



# BPW HUNTLY & DISTRICTS

VOLUME 5, ISSUE 2

NEWSLETTER – MARCH 2017

## PRESIDENT'S PEN

Thank you to all members who contributed to our Study Grant Fundraiser meeting held at the Huntly Bowling Club on 6 March. This turned out to be a very enjoyable and successful evening, with an hour of playing bowls, a lovely dinner supplied by our members, two very interesting Pen Portraits from Merle and Janine, and fellowship with invited guests and members of the Huntly Bowling Club. We raised a total sum of \$895 from dinners and raffles. The donation we made on the night to the Bowling Club for the use of the facilities was generously returned to us because the Bowling Club felt we were fundraising for a very good cause. Sadly, about a week later, the Bowling Club were broken into and had stock stolen from their bar. I will be suggesting to our Committee that we send a letter of appreciation to the Bowling Club, and a cheque for \$60 to them (which is the normal hireage fee they charge to other non-profit organisations) to help assist with replacing stock stolen. I hope this meets with Club members' approval.

Our Study Grant committee (chaired by Wendy) will be meeting tonight, to select the winning recipient(s) who will then be invited to attend our April dinner meeting to collect their scholarship and to say a few words. Also being discussed at our dinner meeting on 3<sup>rd</sup> April will be the BPWNZ resolutions. Our club members need to give their delegates direction on how our club would like to vote when these resolutions are brought to the BPWNZ Conference on the 22-23 April. Janet, myself, Gayle, Nola, Wendy and Carole are attending the AGM and conference and there is space for one more club member, so please don't be shy in putting up your hand if you would like to come.

We will also need a team of volunteers for Anzac Day (Tuesday April 25th) to arrange flowers at the cemetery the day before.

Thanks to my friend and work colleague, Megan Hucker, we have secured a fabulous speaker for our Candlelighting meeting in June – Judi Davidson, author of "Arms Wide Open: A Mother's Story". It would be great to get a Project Committee together to organize this year's Candlelighting event – this is one way for Club members who aren't already on our Club Committee to be involved in organizing an event, so let me know if you are interested.

Please read the International Women's Day article in this bulletin, which is excerpts from Sandra Coney's speech given on International Women's Day (8 March 2017). Thank you to Janet for supplying it.

I look forward to seeing many of you at our dinner meeting on Monday 3 April.

Kia Kaha  
Trish Foy

## WHAT'S ON NEXT MONTH

### April Club Meeting

Monday 3rd April  
at Huntly RSA  
Williams Street Huntly  
**MEETING 5.30pm**

DINNER follows  
**\$25.00 per head**

Speaker – Study grant recipient(s)

### Pen Portraits Betty

Please let Gayle Scott if you are unable to attend

826 3383 or  
0212636840

[scottptgy@xtra.co.nz](mailto:scottptgy@xtra.co.nz)

### APRIL BIRTHDAYS

Pauline and Betty

### COMMITTEE MEETINGS

Monday 27<sup>th</sup> March  
5.15 pm at  
Cowley Stanich offices

### Future Dates

Monday 24<sup>th</sup> April  
Monday 29<sup>th</sup> May  
Monday 26<sup>th</sup> June

# HUNTLY BOWLING CLUB STUDY GRANT FUNDRAISER



**PEN PORTRAIT  
TIME**



**PEN PORTRAIT  
TIME**

# YOUR FINANCIAL POSITION NOW

From Smart Women, Smart Money by Joan Baker

Excerpts from Chapter 5

Before you make any big decisions or dramatic changes, it's a good idea to know where you're starting from. A good way of auditing your current position about money is to think in terms of KASH (or KA\$H). KASH stands for:

<b>Knowledge:</b>	<i>how much you know about your money</i>
<b>Attitudes:</b>	<i>the attitudes you are carrying about money</i>
<b>Skills:</b>	<i>the skills you have to manage or earn money</i>
<b>Habits:</b>	<i>your habits in terms of money management</i>

Starting with knowledge, have a look at what you know about your own financial position. Part of this includes looking at what you are worth now and where your wealth is – in other words a, *Net Worth Statement*.

Doing a net worth statement is simple. All you have to do is write down everything that you own and subtract from that everything you owe. What you are trying to do is figure out how much would have if you cashed up everything today – your net worth. Whether you are single or in a relationship, you should do this as if you were on your own. Your partner's money is *not* yours, despite how you may be living today.

You can easily prepare your own net worth statement. These are the most important headings:

## **ASSETS (what you own)**

Home  
Shares  
Investment Property  
Savings  
Superannuation/Kiwisaver

## **LIABILITIES (what you owe)**

Home Mortgage  
Investment Property Mortgage  
Credit Card  
Car loan  
Unpaid Bills

## **TOTAL ASSETS – TOTAL LIABILITIES = NET WORTH**

You should do a net worth statement often. It tells you how well off you are financially and it tells you whether you are trending in the right direction – that is, are you worth more or less? You will want to set goals for your net worth and then track them to see how well you are doing. Joan recommends you do a net worth statement **annually** (and preferably every six months). Regularly compiling a net worth statement will tell you how you are doing on your path to financial independence.

**A smart woman would do a personal net worth statement. This involves:**

- Listing all the assets she owns (or 50% of the value of those she *jointly* owns)
- Listing all her liabilities (or 50% of her *joint* liabilities such as the mortgage)
- Subtracting the liabilities from the assets. This would be the sum of her personal wealth if it were all cashed up today.

## International Women's Day

### 47 years on, how far have we come?



“Greetings on this International Women's Day, a day when we should celebrate the progress of **women, but also think about the tasks that are still unfinished and need to be addressed.**”

In 1970, a group of us was in the 5th year of getting a crèche – the 1st in New Zealand – up and running on the campus. We were famously told by a member of the University Council that we had to choose between motherhood and higher education – we couldn't have both. I got involved in women's liberation not long after. When my marriage broke up, it is worth comparing what wasn't there with now, as I find younger women completely oblivious of the gains that were made. There was no DPB, nor benefit of any sort, and many women with babies were forced to take unpaid housekeeping jobs that involved sleeping with the boss. In 1970 there was no equal sharing of the marital chattels on marriage breakup. There was no Matrimonial Property Act, you received what your husband agreed to give you. If you went to court, your role in running a household and bringing up children counted pretty well for nothing. If you came out of that with enough to put a deposit on a house, the bank would expect you to have a male guarantor. There was no such thing as equal pay in the private sector in 1970. Only 4% of working women in the private sector had equal pay laid down in an award.

Every battle that was fought or won, involved multiple antagonistic stakeholders. It was not the same group that opposed abortion, as fought equal pay, or opposed home birth. Sometimes they coalesced, but feminists had to be flexible, nimble and persistent, and everywhere. On IWD it is good to reflect on where to from here? What are the big issues that need tackling for women and how can we tackle them.

**I want to raise here a precept of the early women's liberation movement that is still highly relevant. That is, you measure women's progress not by how women are doing at the top but how they are doing at the bottom.**

Women on boards, and women as CEOs and so on, are important, but it is much more important to put effort into improving the position of the women who are doing worst. That's why I think that the campaign for a Living Wage is so important. Women workers are disproportionately clustered in low paid work, part time work, and casualised work. So, Number ONE, a Living Wage.

Number TWO, restoring the relativity of benefits, and increasing benefit levels and other support for sole parents who are disproportionately poor.

Number THREE, a real campaign against sexual stereotyping of girls. The women's liberation movement made this a priority. We focused on education and sex stereotyping in children's literature and the school curriculum. Those campaigns were very successful at bringing about change.

Number FOUR, action on Violence against women. We have the highest rate of women experiencing violence and abuse in the developed world. Violence against women is New Zealand's dirty big secret. Until we face the causes of the violence, no number of “It's Not OK” marches through the street will get us very far. There is something badly wrong about the way we model masculinity in New Zealand.

The truth is, the women's liberation activist groups have withered away, and we only have the mainstream women's groups to provide any longevity, stability and sustainability for the women's movement.

What they have got going for them, and what is lacking elsewhere, is organisation: doing the hard yards, progressing through the formal routes, keeping agendas on the table year after year. And when you look at issues like pay equity, it is very much year after year, decade after decade.

Can women have it all? Can we cling onto to some of the trappings of traditional femininity, and be powerful agents for change. My answer is No. You can't make compromises and not be compromised.

One of the slogans of the women's movement was, ' **We don't want a slice of the pie, we want to re-bake it.** Well, we haven't. We've been satisfied with the slice. We've argued about getting a bigger slice, but we haven't re-baked the pie.

We have ended up with a New Zealand with wide and worsening inequalities, and women suffer most in this type of society, directly and indirectly.

On this International Women's Day, as a task for New Zealand women, I'd like to see the setting of an agreed agenda that would bring about real significant change for girls and women at all levels”.

**To read full speech - go to <https://thestandard.org.nz/international-womens-day-47-years-on-how-far-have-we-come/>**

## FUN FACTS OFF THE INTERNET

(With this bulletin being six pages this month, you might enjoy reading some of these fun facts).

1. If you somehow found a way to extract all of the gold from the bubbling core of our lovely little planet, you would be able to cover all of the land in a layer of gold up to your knees.
2. McDonalds calls frequent buyers of their food “heavy users.”
3. The average person spends 6 months of their lifetime waiting on a red light to turn green.
4. The largest recorded snowflake was in Keogh, MT during year 1887, and was 15 inches wide.
5. You burn more calories sleeping than you do watching television.
6. There are more lifeforms living on your skin than there are people on the planet.
7. Southern sea otters have flaps of skin under their forelegs that act as pockets. When diving, they use these pouches to store rocks and food.
8. In 1386 a pig in France was executed by public hanging for the murder of a child.
9. One in every five adults believe that aliens are hiding in our planet disguised as humans.
10. If you believe that you’re truly one in a million, there are still approximately 7,184 more people out there just like you.
11. A single cloud can weigh more than 1 million pounds.
12. A human will eat on average 70 assorted insects and 10 spiders while sleeping.
13. James Buchanan, the 15th U.S. president continuously bought slaves with his own money in order to free them.
14. There are more possible iterations of a game of chess than there are atoms in the known universe.
15. The average person walks the equivalent of three times around the world in a lifetime.
16. Men are 6 times more likely to be struck by lightning than women.
17. Coca-Cola would be green if coloring wasn’t added to it.
18. You cannot snore and dream at the same time.
19. The world’s oldest piece of chewing gum is over 9,000 years old!
20. A coyote can hear a mouse moving underneath a foot of snow.
21. Bolts of lightning can shoot out of an erupting volcano.
22. New York drifts about one inch farther away from London each year.
23. A U.S. dollar bill can be folded approximately 4,000 times in the same place before it will tear.
24. A sneeze travels about 100 miles per hour.
21. Earth has traveled more than 5,000 miles in the past 5 minutes.
22. It would take a sloth one month to travel one mile.
23. 10% of the World’s population is left handed.
24. A broken clock is right two times every day.
25. According to Amazon, the most highlighted books on Kindle are the Bible, the Steve Jobs biography, and The Hunger Games.
26. Bob Marley’s last words to his son before he died were “Money can’t buy life.”
27. A mole can dig a tunnel that is 300 feet long in only one night.
28. A hippo’s wide open mouth is big enough to fit a 4-foot-tall child in.
29. Chewing gum while you cut an onion will help keep you from crying.
30. If you were to stretch a Slinky out until it’s flat, it would measure 87 feet long.
31. Al Capone’s business card said he was a used furniture dealer
32. There are more collect calls on Father’s Day than on any other day of the year.
33. Banging your head against a wall burns 150 calories an hour.
34. 95% of people text things they could never say in person.
35. A crocodile can’t poke its tongue out.
36. It is physically impossible for pigs to look up into the sky.
37. Guinness Book of Records holds the record for being the book most often stolen from Public Libraries.
38. Drying fruit depletes it of 30-80% of its vitamin and antioxidant content
39. A 2010 study found that 48% of soda fountains contained fecal bacteria, and 11% contained E. Coli.

## CLUB NOTICES

### Walking Exercise Group

Every Wednesday 5.15pm, from Cowley Stanich Office.

All Welcome

## MEMBERS NEWS

Wendy Horrox's daughter Jessica was guest speaker at the Huntly College High Achievers Awards held on the 16<sup>th</sup> March at Metcalfes in Rotowaro. Jessica gave a very inspiring speech on her achievements both at Huntly College, University and now in her current workplace as an accountant at Cooper Aitken Accountants in Morrinsville.

*At the same awards, Stephanie Foy was announced as the 2016 Dux of Huntly College and also received three scholarships which will help her with her AUT Physiotherapy course costs this year.*

Merle & Bert Costar's sharemilkers' farm manager, Rachael Foy won the Auckland/Hauraki Dairy Industry regional award for Farm Manager of the Year

*Janet and Murray Gibb's farm manager Euan McLeod won the Waikato Dairy Industry regional award for Farm Manager of the Year.*

### President:

Trish Foy

828 7590 or 021 840 022

### Past President:

Janet Gibb

(07) 824 6737 or 027 4753397

### Secretary:

Jan Shand

021 848 043

### Treasurer/ Vice President

Wendy Horrox

828 8915 or 027 202 2252

### Catering:

Gayle Scott

826 3383 or 021 263 6840

### Other Committee:

Karen Putwain, Shelley Lynch

***We welcome your ideas, suggestions to improve our club.***

## THE INTERNATIONAL COLLECT

### We ask

That we meet together as women, not allowing beliefs, religion, nationality, ethnicity or language to come between us.

That these meetings enable us to move forward and advance the status of women throughout the world.

That the value of women be recognized in our families, our communities, our workplaces, our country and the world.

That we use our good ideas, our knowledge, and our experience to promote the worth of women.

That we combine our strengths to move forward in peace, in serenity and in love.

That women of all generations will do their part to achieve harmony and equality among all human beings.

## AIMS OF BPW

**BPW International aims to unite business and professional women in all parts of the world to:**

1. Work for women's: • economic independence • equal opportunity and representation in economic, civil and political life.
2. Encourage and support women and girls to: • develop their professional and leadership potential • undertake lifelong education and training • use their abilities for the benefit of others, locally, nationally and internationally.
3. Advocate: • for the elimination of all discrimination against women • for human rights and the use of gender-sensitive perspectives.
4. Undertake: • world-wide networking and co-operation between business and professional women • non-profit projects that help women gain economic independence • to present the views of business and professional women to international organisations and agencies, and to business, governments and civil society.

## BULLETIN CONTRIBUTIONS

***Please email them to [ghancocknz@gmail.com](mailto:ghancocknz@gmail.com) by the 15<sup>th</sup> of the month. Contributions to our bulletin are welcome from all club members.***