

# Ngāi Tahu whānau saving hits the one million dollar mark

## WHAI RAWA ANNIVERSARY

Whai Rawa had its first birthday in October 2007 and on the way hit a significant milestone. Ngāi Tahu members have collectively saved more than \$1 million into Whai Rawa. If you add Te Rūnanga o Ngāi Tahu's contribution and earnings on the Fund, Whai Rawa is now worth more than \$1.75 million.

## GETTING THE WORD OUT

Whai Rawa Chairperson, Diana Crossan says while she's very happy Ngāi Tahu savings have reached the \$1 million mark, the key focus has been to get the Fund properly established and promote it to the people.

"Whai Rawa is a medium to long-term savings scheme and a way for the tribe to distribute some money to individual Ngāi Tahu members. It's a unique product. This year we've focussed on getting buy-in from the iwi and ensuring that the way the Fund operates is true to the kaupapa", says Diana.

## NGĀI TAHU FEEDBACK

The Whai Rawa Fund Board and Te Rūnanga o Ngāi Tahu have already made some enhancements to Whai Rawa in response to feedback from tribal members. These changes include allowing kaumātua over 65 years old to join the Fund and ensuring that members aged under 16 will receive their share of any annual distribution from Te Rūnanga o Ngāi Tahu.

Diana says they learnt a lot from the Whai Rawa road shows and from attending the Hui-ā-Tau. The road shows were "extremely successful" and were one way of ensuring Ngāi Tahu throughout New Zealand got a chance to meet with the Whai Rawa board members and key staff face-to-face.

## TARGETING LOW INCOME FAMILIES

Diana says she'd still like to see a lot more Ngāi Tahu take advantage of Whai Rawa particularly low income families and people who have never saved before.

"I would much rather have a large group of people saving \$5 to \$10 a week than a few individuals putting huge amounts of money into Whai Rawa. I'd like us to double our enrolments in the next year so we have a greater number of Ngāi Tahu members benefiting from the scheme."

Diana is "delighted" more than 7,000 Ngāi Tahu have embraced the scheme when it's still in its early stages. She's looking forward to a greater number of people saving more regularly in to the Fund over the next year.

Welcome to all our new members and best wishes to all whānau for the holiday season and New Year.



## It's all about whānau

There are lots of Māori words used to describe the people or groups of people we belong to. Te Reo Māori reveals a lot about traditional Māori cultural beliefs particularly about relationships.

### Whānau (far know):

The people we love and/or hate, sometimes simultaneously! The word 'whānau' also means to be born. The word whanaunga (blood relation or cousin) is also derived from the word 'whānau'. Sometimes people talk about 'whakawhanaungatanga' which these days often means 'relationship-building'.

### Tamariki (tum a ree kee):

Some of us are, some of us have them and some of us borrow them from time to time. Tamariki means children. The Māori word for son is 'tama' and the Māori word for daughter is 'tamāhine'. 'Riki' means small so tamariki is a generic term for all the little sons and daughters of the world.

### Mokopuna (more cor poo na):

These are our beautiful grandchildren or anyone's grandchildren for that matter. This is a great word because younger generations wear the 'moko' or the 'tattoo' of their ancestors. You will often hear someone comment on how alike a child looks to a particularly branch of their lineage. The word 'puna' refers to the 'spring' or 'gene pool' that a child comes from.

### Other frequently used words:

Rangatahi (rung aa tar hee): Youth  
Kaumātua (Co maa to ah): Elder  
Pōua (paw wah): Grandfather  
Tāua (taw wah): Grandmother

If you are interested in becoming part of efforts to revitalise Kāi Tahu reo, check out the Kotahi Mano Kaika website at [www.generationreo.com](http://www.generationreo.com)



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# Whai Rawa Pānui

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## Big Surge in New Membership

A mailout at the end of October inviting non-members to join Whai Rawa has already produced over 1200 applications – less than two weeks after the mailout. A lot of people have reported they had been planning to sign up for some time and that receiving the simplified application form in the mail was just the reminder they needed. If you've got the form send it in. If you didn't receive one or if you've got any questions about signing up, ring or email the Contact Centre now.

## Matched Savings for 2007 – It's not too late!

We recommend that to maximise your Whai Rawa savings you should take advantage of the Matched Savings offered by Te Rūnanga by making your contributions before the end of December 2007.

If you are an adult and you contribute to your account during 2007, Te Rūnanga will match your savings to a maximum of \$100. If you save \$50 you will receive \$50 matched savings, if you save \$100 you will receive \$100 matched savings from Te Rūnanga.

If you are under 16 years old and you contribute into your account during 2007, Te Rūnanga will match 4:1. If you save \$15 you will receive \$60 matched savings, if you save \$25 you receive \$100 matched savings from Te Rūnanga.

It is not too late to be eligible to receive your matched savings. You must deposit your contributions into your or your whānau members' Whai Rawa accounts by 31 December 2007.

The year is almost over – take action NOW.



Katrina McLean and Rulon Nutira and their two twin girls Rangitiriao and Te Atarau

## The saving generation

Ngāi Tahu pēpi, tamariki and rangatahi make up more than half of Whai Rawa's membership. More than a half of the Whai Rawa members are under 20 years old and almost a third of Whai Rawa members are under 16 years old. We caught up with some rangatahi account holders to ask them about the scheme and what they hope to get out of it.

RULON NUTIRA  
17 years Taumutu Rūnanga

"It's going to help us big-time!" says Rulon Nutira (17) who affiliates to Taumutu Rūnanga.

With the recent arrival of identical twin girls (Rangitiriao and Te Atarau) he and partner Katarina McLean have their sights set on creating a happy and healthy future for their whānau.

"The best thing about Whai Rawa is that it teaches us to save for our future and set ourselves up," says Rulon, who has just signed a three-year contract to play rugby league for the Australian Paramata Eels club.

"It [Whai Rawa] will give us something to fall back on and help us to buy our first home – thankfully Mum signed me up when the scheme first started."

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## The saving generation *continued from page 1*



**AWHINA MANAWATU**  
19 years Ōnuku and Kaikōura Rūnanga

Awhina Manawatu (19) is in Whai Rawa for the long run and is thankful that her dad signed her up soon after the scheme started.

"It's going to help in the long run, especially when I get older and want to buy a house and things like that. It's good I don't see the money so I can't spend it."

Awhina, who affiliates to Ōnuku and Kaikōura Rūnanga, has been a regular saver since starting her job as a check-out operator three years ago. "I want to own my own house, but not just yet. I think it's [Whai Rawa] a good idea for young people like me."



**NICK GILLIES**  
17 years Te Hapū o Ngāti Wheke

It was the annual Whai Rawa distribution from Te Rūnanga that initially sealed the deal for graphic designer Nick Gillies (17) the owner of Wild Monkey Media Ltd.

Nick affiliates to Te Hapū o Ngāti Wheke and registered in time to receive the first distribution. He believes Whai Rawa is the one of the best savings schemes he's seen, "it's offering financial security and from what I know, I can't be sceptical of it", he says.

"I think the idea behind it is good, it's a genuinely good scheme and it's very straightforward."

## Watch the debt over Christmas

Eight tips to survive Christmas without blowing the budget!

1. Budget your Christmas costs – what can you afford to spend, what can you not worry about.
2. Put away the credit card and store cards (Freezing in a block of ice stops impulsive use!)
3. Discuss gift buying as a family and consider buying a single gift for one person/family and placing a monetary limit on it. e.g. \$20 per person.
4. Discuss as a family or a household what the priorities are for gifts, what people may 'need' vs. what they 'want'
5. Ignore the pressure to 'keep up' and reduce the pressure from some advertising by putting a 'No Circulars' sign on your letterbox.
6. Make a list of intended gifts, don't randomly shop or buy impulsively.
7. Shop (with the list) at the Boxing Day sales.
8. As a host, concentrate on simple food and quality time.

*Remember it is the thought that counts and the thoughts around this time of year are about whānau and friends, good company, sunny weather, cold refreshments, great kai and the odd round of cards.*

## A Christmas gift that will last forever

The pressure to spend lots of money to buy presents and gifts for everyone is increasing every day as we get closer to Christmas. What happened to the gifts and presents we gave to whānau last year? Are they still being used and appreciated? Why not consider a gift that will last a lifetime?

The gift of depositing a little money into your loved ones Whai Rawa account will last a lifetime. There are some real advantages in giving this type of gift, such as:

### A GIFT OF VALUE

Too often we end up buying presents that are plastic and don't even last until Boxing Day – yet we still continue to buy these presents. A modest deposit into your whānau's Whai Rawa account won't fade or get broken – it will grow and become even more valuable over time.

### INTEREST ON THE GIFT

All deposits earn interest and then additional interest the next year and so on. Any deposits made, accumulate with compounding interest and are available when they are needed the most; for tertiary education, first home purchase and retirement.

*Giving a gift of money into your whānau's Whai Rawa account is a gift for now and a gift for the future. This gift won't fade or break – it will just grow and create more opportunities*

## Preparing for a sustainable future

*At 75 years of age, pōua Tiny Metzger is not going to be getting much personal benefit out of the Whai Rawa Fund but the Bluff kaumātua is forthright in his praise.*

*"It's one of the better things that Ngāi Tahu has done. It's a step in the right direction. It'll help with the health and well-being of the families and that's what they want to focus on," says Tiny.*

### SEEING THE NEED

As the proud father of three, pōua of six mokopuna and one great-granddaughter he can see how the long-term savings scheme will particularly help Ngāi Tahu rangatahi when they go on to tertiary studies.

"Some of the older mokopuna are pretty well set up but the younger two still need a hand," says Tiny. His mokopuna, Amy is still at high school but wants to go to university and her brother, Daniel who's a motor mechanic apprentice is living very meagerly.

"It was pretty hard when I was an apprentice but it's nothing like it is now. Daniel gets a weekly allowance and he's flatting with two or three others who are in the same situation. Our oldest mokopuna, Aaron jokes that Daniel and his mates are living off road-kill! Daniel goes pig hunting and fishing."

### BEING PROACTIVE

Tiny says two of his mokopuna, Lara and Michael are already signed up but he'd like to get all the rest of his moko and his great-granddaughter Riley signed up too.

"I've got some enrolment forms here at home for them to fill out. I couldn't go to the Whai Rawa seminar when they came down here to the working men's club so I got someone to pick some forms up for me. It could change things. Instead of people living hand-to-mouth like our youngest grandson, it could lift people's standard of living."

Tiny will definitely be working Whai Rawa into the conversation when his mokopuna turn up to help out with te mahi pōhā (the making of traditional kelp containers for storing preserved tīti / mutton-birds.)

### PASSING ON A TRADITION

Mahi pōhā is a traditional practice that Tiny Metzger does every year in preparation for his annual trip to the mutton-bird islands. He's been credited with single-handedly reviving the traditional art.

He's also a big believer on passing on the tradition to his mokopuna. All of his mokopuna have spent time at his Bluff home learning the different stages of pōhā making and they are all proficient.

Tiny believes it's much easier to pass on knowledge to your mokopuna. "You must teach your grandchildren these things because your own children won't listen to you. That's a fact! I was taught to make pōhā and how to weave by my grand-parents." His pōua, William Isaac Haberfeld was a shearer on Ruapuke Island and his Pākeha grandmother, Frances was a beautiful weaver.



*Tiny Metzger holding two pōhā. Tiny's Mokopuna Michael Sterens is centre rear.*

Tiny also teaches other Ngāi Tahu and anyone else who is keen to learn the art about how to make pōhā – it's all part of ensuring the practice continues.

### MAHI PŌHĀ

The Metzger whānau come together at various times in the year to either make pōhā or go mutton-birding.

"We come together to make the flax baskets and to cure the seaweed. It depends on the weather but we generally start making the baskets in December and we work on the kelp bags around Waitangi weekend." The bark can be collected any time of the year

but the rest of the process depends on the seasons, the moon and the tides.

Tiny likes to complete the pōhā as close to the mutton-birding season as he can. The annual migration provides a chance for the whānau to have a holiday together as well as a chance to gather a valuable food resource. Tīti is used to supplement the stores during the winter months and swapped with local farmers for meat.

### LOOKING AFTER YOUR RESOURCES

Going to the Tīti Islands since he was a youngster has taught Tiny to honour the traditional ways of looking after resources. There are plenty of parallels between managing natural and financial resources. Both require planning, making the most of plentiful times and putting aside some 'fat' for the leaner times.

"The best legacy we can leave for our kids is to teach them the value of hard work and planning for their future so they can make their own way in the world."

*Whai Rawa offers Ngāi Tahu members the chance to put aside long-time savings for three critical milestones in your life; tertiary studies, buying your first home and retirement.*

*If you want to order an enrolment form and Investment Statement or if have any queries about the fund contact the Contact Centre staff at 0800 WHAI RAWA (0800 942 472)*