

YOUR FUTURE IS NOW

1992 KELLOGG NEW ZEALAND RURAL LEADERSHIP COURSE

LINCOLN UNIVERSITY

V. JEAN SOPER

"WE MUST DO WHAT WE CONCEIVE TO BE THE RIGHT THING AND NOT BOTHER OUR HEADS OR BURDEN OUR SOULS WITH WHETHER WE'RE GOING TO BE SUCCESSFUL. BECAUSE IF WE DON'T DO THE RIGHT THING, WE'LL BE DOING THE WRONG THING, AND WE'LL JUST BE PART OF THE DISEASE AND NOT A PART OF THE CURE."

E.F. SCHUMACHER

T A B L E O F C O N T E N T S

1.0	INTRODUCTION
2.0	OBJECTIVES
3.0	STATISTICAL DATA
4.0	RESEARCH
4.0	AVAILABLE INFORMATION
4.1	CONSULT THE PROFESSIONALS
4.2	WOMEN / WOMEN'S GROUPS / QUESTIONNAIRE
4.3	SEMINAR - EXPERIENCE COUNTS
4.4	MARKET RESEARCH
5.0	RECOMMENDATIONS
6.0	DRAFT INFORMATION FOR BOOKLET
7.0	ACKNOWLEDGEMENTS
8.0	BIBLIOGRAPHY
	APPENDIX A
	APPENDIX B
	APPENDIX C

INTRODUCTION

Bereavement is a traumatic experience and it is essential that the legal and financial formalities of carrying on, are dealt with in the proper manner at an appropriate time.

Death is an inescapable fact of life and the chances are that when a bereavement occurs, it will be the woman who is left to continue alone. Statistics show that 80% of all married women will eventually be left as widows.

It would be much easier to survive this distressing experience, if sensible arrangements have been made beforehand by both partners to ensure that the family affairs, both individually and collectively are in order and fully understood.

Over many years, Field Days have been organised for Women in Agriculture. A popular topic for discussion at these days has been Emergency Planning and Emergency Farming. The topics for discussion are chosen by the women themselves, showing the need for such information, and the sessions have always been well attended and have generated much interest.

In June 1991 the Southland Rural Women's Council met at Borland Lodge to discuss those needs of women that could be properly addressed in 1993, being Women's Suffrage Year. It was proposed at this weekend that all the relevant information pertaining to Emergency Planning for Women be properly researched and put into Booklet form and be made available to coincide with the celebrations of the Centennial of the Women's Suffrage Year.

I have undertaken to research this material as part of the requirement of the Kellogg Scholarship. The information pertains to women with a particular emphasis on the needs of rural women, and I have based my studies in Southland and Otago.

I have undertaken this work with the positive spirit that is intended in any booklet that is produced as a result of this research.

V. JEAN SOPER.

OBJECTIVES

The purpose of this project is to research material for a booklet which will give essential legal and financial information to women. This information is to encourage women to deal with their future now, long before the need arises and hopefully before something unexpected happens in their lives.

To check available information on the subject matter.

To consult with Professionals in both the Financial and Legal Fields.

To consult Professionals in Rural Service Industries.

To consult with women on their needs, knowledge and access to professional help.

To consult with women who have personal experience of being left alone, some with inadequate arrangements.

To consult with women who farm or run businesses in their own right.

To gather information from a broad age range.

To gather information from a rural and urban perspective.

To consult with traditional and established women's organisations.

To make the results of this study available to all those who would benefit from the information.

To use the results of this study to form the basis of a booklet.

To conduct market research into how information should be presented.

STATISTICAL DATA

In 1968, women outnumbered men for the first time.
In 1991 there were 97 males per 100 females in the population.
In the over 60 age group there are 80 males per 100 females.
In 1990 women were expected to live to 77.96 years and men were expected to live to 71.94 years.

More men die in any age group than women do in the corresponding age group.
From 1992 Yearbook (per 1000 head of population)

	MEN	WOMEN
LESS THAN 1	9.64	6.93
1 - 4	0.74	0.38
5 - 14	0.29	0.17
15 - 24	1.75	0.58
25 - 34	1.47	0.65
35 - 44	1.92	1.25
45 - 54	4.69	3.68
55 - 64	13.93	8.89
65 - 74	36.47	21.44
75 PLUS	104.67	75.75

MARITAL STATUS

From the 1991 Census taken from all those people over the age of 15.

34,641 Widowers of 1,262,088 men or 2.74% of men.

140,973 Widows of 1,328,199 women or 10.62% of women.

Total over 15 population 2,590,287

5.4% of women in the total over 15 population are widows.

1.33% of men in the total over 15 population are widowers.

Nearly 80% of all women will be widowed at some time during their lives.

RESEARCH - THE WORK BEGINS

4.0 CHECKING AVAILABLE INFORMATION

To prevent the duplication of information I spent a considerable amount of time in the Dunedin and Invercargill Libraries, checking on available information on the topics of Legal and Financial planning. I also visited a cross section of City and small town book shops to see what information was on sale to the public.

I visited Government Agencies such as Social Welfare, the Citizens Advice bureau and the Public Trust Office to see what information they have available to clients.

SUMMARY

The subjects of Grief and coping on your own, are well covered by books in the Library and on the shelves of the bookshops. Aspects of legal and financial planning are not so well catered for in the Library and are virtually non-existent in bookshops. There are a few books which deal with some of the Legal aspects of Emergency Planning and books which deal with some financial matters, but they tend to be specialist books dealing with just one or two topics.

The Law Society sent a copy of their resource book, Women, Know your Legal Rights, which leans to the more general and covers a vast array of legal topics. Brochures given out by the Public Trust tend to advertise their expertise, rather than be informative.

All the books were expensive, the cheapest being the Law Society Resource Book which was \$14 and not on sale in any shop I visited. To obtain a copy you have to write to the Law Society.

There is no single book or booklet which provides information on Financial and Legal Planning specific to the needs of women.

4.1 CONSULTING THE PROFESSIONALS

In order to gain an insight into what the Professional people in the fields of finance and law thought pertinent to planning aspects for women, letters were sent to:-

Law Partnerships
Accountants and Accountancy Partnerships
Bank Managers of all major banks
The Law Society, Wellington
The Law Society, Southland Branch
The Accountants Society
Managers of all major Stock and Station Agents

The letter (APPENDIX A) outlined the aims of the project and the proposed booklet, and asked for their expertise in naming of specific areas which should be addressed in such a booklet. The response was quite overwhelming and encouraging in every way.

SUMMARY

A list of areas considered important and relevant to the planning of an information booklet especially for women was compiled from all the replies.

Signing rights on bank accounts
Joint accounts
Power of Attorney
Making of Wills
Partnerships and the Matrimonial Property Act.
Trusts and Trustees
Provision for Retirement and Superannuation
Joint Ownership
Life Insurance Policies
Provision for Interim Funds
Having a business / financial / personal plan
Estate Planning
Agents for advice and assistance
Knowing where important documents are kept

All replies were supportive of the idea and the Society of Accountants and many individual Accountants were willing to offer further assistance.

WOMEN, FIELD DAYS AND A QUESTIONNAIRE

I was very fortunate in being able to attend a great number of Women in Agriculture Field Days this year. While most of these people are rural based, they are by no means all people of the land. Each Field Day had a session on Emergency Planning and Emergency Farming and all were well attended. I sat in on most of these sessions with the full co-operation of those present, and towards the end of the winter was able to take some of these sessions myself.

I was struck by the insecurity of a lot of women, some of it well founded, but in some cases from a lack of knowledge of where to start. Although 74 per cent of farm women are now partners in a legal sense (A Study of Women in the 1980s - Massey University) this is not matched by an increase in their decision making involvement. Most women cited financial insecurity as one of their major problems while others worried what would become of them, with family farms being handed on to the next generation.

Those women who had planning measures in place or took an active role in the management of both financial and legal matters, felt far more secure.

I also consulted with various Women's Organisations and the Ministry of Women's Affairs, all approved of the concept of encouraging women to secure their future. The Ministry was particularly interested in seeing that women had knowledge of Retirement Income and Superannuation.

SUMMARY

All of the women spoken to would welcome information on Emergency planning. With their help I was able check the areas of concern. All agreed, that any booklet should just be informative and a guide and that any planning be undertaken with appropriate professionals.

QUESTIONNAIRE

I had reservations about using a questionnaire, but thought that it would be a valuable tool in the process of information gathering. I wanted to establish:-

* Level of planning women already have in place

- * Did this differ in various age groups
- * Differences in rural and urban based sample
- * Knowledge of various aspects of planning

I sought help from the Department of Statistics - Survey control Section) - initially to establish available information and for assistance with wording.

I had to abandon the idea of a random postal survey because of the costs involved and opted instead for a simple survey that could be handed out and filled in within a very short space of time. The Questions were chosen to suit both Urban and Rural Women instead of having two separate Questionnaires. In hindsight this has been regrettable as most of the respondents in the survey were rural based with vastly different circumstances. If I had known that most of the respondents would be rural based I would have added several other questions pertinent to the rural aspect. These surveys were handed out at all Field Days and any group or meeting attended by women, in a wide geographical area (Both Southland and Otago).

As these surveys were handed out and collection bags made available, there was a high return rate.

Because of the lack of access to urban based people, I didn't have an adequate sample. Those survey forms were therefore discarded for purposes of a comparison and only used to assess level of knowledge on ways of planning. I have not included those results in this report.

For the purposes of this report only the Rural Based Surveys have been used.

269 Questionnaires were handed out

234 Returned

86.98% response

Of the 234 returned, 211 women respondents were married or 78% of the sample.

I have used this as my standard sample and compared the results in Table 1.

TABLE 1

S U R V E Y R E S U L T S

Age	Wills	5 year review	Joint A/C	Power Attorn	Joint Own	Retire plans
20-29	81	62	69	31	65	58
30-39	91	48	78	21	70	61
40-49	73	44	56	24	45	51
50-59	84	35	81	22	68	71
60+	74	52	26	48	48	70

The survey results show that the 40-49 age group have the least provisions made for their future planning. This group will probably also be the first group to no longer have the security of Guaranteed Retirement Income and some thought must be given to targetting this age group in any publication or its distribution.

There is little use of Power of Attorney in all age groups and from my consultations with women, few really knew what they were and the benefits which they might have.

There is certainly room for education in making of wills and reviewing them regularly. A will should be reviewed every 3 years or so, five years erring on the long side.

Many women thought having signing rights on an account would suffice, but many did not know that both names should appear on the account.

Q U E S T I O N N A I R E

Please tick the appropriate boxes

1. What is your age?

Under 20 20-29 30-39 40-49 50-59 60 and over

2. What is your Marital Status?

Single Married Separated Widowed

3. Do you have a will?

Yes No

4. Has your will been made or reviewed in the last five years?

Yes No

5. Do you have a Joint Bank Account with your Spouse / Partner?
i.e. Both names appear on the Account.

Yes No

6. Do you have a Power of Attorney in someone else's favour?

Yes No

7. Do you jointly own major assets with your Spouse / Partner?
i.e. Both names appear on the Ownership Papers.

Yes No

8. Have you made any provisions for Retirement?

Yes No

9. Do you consider yourself to be Rural Based or Urban Based?

Rural Based Urban Based

Table 2

Age	% Sample
20-29	12.3
30-39	36.0
40-49	26.1
50-59	14.7
60+	10.9

SUMMARY

Women often feel insecure about financial and legal security. This is partly due to lack of knowledge but in some cases especially among older women, a feeling that it is for men to know and for them to wonder about. Most women agreed that it would not take much effort to do some of these things and that it would give them a much greater sense of security. And then there are some men that feel that women should definitely not know about these things. I met some women married to them.

Women in De Facto relationships do not even have the security of the Matrimonial Property Act.

SEMINAR - EXPERIENCE COUNTS

In June 1991, when planning for this booklet, the Southland Rural Women's Council felt it necessary to have the input of women with personal experience of being left on their own. Some of these women had been left with often inadequate arrangements and that a good deal could be learned from their experiences.

Initially, a Seminar was planned to include members of the Southland Women's Council, lawyers, accountants and Bank Managers as well as a panel of women with personal experience of being left alone and women who run farms and businesses in their own rights. Some of these women are tutors at Women in Agriculture Field Days and it was planned to build on the information gained at those venues, by concentrating on the problems which these women had encountered. However, because of the time constraints of this project, and the necessity of having this stage of the work completed before progressing, only the women were asked to attend.

The Southland Women's Council made application to the Community Development Fund to cover the travel costs of some of the rural women attending the seminar. The council received \$500.00. (APPENDIX B)

With the help of Mary Walker, a past Kellogg Scholar, I was able to contact a number of women who could share their experiences and give me valuable information drawn from their personal and often new found expertise.

I sent out letters (APPENDIX C) inviting them to join the Seminar which was to be held at Tapanui, chosen as being the most accessible place for those attending from all corners of Otago and Southland and a venue was hired.

I am most grateful to all those women who attended, giving up their time and travelling great distances, in one case 416 kms, and who shared both their positive and negative experiences so that information could be accurately assessed and compiled. I was heartened by their enthusiasm for the project and their willingness to edit and comment on the draft of any future booklet.

I am also grateful to Mary, who helped chair the session, drawing out information and keeping us up to speed.

In addition to the points covered in 4.1 I was able to add some very pertinent and useful information to the growing list.

SUMMARY

As part of Emergency Planning, women should take an active role in the decision making process of Business and Financial plans. This fosters communication between partners and both parties know what is going on. It also involves the Accountant and Lawyer and enables the women to at least have some dealings with these professionals on an ongoing basis. The women thought this aspect to be of major importance, and much more so than the professionals thought of their clients.

Learn to manage money, have your own cheque book and credit cards and develop a credit rating in your own name.

Have written management plans in the form of a Diary or aerial photographs. Paddock sizes to be recorded and positioning of drains, fertiliser program, records of stock carrying capacity for different paddocks and various items of maintenance. This information if well recorded, can be used as a tool for continued management in the event of illness, accident or death, but also as a record to be passed on if farms are sold, providing valuable information and a History of that land.

Compile a list of available casual labour for each area.

Most women want to have an input into the management of the farm - consultation or even managing the manager.

Most found that Professional people had improved in their attitude to women, but there was still ample room for improvement.

Insurance Policy to cover illness, or run a buffer account to cover this eventuality.

Most women would have benefitted from a network or support group of women in similar circumstances. Sometimes confidentiality was a problem in their own districts.

MARKET RESEARCH

While attending Field Days and talking to groups of women, I was able to conduct some market research into how they would like to see the information presented.

The possibility of a book was quickly discounted, as too much information on the subject is off putting, and the costs involved in getting a book printed would necessitate charging something for the end product.

A pamphlet was considered, but small bits of paper quickly found their way into the waste paper basket.

It was decided that a booklet would be most appropriate.

I assembled a variety of booklets on other subject matter and asked people which they thought most appropriate.

Most people felt that a small A5 size booklet would be most appropriate. It would have to have a laminated cardboard cover, to prevent wear and tear.

The most appropriate number of pages varied from 12 to 20

That there be no advertising in the booklet (only a list of acknowledgements on a separate page) as most people would throw away a booklet with a number of page or half page advertisements.

There would have to be some colour in the booklet and have plain language and clear text.

The cover to be bright and attractive - the sort of booklet that people would be happy to have lying around their homes.

I also spoke to 5 Print Companies and have been advised that to keep costs to a minimum, that two colours on a white background would be appropriate. Many people thought that using the Suffrage Colours of yellow and purple would be appropriate and that by 1993, the colours will be familiar and therefore add to the appeal.

SUMMARY

Booklet to be of A5 size, laminated cardboard cover, 12-20 pages long. Cover to be in Suffrage colours of yellow and purple on white. No advertising in booklet - just a list of acknowledgements.

RECOMMENDATIONS

To use the information derived from this project to form the basis of a booklet.

The contents of such a booklet to be based on the proposal given in section 6.0 of this project.

That the booklet be free of charge - to ensure that it reaches the women that really need it, it should be freely available to all those who would like a copy.

That the booklet be a gift as a token of Women's Suffrage.

That it be a guide and information providing booklet - encouraging women to undertake the necessary planning with appropriate professionals.

That the booklet be in A5 size, with laminated cover, be of about 12-20 pages and contain no advertising.

That the booklet be translated into other languages, certainly Maori and possibly Samoan.

To form an information network or support group for Women Alone.

Run education Seminars for women and the appropriate professional people so that there is a clear understanding of what is needed on both sides.

Encourage changes to the Matrimonial Property Act to allow for De Facto relationships and for a more flexible division of property.

Encourage Women to deal with their future now.

DRAFT ONLY

P R O P O S E D C O N T E N T S O F B O O K L E T

Know where important documents are kept / Register
Home, personal, legal, car, investments.

Diary / Record for ongoing management
Paddock sizes, fertilizer, drains, stock
capacity

Wills Who can make a will
 Reviewing
 Executors and Trustees
 Importance of holding up legally
 Guardian or custodian for children

Power of Attorney
 Normal
 Enduring

Joint bank accounts
 Both names on the account

Joint Tenancy - property

Joint Ownership - Assets

Tenancy in Common - especially when the value of the assets
 great

Life Insurance Policies - Consign / cede

Insurance Policies - to cover mortgage etc.

Provision for Interim Funds - 2 year breather
 Emergency Fund (2-6 mths of gross income)
 Manager or housekeeper

Know your Accountant and Lawyer

Business Plan / Financial Plan / Personal Plan
 Include schooling for children
 Ensure money to support plans
 Know levels of debt
 Set goals
 Communication and knowledge

Credit and Credit History in own name

Estate Planning - Matrimonial Properties Act
- Gifting
- Trusts
- Partnerships

Agents for Advice - Stock Agents
- Stock Firms
- Accountant and Lawyers
- Farm Consultants
- C.A.B
- Social Welfare / ACC

Retirement

ACKNOWLEDGEMENTS

Contributions and assistance in compiling this project came from many sources and from many people. I wish to especially thank the following people for their contribution to this work or for their time and encouragement in allowing me to spend the time researching the information.

The Bank Managers, Managers, Lawyers and Accountants who answered letters and agreed to help with follow up work. Your contribution has been invaluable.

The women who attended sessions in Emergency Planning at Women in Agriculture Field days. Your help in filling out questionnaires and answering questions has assisted me greatly. To all the other women who filled in questionnaires and gave their time - thank you.

Alison Broad of Rural Education Activities Programme for allowing the time for Questionnaires to be filled out at Field Days and for giving me access to so many of the women in Emergency Planning sessions. Also for your application for funds for travel and the administration of the Planning Seminar.

Mary Walker, a past Kellogg Scholar, for giving so freely of your time and wisdom, for helping to organise the Planning Seminar, finding out names and addresses of widows and women who run farms and run businesses on their own. Your enthusiasm has been a major motivation and an inspiration to me. My sincere thanks to you Mary.

The women who took part in the Planning Seminar, especially Cynthia Clarke, Jennifer Clearwater, Lorraine McLennan, Shirley Stott and Gill Logan. Your expertise and courage must be admired, and your experiences form a major part of the research.

The Department of Statistics in Dunedin for supplying the statistical data, providing appropriate wording for the questionnaire and for some analysis of results.

To Brenda Collett and Marjory Dyk, Authors of "On Your Own" (Advice for South African Wives, Widows and Widowers) for the concept, and for encouragement and ideas throughout the year.

To Margot Buick, 1992 Kellogg Scholar and her family, for their friendship and willing ears.

Finally, but certainly not least, my family, for their love, patience, time, sense of humour and for keeping my feet firmly on the ground. I thank you all.

BIBLIOGRAPHY

- NEW ZEALAND STATUTES
MATRIMONIAL PROPERTY ACT 1976 AND AMENDMENTS
REPRINTED STATUTES OF N.Z.
- NEW ZEALAND YEARBOOK 1992
- HANDBOOK ON SURVEY PROCEDURES DEPARTMENT OF STATISTICS
- UNDERSTANDING SURVEYS N.Z. STATISTICS ASSOCIATION
1988
- QUESTIONNAIRES- DESIGN AND USE DOUG R BERDIE
JOHN F ANDERSON
MARSHA A NIEBUHR
- BEING A TRUSTEE T.F. PAUL
- FAMILY LAW GUIDE BUTTERWORTHS 3RD EDITION
- YOU AND YOUR LAWYER ROBERT LUDBROOK
- THE WOMAN'S MONEY BOOK GENE MACKEVICH
- TAXING WEALTH IN NEW ZEALAND CEDRIC SANFORD
- THE WINNING WOMAN JACKIE O'NEILL
- ON YOUR OWN BRENDA COLLETT
MARJORY DYK
- WOMEN KNOW YOUR LEGAL RIGHTS LAW SOCIETY RESOURCE BOOK
- WOMEN AND MONEY MARION BYWATER AND SUSAN HELY
- RURAL HELP 1992 MAF DIRECTORY
- CONTRIBUTION OF WOMEN
IN RURAL ECONOMY MAF POLICY



RURAL EDUCATION ACTIVITIES PROGRAMME

"Hawthorne",
Private Bag,
Athol.
Southland.

1st July, 1992.

NAME
ADDRESS

Dear Sir / Madam,

I am at present working on a project as a requirement of the 1992 Kellogg N.Z. Rural Leadership Course. The Purpose of my project is to gather all the relevant and essential legal and financial information pertinent to women, to enable them to deal with unexpected situations, such as the sudden death of a spouse.

From this information, I hope to produce a plain language booklet aimed at all women, but with additional information specifically for rural women. It is hoped that the booklet will be ready by 1993 and can be part of the Centenary Celebrations of Women's Suffrage.

The idea has received enthusiastic support from a great number of people, especially rural women in Southland and is a favourite topic at Women in Agriculture Field Days.

As part of the research, I am contacting people such as yourself, who deal with a great number of clients, to ask if there are any specific areas that you feel should be addressed in such a booklet. I am particularly interested in the following information.....

LIST

Thank you for any assistance and I look forward to hearing from you.

Yours faithfully,

MRS. V. JEAN SOPER

APPENDIX A



RURAL EDUCATION ACTIVITIES PROGRAMME

REAP

SOUTHLAND

C/- Southland Polytechnic
Private Bag
Forth Street
INVERCARGILL

Telephone
(03) 218-4389
Fax (03) 214-4977

5th July 1991

APPLICATION TO COMMUNITY DEVELOPMENT

FUND / SMALL GRANTS SCHEME

FROM: Southland Rural Women's Council

Contact person: Alison Broad, c/- Southland REAP

The Southland Rural Women's Council was formed recently at a rural women's weekend at Borland Lodge. This group has planned a range of projects to take place over the next 3 years.

The project for which we are seeking funds is:

To produce a booklet which will give essential financial and legal information to women. This is aimed at all women, but there will be an additional section specifically for rural women. The booklet's aim is to give the sort of information that women often wish they had when something unexpected has happened, such as the death of the spouse. At WAg days held throughout Southland and Otago, women have always been keen to include a session on "Emergency Farming" which deals with exactly the sort of information the booklet will contain. We hope to build on the experience of WAg days in producing the booklet.

The precise part of the project for which we are currently seeking funds, is an initial planning meeting which will involve:

- members of the Rural Women's Council
- women who have had personal experience of being left with often inadequate arrangements (including speakers from WAg days)
- a woman lawyer and woman accountant

The aim of the meeting will be to determine what subject matter should be covered in the booklet, and to develop a plan for gathering and writing-up this information.

APPENDIX B

We are seeking \$500 to cover the travel costs to enable rural women to attend this meeting. They will come from:

Pukerau
Centre Bush
Mokoreta
Seaward Downs
Balclutha
Cromwell
Riversdale
Otama
& Athol

We are hoping that the booklet will be ready to be launched as a part of the 1992 centenary of women's suffrage, and also that some funding may later become available for 1993 projects (if not we will look elsewhere for production costs).

The idea of this booklet has received enthusiastic support from a number of women with whom it has been discussed. The interest already shown at WAg days in learning about this type of information can also be interpreted as support for the idea.

Should a grant be available, it could be paid to Southland REAP who would then pay it out as travel to the women concerned.

Southland REAP's GST Number is: 25-103-874

Southland REAP will also provide administrative support for the project.

Many thanks for your consideration.



Alison Broad
Community Education Organiser

Hawthorne,
Private Bag,
Athol.
Southland.
21st July, 1992.

Dear

I am at present researching a project as a requirement of the Kellogg Rural Leadership 1992 Programme. The topic I have chosen is Financial and Legal Advice for Women and I am specifically gathering the sort of information that women need before something unexpected happens. The information will be aimed at all women, but with particular regard for the circumstances of rural women.

Once all the information has been gathered and the requirements of the Kellogg course have been met, it is hoped to put this information into a booklet or pamphlet form, and funds will be sought from various sources to help with this. One idea is to seek funds from the Women's Suffrage Trust and to have the booklet ready for release as a 1993 project.

Help has come from the Southland Rural Women's Council and we plan to meet in Tapanui on the 13th August, to determine subject matter and to learn from some real life experiences. It is because of this essential aspect of information gathering, that I am writing to ask you if you would consider attending such a meeting to share your experiences with us. We would be able to reimburse any travel costs involved.

The venue for the meeting is the St. John Ambulance Rooms, Corner S.H. 90 and Northumberland Street (next to the Supermarket) Tapanui.
The time is 1 p.m.

Would you please indicate below if you would be prepared to join us.

Many thanks,

Jean Soper

Name

I would be prepared to join you at Tapanui YES NO

APPENDIX C

Hawthorne,
Private Bag,
Athol.
Southland.
3rd August, 1992.

Dear

Thank you for answering my call for help in the preparation of Financial and Legal information for women. We are going to meet on the 13th August at the St. John Ambulance Rooms, Corner of S.H. 90 and Northumberland Street, Tapanui. The time will be 1 p.m.

Would you please take a note of the kilometers you travel on the way to the venue so that we can make plans to reimburse you for your travel. Afternoon tea will be provided and Mary and I look forward to seeing you next Thursday.

Many thanks,

Jean Soper

YOUR FUTURE IS NOW

Look at available information

Consult the professionals

Confer with women/questionnaire

Seminar - experience counts

Market research

OVERHEADS

SURVEY RESULTS

Age	Wills	5 year review	Joint A/C	Power Attorn	Joint Own	Retire
20-29	81	62	69	31	65	58
30-39	91	48	78	21	70	61
40-49	73	44	56	24	45	51
50-59	84	35	81	22	68	71
60 +	74	52	26	48	48	70

RECOMMENDATIONS

To use this study to form the basis of a booklet

That the booklet be free of charge

That the information be translated into other languages

The booklet be available as part of the suffrage centennial

Form an information network or support group for women alone

Run education seminars for women and professional people

Encourage women to deal with their future now

PROPOSED CONTENTS OF BOOKLET

Important documents/register

Diary/record for ongoing management

Wills

Power of attorney

Joint bank accounts

Joint ownership and joint tenancy

Life insurance policies

Provision for interim funds

Know your accountant and lawyer

Business/financial/personal plans

Estate planning

Agents for advice

Retirement