people have tried to export New Zealand farming techniques and technology to Colombia and have failed, says Julian. "But we are approaching it as a whole package. We offer the complete farming system – Derek is the brains behind this.”

Now, Julian and Madelina, who is pregnant, have great jobs and a great lifestyle, while their son Lucas, now 5, loves his school.

Madelina, an electronics engineer with a postgraduate diploma in quality system’s design and management, now also works for Waikato Innovation Park, as co-ordinator of a “toolkit” – a set of procedures for establishing and running a farm, based on New Zealand knowledge and technology.

Asked if he misses Colombia, Julian says: "I don’t have time to.” He visits South America three or four times a year and spends a month or two on business in Colombia. At the end of 2011, Julian and Madelina decided to seek permanent residency in New Zealand, and the approval came through in July 2012. "We are extremely happy. We have achieved two goals – to consolidate business with Colombia and to settle down here in New Zealand. I see my son living so happy here, so confident and
secure. He speaks both languages and even when we go back to Colombia he talks about coming back to his home in Hamilton.”

Lucas has friends and sports – tennis, soccer and rippa rugby, and he has also learnt to swim. Julian likes tennis and jogging, and he and Madelina love the Hamilton lifestyle, going for walks and visiting parks. In Bogota commuting to work took Julian 3 hours a day. Here they live minutes away from his work.

In business, Julian sees Colombia “getting world-class technology and learning how to produce dairy products sustainably and profitably. And New Zealand is selling technology.”

"I still see Hamilton through the eyes of my son” says Julian. “I love Colombia but Hamilton is our home."
REGION - Hamilton

SHARING STORIES AND EXPERIENCES
Derek Fairweather is quite sure, New Zealand’s economic future lies with exports.

He’s led a number of key initiatives at the Waikato Innovation Park – a purpose built growth hub for Ag-Biotech businesses. Currently he’s CEO for both Dairy SolutionNZ and Beef SolutionNZ.

“New Zealand does agriculture well, and food security would have to be one of the major issues facing the world right now. We have to consider how many more people can we feasibly feed from New Zealand without blowing our environment to pieces - so it makes sense to export our knowledge and technology, as well as our products.”

The business has been looking for opportunities for partnerships to introduce New Zealand’s sophisticated pasture technology into countries that can use the land for beef and dairy. In Colombia for example, the aim is to produce high quality milk for Colombian consumers (and eventually export) using a New Zealand model of pastoral farming with advanced dairying techniques and technologies.

“In New Zealand we suffer with the tyranny of distance, we are a long way from markets, so it makes sense to establish businesses closer to where markets are, but doing that is a lot different from flogging a product. It’s complex.”

Derek has found that getting the right people on board is essential for success. Recently, the business signed a 50,000 cow farm deal with Aliar, a company that owns and leases farms, growing soy and maize and producing pork at massive scale. “We couldn’t have done that without having Colombians on staff.”

Business Development Manager Julian Ramirez-Luna is one of four Colombians working at SolutionNZ. “We got him in, told him what we were doing, and he just went for it,” says Derek. “In fact, Telecom phoned and asked if I should be concerned about the number of phone calls someone on staff was making to Colombia!” Julian spoke the language, knew the market – and had the contacts.
“It’s one of Julian’s contacts that has led to the Alair deal” says Derek. “We couldn’t have done it without him.” Julian’s wife Madelina is now also working on the Alair account. An electronics engineer and management systems specialist, she is adapting New Zealand farming operating systems for Colombian conditions.

Julian says Derek Fairweather is the best boss he’s ever had. “He always has family at the top of his mind, and understands any issues we may be dealing with. We have a good relationship. It’s a very flat management system we have here.”

Derek says New Zealanders often seem wary about taking on people from overseas, but he says employers need to get over that, especially if they’re doing business off-shore.

“You need people who know the language and culture, can assist with negotiations and legal issues, and who can ensure that all parties are understanding issues the same way throughout the entire process, and a project can take years from initiation to implementation."

Nelson Medina was also studying at Waikato when Derek offered him a job 18 months ago. He’s an industrial engineer who’s run a business in Panama, and has experience with logistics. He enjoys the freedom he gets to make his own decisions in his current job. “I report to myself. We function a bit like an orchestra here, we each do our own jobs and it all comes together. I don’t keep having to ask permission to do things.”

Derek Fairweather says it’s not that hard to create a well-functioning work environment. “Everyone, and it doesn’t matter where they’re from, wants to do the best by their families and if we support them, give them the tools to do business, give them the freedom to grow, then they will.”

There are 4.8 million hectares available to grow agricultural products in Colombia and SolutionNZ is currently working on two other Colombian projects, and also has staff working in Asia, Africa, Europe and Pakistan. Peter Davey is from Zimbabwe and has a focus on Asia and Africa.

And with Pakistan already one of the top five dairying nations in the world, SolutionNZ sees the strategic nature of that market, and has appointed Irfan Habib from Pakistan to transform that opportunity into Pakistan-Kiwi style business.

“Pakistan is the first country where we have seriously engaged and learnt about Muslim culture and how to think and do business in a challenging local environment. Overall, we’ve learnt so much over the past four years, the more we learn, the more we learn how to navigate and partner and deliver. The key is having your eyes wide open in these markets, you need ‘local-kiwis’ inside your team to do that.”

New Zealand produces less than three per cent of world dairy, and even less in beef, says Derek. “And we do it in a manner that is low cost, high quality and sustainable. We have a huge opportunity to not only employ, but to co-invest with migrants, to develop compelling value in export markets. We can transfer and adapt our technology anywhere in the world where farming is fundamental to economic development. It’s a fantastic opportunity.”
“Everyone, and it doesn’t matter where they’re from, wants to do the best by their families and if we support them, give them the tools to do business, give them the freedom to grow, then they will.”
CULTURAL FINE-TUNING KEY TO CAREER AND LIFESTYLE CHANGE
Helen Aranda considered taking her high-tech skills to Canada or Australia then decided she liked the look of New Zealand and its lifestyle.

In Manila, a locally run "Pinoys to NZ" seminar boosted her interest. A career move to another country is a natural step for many people in the Philippines, or Pinoys as they sometimes call themselves.

After a short stint in Singapore, Helen arrived in Auckland in August 2010 in search of a job. She had a Work to Residence visa which could later be converted to a regular residence visa. It was more than a month before interviews came her way, but one was with Fonterra, the world’s largest exporter of dairy products and New Zealand’s biggest company.

They had a job in the Waikato that seemed custom-made for Helen, a senior chemist who has helped pioneer food packaging compliance in the Philippines since 2003. Fonterra asked if she was willing to relocate. Helen discovered the Waikato and said “definitely”. She loves the wide-open green of the countryside and the laid-back attitude of the people.

Helen joined a tight team of specialists as a technologist in the rapidly changing field of packaging – a field that can “make or break your business” she says. Helen describes her job as 50 per cent project management and 50 per cent technical. The team based at Hautapu, near Cambridge and about 15 minutes from Hamilton, supports all of Fonterra’s commodity food packaging projects.

Finding the right job was not easy, despite her skills, Helen says. “It was not luck. I was very proactive.” She took free professional advice from Auckland Chamber of Commerce and OMEGA, an organisation created to help skilled migrants into work. The first thing she learned was that her Philippine-style CV and cover letter were far too long by New Zealand standards. She reproduced her documents Kiwi style.

“People can come to a country, with good qualifications, and might have a notion that they were well-established back home, so things will be easy-peasy here.” Even with Helen’s high standard of English she encountered communication difficulties “both ways” because of her accent and the Kiwi accent and slang. “Initially, you take this for granted. It’s a small thing.”

“But when you are starting in a workplace it does matter. Everyone can be laughing and you are thinking: ‘What does that mean?’

“You’re at a stage where you’re trying to prove yourself; but you’re struggling to understand the accent and the culture.”

www.immigration.govt.nz
“I am fortunate having very supportive, understanding colleagues who have helped me into the work culture. They know us Asians are a shy lot.”

As an Asian used to hierarchical structure and formality in the workplace, Helen found things very different. “Conventions are relaxed here – but you have to psych yourself up for that.”

All this can be “career-limiting”, she says. “Because you’re at a stage where you’re trying to prove yourself, but you’re also struggling to understand the accent and the culture and how to fit in, and yet you have to deliver. That has been a very good challenge for me – because it meant I tried to work harder and I have gained friends along the way.”

Cambridge, where Helen lives, provides the lifestyle that drew her to New Zealand in the first place. She goes to a gym, has a favourite sushi shop and a favourite coffee place and loves taking leisurely walks. In Manila she supported World Vision, and here she does volunteer work through the Catholic Church, including visiting rest homes and taking residents to church and on outings.

“Being alone in a foreign country has actually allowed me to expand my range and become more innovative,” she says. She has chosen to live with Kiwi families. “There are Philippine families here but I have been immersing myself in the local culture.”

The man in Helen’s life, Luis, is an electronics and communications engineer working in Singapore. Last year he came to New Zealand to propose, and Helen showed him around the Waikato. At Christmas Helen was back in Manila visiting family and planning her wedding. Asked if Luis is headed for a New Zealand lifestyle, Helen just smiles and says: “I’m here.”

“Conventions are relaxed here – but you have to psych yourself up for that.”
Fonterra’s Packaging Systems Manager, Dean Lorimer, says the expertise the company needs for food packaging comes mainly from overseas. “There are packaging people around but there are a lot more opportunities for packaging people than there are packaging people.” Fonterra exports to 145 countries and “we have to worry about the regulations in all of them”. The strictest conditions tend to be for the EU, the FDA in America, China, Japan, Australia and New Zealand. If these are met, most other countries are satisfied. But one of the difficulties is keeping up with changing regulations across the world. A lot of companies manufacture in New Zealand and sell only in New Zealand or Australia, but our product could be going anywhere in the world.”

In the past five years, his team has benefited from the knowledge of staff from South Africa, Argentina, the Philippines, one from Mozambique via Zimbabwe and the UK, the United States, Ireland, and of course, “Poms, Kiwis and Aussies”.

Being from Lancashire himself, he can call the Brits Poms. Dean came to New Zealand 10 years ago and knows first-hand how migrants face challenges with the culture, the language and the workplace. “Even as an English person, you find that there’s that cultural difference that you have to get over. At first you ask yourself: ‘Is it a New Zealand thing? Is it a Fonterra thing? Is it a local Hamilton thing?’ But certainly there is a difference.”

Usually, when migrants such as Helen Aranda come to Fonterra, their visas have been arranged or are going through the process. However, Fonterra, as an Accredited Employer with Immigration New Zealand, can make a case for bringing in employees from overseas if their expertise is needed.

“I don’t think you can expect someone coming from the Philippines, or Mozambique or somewhere to fit into the culture immediately – to be a perfect fit. I think you have to expect them to grow into it. We’re fine with that. For example, we recruited Helen, not for what she could do in the first six months but for what she can do when she gets fully into the Fonterra dairy industry.”

“OUR PRODUCT COULD BE GOING ANYWHERE IN THE WORLD”
Te Wherowhero achieved fame during the Māori Musket wars, defeating ten opponents in consecutive duels at the Battle of Pukerangiora in 1821. Signed the 1834 Declaration of Independence recognising Māori sovereignty, but refused to sign the Treaty of Waitangi saying Māori should retain their independence. Te Wherowhero urged Māori to stay united.

A strong Christian who led the Waikato-Tainui tribes during the 1860s Land Wars, succeeded in keeping the tribe united after its best lands were confiscated.
THE KINGITANGA
— a history of loss and renewal

By Associate Professor R. Taonui

The Kingitanga (Kingship) was formed by the Waikato-Tainui tribes during the 1850s to unite all Māori against European colonisation and land loss.

A VISION
A chief named Wiremu Tamihana, known as the ‘King-maker’, believed the strength of the British lay in their unity under Queen Victoria. He advocated that Māori would be stronger under one leader rather than many chiefs, and that the relationship with Pākehā would improve if a Māori King stood equal with Pākehā Queen Victoria under the Treaty of Waitangi. Māori appointed a first king, Pōtatau Te Wherowhero, in 1858. However, the vision of pan-tribal unity never materialised. The Kingitanga remained confined to the Waikato as tribes choose their own destinies. Government soldiers also invaded the Waikato forcing Tainui to fight at the battles of Meremere, Rangiriri and Orākau. After the war the government inflicted the ‘Raupatu’ confiscating 500,000 hectares of the best tribal land. This had a devastating impact. By the early 20th century the Kingitanga was in a parlous state.

REBIRTH AND RENEWAL
The movement was invigorated from the 1930s onwards mainly by Princess Te Pūea Hērangi, who played a leading role in re-establishing the Kingitanga as the centre of her people and preparing a quest to seek justice for the Raupatu. Some 60 years later the tribe under the leadership of Dame Te Ärikinui Te Atairangikaahu signed a land settlement agreement under the Treaty of Waitangi settling the Raupatu. The Kingitanga has continued to grow. Many New Zealand Prime Ministers and Heads of State from other countries now make a point of visiting the tribe’s headquarters at Hopuhopu and Tūrangaewaewae to pay their respects.

KING MAHUTA
1894–1912
Established Kauhanganui Parliament in the 1880s to advocate Māori rights.

KING TE RATA
1912–1933
The reign of Te Rata focussed on rebuilding key tribal alliances with the Maniapoto, Raukawa, Hauraki and Tūwharetoa tribal groups.

KING KOROKĪ
1933–1966
Korokī was a reluctant leader. Much of the leadership passed to his aunt, Princess Te Pūea Hērangi. Te Pūea raised funds to rebuild the central bastion of the tribe at Tūrangaewaewae marae near Hamilton.
The Kingitanga summons memory of struggle, suffering and resistance. We remember the vision of Tamihana and the trials of the past. The Kingitanga also represents recovery, renaissance and revitalisation. The Kingitanga tribes of Waikato-Tainui were first to walk the path of settlement, peace and reconciliation with Pākehā in modern times proving that despite hardships peoples from different cultures can work together.

**KINGITANGA — THE TERMINOLOGY**

Kingitanga — hereditary leadership of the Waikato-Tainui peoples and one of the last two such continuing leaderships in Maoridom. The other is the Te Heuheu dynasty among the Tūwharetoa tribes of Lake Taupo.

Taupiri Mountain — the last resting place of the Waikato-Tainui Kings and Queens; located north of Hamilton.

Tūrangawaewae marae — central marae of the Kingitanga at Ngāruawāhia; located north of Hamilton.

Raupatu — the name given to the 500,000 hectares of land confiscated in 1865 after the land wars.

Te Kāhui Āriki — the inner circle of Kingitanga elders.

Kauhanganui — the Waikato-Tainui Tribal Parliament.

Te Ārikinui — overlord or paramount leader.

Kingi and Kingitanga — Maori words taken from the English - King and Kingship.

Groomed by the powerful Te Pūea in the absence of a male heir, Te Atairangikaahu succeeded the throne. Widely respected and admired for her grace, humility and wisdom, she oversaw the settlement of the Raupatu land claims, played a prominent role in the revival of wider Māori society and represented New Zealand and Māori in the Pacific region and on the international stage.

The eldest son of Dame Te Atairangikaahu, Tūheitia leads the Kingitanga into the 21st century.
# Te Reo Māori: Greetings

Greeting people with respect is important in Māori culture. The following are the main basic greetings.

By Associate Professor R. Taonui

## Formal Greetings

Greetings beginning with “tena” (pronounced “teh-naa”) meaning “near you” are usually used during important occasions or when addressing elders.

<table>
<thead>
<tr>
<th>Tēnā koe</th>
<th>Formal greeting to one person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tēnā kōrua</td>
<td>Formal greeting to two people</td>
</tr>
<tr>
<td>Tēnā koutou</td>
<td>Formal greeting to two or more people</td>
</tr>
<tr>
<td>Tēnā tātou</td>
<td>Formal inclusive greeting to everybody present including yourself</td>
</tr>
</tbody>
</table>

## Informal Greetings

“Kia ora” (pronounced “key-aar-or-raa”) literally meaning “be well” is the most often used informal greeting.

<table>
<thead>
<tr>
<th>Kia ora</th>
<th>Hello, thank you, good luck, well done and goodbye to any number of people</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kia ora koe</td>
<td>Informal greeting to one person</td>
</tr>
<tr>
<td>Kia ora kōrua</td>
<td>Informal greeting to two people</td>
</tr>
<tr>
<td>Kia ora koutou</td>
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</tr>
<tr>
<td>Kia ora tātou</td>
<td>Informal inclusive greeting to everybody present including yourself</td>
</tr>
</tbody>
</table>

## General Greetings

These more casual or general greetings similar to those found in cultures around the world.

<table>
<thead>
<tr>
<th>Mōrena</th>
<th>Good morning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ata marie</td>
<td>Good and peaceful morning</td>
</tr>
<tr>
<td>Ahiahi marie</td>
<td>Good and peaceful afternoon</td>
</tr>
<tr>
<td>Pō marie</td>
<td>Good and peaceful evening</td>
</tr>
<tr>
<td>E noho rā</td>
<td>Goodbye (from a person leaving to a person staying)</td>
</tr>
<tr>
<td>E haere rā</td>
<td>Goodbye (from a person staying to a person leaving)</td>
</tr>
<tr>
<td>Hei kōnā rā</td>
<td>Goodbye (less formal)</td>
</tr>
</tbody>
</table>

For other information on Māori language see

www.korero.co.nz
Getting a car and starting to drive around your new environment is one of the first steps to becoming independent of other people and feeling at home in New Zealand. So, what do you need to do to get safely on the road?

**WHEN YOU ARRIVE**

If you have a current and valid overseas driver licence or international driving permit, you will be able to drive the types of vehicles covered by that licence immediately. However, if you have been disqualified from driving or your licence is currently suspended, expired or revoked in either New Zealand or your former home country, then you are not allowed to drive in New Zealand.

Your overseas licence allows you to drive in New Zealand for up to a year. If your overseas licence or permit isn’t in English, you must also carry an acceptable translation.

**CONVERTING YOUR LICENCE**

If you wish to continue driving after a year, you must obtain a New Zealand driver’s licence. It’s a good idea to apply early to make sure you have a new licence before the year is up. The forms to apply for an overseas licence conversion are available from NZ Transport Agency driver licensing agents: the Automobile Association (AA), Vehicle Inspection New Zealand (VINZ), and Vehicle Testing New Zealand (VTNZ).

You’ll need to provide evidence of your identity and address and pass an eyesight screening check. Depending on the country you obtained your licence from, you may also have to pass theory and practical tests.

**GETTING A LICENCE FOR THE FIRST TIME**

New Zealand has a graduated licensing system. This is to assist young and inexperienced drivers to get the necessary experience they need to drive safely on our roads. There are three steps - a learner licence, restricted licence, and a full licence. These all have different conditions under which the holder can drive.

Find out more at: www.nzta.govt.nz/licence/getting/cars/car-licence.html
TIPS FOR DRIVING IN NEW ZEALAND

The first thing to remember is that you must always drive on the left side of the road. If you drive on the right side of the road in your home country, please remember to keep left when pulling out onto the road. It can be easy to forget where you are.

Most roads in New Zealand – other than motorways (freeways) – have a single lane each way, and some provide passing lanes at regular intervals. You should use these where possible when overtaking. You must not cross a solid yellow line on your side of the centre line to pass a vehicle, as the line indicates it’s too dangerous to overtake there.

It’s easy to underestimate travelling times here, because while distances may seem short on paper, New Zealand roads may be narrower than those you’re used to, cover hilly country, and vary from motorways to unsealed gravel roads. Allow plenty of time to reach your destination and take time to rest before each long drive.

DRIVING SAFELY

Preparing to drive safely involves a number of elements – these include buying the safest vehicle you can afford, always travelling at a safe speed for the road and conditions, and sharing the road safely with others. Safety belts and child restraints must be worn by everyone in your car, whether they’re in the front or back seats. It’s also illegal to use a hand-held mobile phone while driving – either calling or texting.

Finally, don’t drink and drive! The NZ Police and transport authorities take the issue of driving while affected by alcohol and other drugs very seriously and impose appropriate penalties.

To create a road system where fewer people die or are seriously injured, we need to improve the safety of all parts of the system – roads and roadsides, speeds, vehicles, and road use. This is a job for all of us – for drivers and for those working in the transport sector. Please ensure you do your bit to help create safer journeys on our roads.

Further information

For more information about any of the issues mentioned above, visit:
- Driving in New Zealand www.nzta.govt.nz/resources/whats-diff-driving-nz/
- The NZ Road Code www.nzta.govt.nz/resources/roadcode/
WorkTalk –

*test your Kiwi workplace interaction skills.*

WorkTalk helps employers and new migrants understand each other.

For both new migrants and their employers communication in the workplace is not always about English language ability. Just as often, simple cultural differences in communication style can be misunderstood by an employer or employee, with potentially serious results.

Immigration New Zealand’s new interactive online resource WorkTalk is designed to raise awareness of these challenges, and help users to improve how they respond to them.

Users are invited to watch several simple scenarios and then test themselves, answering multiple choice questions about the best response for the worker or employer in specific situations.

WorkTalk has been developed with the support of the Victoria University Workplace Communications Studies team who’s work has produced a database of situations where a workplace misunderstanding has been the result of a simple cultural difference.

Here in New Zealand ‘Kiwi culture’ is often the cause. Like locals everywhere our cultural style is natural to us – However when we see an example from a new migrant viewpoint their response becomes understandable. And for new migrants the reverse is equally true.

The resulting tool is instructive and enjoyable to use, and it is hoped will be tried by a wide range of new migrants and their employers. Judi Altinkaya, the National Manager of the Settlement Unit in Immigration, says WorkTalk provides the next step for employers from the popular Employer Toolkit.

“The simplicity of the Employer Toolkit really struck a chord with businesses, but it couldn’t cover all the communication aspects that employers reported having difficulty with. The relationship we have with Victoria University’s Language in the Workplace research team has provided us with authentic workplace dialogue. And just like the Toolkit, WorkTalk takes these day-to-day challenges and describes possible pragmatic solutions in plain English.”

The website uses clear photo-story workplace scenarios to describe the kind of workplace situations where new migrant staff and their employers sometimes struggle to connect. There are two versions of the scenarios – one from the employee/worker’s perspective, the other from the manager/employer’s view. This is followed by a ‘what would you do?’ tick box questionnaire and suggestions on handling tricky communication situations.

You are invited to try it for yourself.

Visit: worktalk.immigration.govt.nz

“When you are starting in a workplace it does matter. Everyone can be laughing and you are thinking: ‘What does that mean?’”

Helen Aranda, from the Philippines. See story p18
IMMIGRATION ADVICE

The immigration system can feel a little confusing at times but there are several places you can go for help.

Immigration help is available from many sources including Immigration New Zealand, licensed immigration advisers, lawyers and your local community law centre.

New Zealand law says ‘immigration advice’ is when a person uses their knowledge of or experience in immigration to tailor advice to your particular circumstances. It is illegal for a person to provide immigration advice without a licence, unless they are exempt.

People are not considered to be giving immigration advice when they provide publicly available information, such as information found on Immigration New Zealand’s website. Other areas of work which are not considered immigration advice include clerical work, settlement services and translation or interpreting services.

Seeking immigration advice – your options

<table>
<thead>
<tr>
<th>OPTION</th>
<th>COST</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deal with Immigration New Zealand yourself</td>
<td>Free</td>
<td><a href="http://www.immigration.govt.nz">www.immigration.govt.nz</a></td>
</tr>
<tr>
<td>Contact a licensed immigration adviser</td>
<td>You will have to pay fees*</td>
<td><a href="http://www.iaa.govt.nz">www.iaa.govt.nz</a></td>
</tr>
<tr>
<td>Contact a lawyer</td>
<td>You will have to pay fees*</td>
<td><a href="http://www.lawsociety.org.nz">www.lawsociety.org.nz</a></td>
</tr>
<tr>
<td>Get help from your family and friends</td>
<td>Free – it’s illegal for them to charge you</td>
<td></td>
</tr>
<tr>
<td>Contact your nearest Community Law Centre</td>
<td>You may have to pay fees</td>
<td><a href="http://www.communitylaw.org.nz">www.communitylaw.org.nz</a></td>
</tr>
<tr>
<td>Contact your nearest Citizens Advice Bureau</td>
<td>Free</td>
<td><a href="http://www.cab.org.nz">www.cab.org.nz</a></td>
</tr>
<tr>
<td>Contact your Member of Parliament</td>
<td>Free</td>
<td><a href="http://www.parliament.govt.nz">www.parliament.govt.nz</a></td>
</tr>
</tbody>
</table>

*Immigration advisers and lawyers can choose to carry out work for free in some cases.
A full list of who is exempt is available at www.iaa.govt.nz.

Licensed immigration advisers – Check your adviser has a current licence:

search the AUTHORITY’S ONLINE REGISTER at

www.iaa.govt.nz

ask to see your ADVISER’S CERTIFICATE

ask to see your ADVISER’S WALLET CARD
**Immigration adviser licence types**

Check which type of licence your adviser holds and whether they can deal with your immigration matter.

<table>
<thead>
<tr>
<th>Licence Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>FULL</td>
<td>Can provide you with advice on a full range of immigration matters</td>
</tr>
<tr>
<td>PROVISIONAL</td>
<td>Can provide you with advice on a full range of immigration matters but must be supervised by a full licence holder</td>
</tr>
<tr>
<td>LIMITED</td>
<td>Can only provide you with advice on certain immigration matters</td>
</tr>
</tbody>
</table>

**Your adviser**

Your adviser must follow a set of ethical and professional standards when dealing with you. These standards are set out in the Licensed Immigration Advisers Code of Conduct.

Your adviser must display this code of conduct in their office and give a copy to you.

**Costs**

Costs should depend on the complexity of your immigration matter and the adviser’s level of qualification and experience.

Licensed immigration advisers must set fees that are fair and reasonable in the circumstances. Your adviser must provide an invoice describing what they did for you each time they ask for money.

Average fees charged by advisers between June 2011-May 2012 were:

**TEMPORARY ENTRY**

<table>
<thead>
<tr>
<th>Category</th>
<th>Average $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>744</td>
</tr>
<tr>
<td>Visitor</td>
<td>629</td>
</tr>
<tr>
<td>Work</td>
<td>1318</td>
</tr>
</tbody>
</table>

**RESIDENCE**

<table>
<thead>
<tr>
<th>Category</th>
<th>Average $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skilled Migrant</td>
<td>3810</td>
</tr>
<tr>
<td>Family (Parent)</td>
<td>2873</td>
</tr>
<tr>
<td>Family (Partner)</td>
<td>2790</td>
</tr>
<tr>
<td>Family (Other)</td>
<td>2905</td>
</tr>
<tr>
<td>Residence from Work</td>
<td>2914</td>
</tr>
</tbody>
</table>

**BUSINESS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Average $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur</td>
<td>6209</td>
</tr>
<tr>
<td>Investor</td>
<td>10619</td>
</tr>
<tr>
<td>Long Term Business Visa</td>
<td>8557</td>
</tr>
</tbody>
</table>

**WANT TO COMPLAIN?**

You can complain about a licensed immigration adviser or report an unlicensed immigration adviser by completing the Complaint Form on the IAA website or by contacting them directly.

**What happens next?**

Complaints about licensed advisers are referred to a Complaints and Disciplinary Tribunal. If they are upheld actions can include requiring the immigration adviser to:

- pay up to $10,000
- pay costs
- refund fees or expenses to you or another person
- compensate you or another person.

Providing immigration advice without a licence or exemption is a criminal offence. These complaints are assessed by the IAA and unlicensed advisers can be prosecuted if they are considered to have caused significant harm.

The maximum penalties for providing immigration advice without a licence are

- fines of up to $100,000 and/or
- up to seven years jail.
Signing a written agreement

Your adviser is required under the code of conduct to provide a signed written agreement. The agreement must:

- fully describe the work they will do for you
- include the total amount of fees and costs you need to pay
- tell you when and how you must pay
- explain their refund policy, if they have one
- explain how to complain if you have a problem with their work.

This is a contract and is legally binding. If any changes are made to this agreement after you have signed it, you must agree to them in writing for them to take effect.

Check you understand everything in your agreement before you sign it, or get help if you do not. A lawyer can help you understand the written agreement – a lawyer at a Community Law Centre may advise you for free.

Your adviser must also:

- have an internal complaints procedure
- give you a copy of their internal complaints procedure and explain this to you
- give you information about how you can complain to the Immigration Advisers Authority and explain this to you.

Paying fees in advance

If an adviser requests advance payment of the fees and costs set out in the written agreement, they must keep the money in a bank account created for this purpose - not in their own bank account – and can only withdraw the money on the agreed date for payment set out in the agreement. They must also issue you an invoice on that date.

However if you agree to pay a sign-on fee, this is not considered to be a payment in advance.

The Authority recommends you:

- keep a record of all communications with your adviser
- keep your personal documents – only give certified copies to your adviser or INZ. No one can keep your personal documents because of money you owe. These documents are yours and must be given to you when you ask
- discuss any problems you have with your adviser first using their internal complaints procedure before making a formal complaint to the Authority.

Contact the Immigration Advisers Authority

The Immigration Advisers Authority does not give immigration advice.

If you need help finding a licensed immigration adviser or complaining about immigration advice you have received, you can email info@iaa.govt.nz or phone free within New Zealand on 0508 422 422 or on +64 9 925 3838 from overseas.

All the information in this article is available as part of the Authority’s Immigration Advice Consumer Guide. You can download the Guide at www.iaa.govt.nz or contact the IAA for a hard copy.

ABOUT THE IAA

The Immigration Advisers Authority was set up to protect and promote the interests of consumers receiving immigration advice. It does this by licensing people to provide immigration advice and receiving complaints against them. The Authority also investigates those providing immigration without a licence.
Saving for your retirement

Steve Wiggins | Gareth Morgan Investments

The first thing you need to know is that there is actually no retirement age in New Zealand.

However there is an age of eligibility (currently 65) for the pension the government provides – called New Zealand Superannuation (NZ Super). The rules around who can get NZ Super include how long you have lived in New Zealand and your citizenship and residency status. To find out more, visit the Work and Income website www.workandincome.govt.nz.

**HOW MUCH WILL YOU NEED?**

To work out how much you will need to save for your retirement, you need to think about what sources of income you are likely to have (e.g. NZ Super, part-time work, private pensions). And of course, what your spending is likely to be.

Housing costs are a big part of most people’s budgets, so a key goal for many is to pay off their mortgage by the time they retire.

**HOW WILL YOU SAVE?**

One of the main ways New Zealanders are saving for retirement is through KiwiSaver, a voluntary retirement savings scheme.

If you are employed and are eligible to join, you currently contribute either 2%, 4% or 8% of your salary, and your employer also has to contribute at least 2%. There are other benefits such as an initial $1000 ‘kick-start’ from the government, and annual government contributions of up to $521 per year. The KiwiSaver website www.kiwisaver.govt.nz has all the details.

**HOW DOES KIWISAVER WORK?**

With KiwiSaver, your savings are invested on your behalf by investment companies called KiwiSaver providers. You can either choose your own provider or be allocated to one of six ‘default’ providers. You will also need to choose what type of investment fund or portfolio your money is invested in.

**WHAT OTHER OPTIONS DO YOU HAVE?**

Some employers offer their own retirement savings schemes. You can also join a private superannuation scheme or make your own investments in a business, rental property, the share market etc. If you are going to make your own investments, it’s important to ‘diversify’ – to not have all your money tied up in one type of investment (e.g. property).

An Authorised Financial Adviser (AFA) can help you make your investment decisions. AFAs are qualified to give personal financial advice and are monitored by the Financial Markets Authority. You can find the names of AFAs in your area on the Financial Markets Authority website www.fma.govt.nz.
When you’ve bought a ‘LEMON’

Deciding how you’ll get around is one of the many things to think about when setting up home in a new country. Chances are you’ll have had to buy a car. There are plenty of great second-hand cars around. But things don’t always go as planned. If you’ve bought a car that isn’t running as it should – a lemon – here are your rights.

If a motor trader sells you a vehicle for domestic use, you are protected under the Consumer Guarantees Act. However there are two exceptions: If you buy a vehicle by auction or by competitive tender the Consumer Guarantees Act does not apply.

Bidding for a car on an online auction site like Trade Me is considered to be taking part in a competitive tender. But buying a car on Trade Me using the ‘buy now’ function would not – meaning that the Consumer Guarantees Act would still apply. It’s worth bearing this in mind when choosing where to look for a car.

The Consumer Guarantees Act states that the vehicle must be of an acceptable quality. A good test for deciding whether the car is of an acceptable quality takes into account:

- The type of vehicle, its distance travelled, its age and engine size
- The price paid for it
- Any information provided – e.g. in advertising or in the vehicle manual
- Anything the seller tells you about the vehicle
- How much it has been driven since purchase.

Of course, when buying a car, the best way to dodge a lemon is to ask a qualified mechanic to check it out before making the purchase. But if you do find that you’ve been misled about the quality of your vehicle, and you can’t come to an agreement with your motor trader, you can take your complaint to the Motor Vehicles Disputes Tribunal. (See www.justice.govt.nz/tribunals)

If you’ve taken out a loan to buy your car, be sure to tell your finance company that there is a problem. The most important thing is to keep up with your repayments while you’re sorting things out – if you default on your loan you could lose your right to financial hardship assistance down the track.

If you’re having problems with the actual loan you took out to purchase your car, or any other kind of loan, you can call 0800 265 678 for help from a financial service disputes scheme. Trying to sort out a problem with loans can get really stressful. So it’s best to get help as soon as possible.

You can call the service even if you are not sure if it’s the sort of problem that the service can help with. The phone line is free, even for mobiles. It is also confidential. If you would find it easier to explain the problem in your own language you can choose the Language line option – when your phone call to 0800 265 678 is answered say, “Language Line” and the name of the language you wish to speak in, and the operator will arrange for an interpreter to assist with your call.
What you need to know about buying house and content insurance

In New Zealand, house and contents insurance policies come under the general heading of personal insurance.

Generally what’s in your house, and can be moved, is covered by contents insurance; what can’t be moved, for example doors and bathroom fittings, and the house itself are included in house (also called home) insurance.

As with other types of insurance, house and contents policies protect your possessions against unexpected loss or damage. An insurance company will pay to replace or repair whatever items you have insured if they are destroyed, lost or damaged.

And like other types of insurance, when you are considering taking out house and contents insurance, you need to balance the costs against benefits.

You should also carefully read the terms and conditions of policies to make sure you understand them before buying. Check you know what is covered, and not, and where your insurance cover applies.

There are three types of house insurance:
- Total replacement which means if your house is destroyed, your insurance company will pay to have the house rebuilt, including any related costs. To get this type of insurance you usually have to own and live in the house you have insured.

- With fixed sum insurance you and your insurance company agree on how much your house is to be insured for, and if your house is destroyed the insurance company will pay the agreed amount to help rebuild the house.

- You can also insure your house for its market value at the time of the loss.

Contents insurance covers movable items in your house, for example electrical appliances, furniture, clothes and carpets.

There are two types of contents insurance:
- Replacement which means your insurance company will repair or replace a lost or destroyed item.

- Indemnity where your insurance company will pay for any loss or damage based on its current value – or what you would pay for the item second hand.

Most contents policies have limits on how much you can claim.

Contents insurance is important if you are renting accommodation as it can cover both household possessions and liability for accidental damage to a rental property. It may also provide for the cost of temporary accommodation if an accident makes your home uninhabitable.

Insurance of the actual property or buildings is the landlord’s responsibility.

WHERE YOU CAN GET HELP

The Insurance Council of New Zealand (www/icnz.org.nz), which represents the majority of New Zealand insurance companies, offers consumer advice, including basic information on house and contents insurance.

The Consumers Institute (www.consumer.org.nz) also has information on types of policies and how to make claims.

You can also get advice from organisations such as your local Citizens Advice Bureau or Family Budgeting Service.

If you have any complaints about insurance companies, you can go to the office of the Insurance and Savings Ombudsman (www/ombudsman.org.nz) which offers free help to settle disputes over insurance.
Even when a qualification is well established in another country, it is very important that practices learnt elsewhere are checked against New Zealand standards – so that work then done here fits with local standards, will be covered by NZ law, and can be subsequently worked on by other NZ residents qualified in that field.

The government body that oversees this is Qualification Recognition Services (QRS), a service of the New Zealand Qualifications Authority, or NZQA.

OVERSEAS QUALIFICATION ASSESSMENT SERVICES

This is a user-pays service from QRS for people who need overseas qualifications assessed for immigration, employment, teaching or further study purposes.

QRS first checks that the qualification is from a recognised tertiary organisation and that the documents submitted are authentic. Then it matches the qualification to the closest New Zealand equivalent and provides a report comparing the two.

This work can be divided into two areas – either the overseas qualification is matched with a substantially similar qualification on the New Zealand Register of Quality Assured Qualifications, or it will be assessed to one of ten levels on the Register, ranging from level 1 certificates to level 10 doctorates.

If the report is needed for a visa it also sets out the category and level of the qualification. This can then be used for applications such as the Skilled Migrant Expression of Interest, contributing up to 55 points under the ‘Skilled Migrant’ category.

THERE ARE THREE TYPES OF QUALIFICATION ASSESSMENT

- Pre-assessment reports
- International Qualification Assessments that can be either ‘Fast-track’ or ‘Standard’, and
- Overseas Study Assessments.
LIST OF QUALIFICATIONS EXEMPT FROM ASSESSMENT (LOQEA)

This is a list of qualifications that QRS checks annually for Immigration New Zealand, so that visa applicants with these qualifications can earn points under the ‘Skilled Migrant’ category without assessment. The LoQEA can be very helpful for intending migrants, saving time and money when applying for residency. The LoQEA currently contains qualifications from 49 countries including industry qualifications (craft/trade and technician level) from three countries. To see the latest list visit immigration.govt.nz and search under ‘qualifications’.

LINKS WITH PROFESSIONAL REGISTRATION

Most professions, such as medicine, law, or engineering, have specific requirements practitioners from overseas must meet before being allowed to practice independently here in New Zealand. These requirements are specific to each profession. To find out what is required you should contact the appropriate professional body here in New Zealand. There is a link to the latest list of professional associations at www.ssnz.govt.nz/qualifications

TEACHING

NZQA is the first point of call for teachers wishing to become registered in New Zealand. NZQA works closely with the Teacher’s Council to verify the authenticity of, and benchmark, where possible, overseas teacher qualifications to those currently available in New Zealand.

NATIONAL EDUCATION INFORMATION CENTRE (NEIC)

NZQA also administers the National Education Information Centre as part of its obligations to the Lisbon Recognition Convention - a multi-lateral convention which works to facilitate recognition of academic qualifications across Europe. A key part of this work is providing advice on the recognition of foreign qualifications to students, graduates, employers, higher education institutions and other interested parties or persons.

For more information: www.neic.govt.nz

To apply for an assessment or find out more about QRS go to www.nzqa.govt.nz and click the link ‘Qualifications & Standards’, or call the NZQA Contact centre: 0800 697 296.

It pays to check qualifications to make sure they are recognised in New Zealand
New Zealand’s natural environment has encouraged an active sporting tradition. While there are undoubtedly some key sports that capture the imagination of most Kiwis, many others are able to thrive because the country has the environment to support them.

Sports like sailing, mountain climbing, golf and horse riding that are sometimes restricted to the wealthy in other countries are relatively accessible in New Zealand – and as well as having the sea, mountains and fields in which to do them, because Kiwis like to see everyone as equals you can approach sports clubs confident of a warm welcome.

If you are interested in a sport, check the internet or contact your local SSNZ office to find out about clubs near you. Then call them up and say hello. There may not be a programme exactly right for you – but there is almost sure to be some level of activity at which you can get involved.
Like volunteering, joining a sports club can be an excellent way for you to meet other Kiwis, and for children and partners this can often provide a great way to develop your personal network in the city or region you call home.

Even sports like snow skiing are much more accessible in New Zealand than elsewhere, thanks to a network of skiing and tramping clubs that offer members low cost accommodation and access to facilities. Again, look on the internet for mountain clubs, or talk to your local SSNZ coordinator.

There’s also a government agency – Sport New Zealand – which works to get more kids playing and enjoying sport; more adults participating and getting involved; and more Kiwi winners on the world stage.

If you have a sporting interest, even if you have not tried it before, don’t be put off. Look up a potential contact in your area and get in touch. Sharing sport – even as a spectator or a supporter - truly is the Kiwi way.
New to New Zealand?

SETTLEMENT SUPPORT NEW ZEALAND (SSNZ) can help you

Immigration New Zealand funds the SSNZ initiative so that new migrants are able to easily find the information they need to settle quickly and stay.

- **SSNZ Whangarei**
  Tel: 09 407 3056
  Email: ssnzwhangarei@wdc.govt.nz
  Web: www.wdc.govt.nz/portal/settlement-support.html

- **SSNZ Auckland**
  Tel: 09 625 2440
  Email: ssnzauckland@arms-mrc.org.nz
  Web: www.arms-mrc.org.nz

- **SSNZ North Shore**
  Tel: 09 486 8635
  Email: ssnznorthshore@raeburnhouse.org.nz
  Web: www.raeburnhouse.org.nz/settlement-support

- **SSNZ Waitakere**
  Tel: 09 837 4273
  Email: ssnznorthshore@raeburnhouse.org.nz
  Web: www.arms-mrc.org.nz

- **SSNZ Manukau**
  Tel: 09 263 5490
  Email: ssnzanukau@arms-mrc.org.nz
  Web: www.arms-mrc.org.nz

- **SSNZ Hamilton**
  Tel: 07 853 2192
  Email: ssnzham@wmrc.org.nz
  Web: www.wmrc.org.nz

- **SSNZ Tauranga/Western Bay of Plenty**
  Tel: 07 579 8532
  Email: ssnzymcatauranga.org.nz
  Web: www.migrantsupport.net.nz

- **SSNZ Rotorua**
  Tel: 07 350 0533 or 07 348 4199 ext 7054
  Email: ssznzrotorua@rdc.govt.nz
  Web: www.rotorua-living.com/settlement

- **SSNZ Hawke’s Bay**
  Tel: 06 834 4171
  Email: ssnzhb@napier.govt.nz
  Web: http://tinyurl.com/ssnzhb

- **SSNZ New Plymouth**
  Tel: 06 759 1088
  Email: ssnp@xtra.co.nz
  Web: www.ssnp.org.nz

- **SSNZ Manawatu**
  Tel: 06 355 6971 / 06 356 8199
  Email: settlementsupport@pncc.govt.nz
  Web: settlementsupportpalmerstonnorth.co.nz

- **SSNZ Porirua**
  Tel: 04 237 3578
  Email: ssnznorthshore@raeburnhouse.org.nz
  Web: www.arms-mrc.org.nz

- **SSNZ Hutt Valley**
  Tel: 04 570 6786 or 04 589 3700
  Email: huttsettlement@huttcity.govt.nz
  Web: huttcity.govt.nz/services/settlement-support/

- **SSNZ Wellington**
  Tel: 04 803 8330
  Email: settlementsupport@wcc.govt.nz
  Web: www.wellington.govt.nz/move

- **SSNZ Nelson**
  Tel: 03 546 0305
  Email: sonnymakelu@ncc.govt.nz
  Web: www.nelsonsettlementsupport.co.nz

- **SSNZ Canterbury**
  Tel: 03 353 4162
  Email: settlementsupport@cecc.org.nz
  Web: www.settlementsupport.net.nz

- **SSNZ Dunedin**
  Tel: 03 477 4000
  Email: ssnzdunedin@dcc.govt.nz
  Web: www.dunedin.govt.nz/newcomer

- **SSNZ Southland**
  Tel: 03 211 1803
  Email: ssnzsouthland@venturesouthland.co.nz
  Web: tinyurl.com/cssgvp9

If you are not sure which office to contact, please call freephone 0800 SSNZ4U (0800 776 948) from a landline and your call will be transferred to the office closest to you.

**DIRECTORY**

It can take a while for you and your family to get used to your new home. You need to find out about housing, jobs and training, schools, health services, tax, rubbish collections, public transport, childcare, as well as local activities and events where you can meet people in your new community.

Settlement Support New Zealand (SSNZ) offices located around the country can connect you with your local community. SSNZ is your first point of contact for information, services and advice. Friendly and understanding coordinators are ready to answer your questions and point you in the right direction.
Immigration New Zealand funds the following specialist services to support the settlement of new migrants, and to enable New Zealand employers to easily locate the skills their businesses need.

CAB Language Link – free help in your language
Citizens Advice Bureau is an independent community organisation providing free, confidential information, advice, support and advocacy. CAB Language Link is funded by Immigration New Zealand to provide the CAB service to newcomers in 26 languages. To contact CAB Language Link about absolutely any issue at all, phone 0800 78 88 77 or go to: www.cab.org.nz and click on the ‘Help in your language’ button.

Chinese New Settlers Services Trust – workshops about living in NZ for Chinese and Korean newcomers
The Chinese New Settlers Services Trust provides a series of workshops across Auckland that help Chinese and Korean newcomers learn more about settling in New Zealand. For more information, phone 09 570 1188 or go to: www.chineseservice.org.nz and search for ‘Settlement Support’.

In Auckland and nationwide…
New Kiwis
Are you looking for Employment? www.newkiwis.co.nz is a free job site for skilled Returning Kiwis and New Migrants who are seeking employment.
Benefits:
• Access a network of around 20,000 NZ Employers
• Employers advertise vacancies and can search for you
• Access to an information centre with relevant information for newcomers
• Understand the NZ job market with specialist online training courses.

In Wellington and Canterbury…
Newcomers Skills Matching Programme – Wellington
Connecting Canterbury Employers and Newcomers’ Skills Programme – Christchurch
These programmes match newcomers with the skills that employers are seeking in the Wellington and Canterbury regions. They assist newcomers to New Zealand with career guidance, CV reviewing, and interview performance and improves access to employment opportunities that match their skills. For more information about the Newcomer Skills Matching Programme:
• In Wellington: phone 04 470 9949, email kirstie.mill@eccc.org.nz or go to: www.eccc.org.nz
• In Canterbury: phone: [03] 353 4161, email juder@cecc.org.nz or go to: www.cecc.org.nz