



## WAI\$WORDS

WAI\$W06/91

Wairarapa Green Dollars Newsletter June 1991

Greetings and apologies for the relative lateness of this issue. You now have a total of about 40 other people to trade with so if you haven't made that first trade yet don't delay.

You are invited to our first

WAI\$ SUPER-SOUP TRADING EVENING

to be held at the Sedgley Family Centre  
25 Intermediate Street, Masterton.  
*Wednesday 26 June*  
starting at 6pm

So make up some soup (& toast or something), grab some stuff you want to sell and come and meet the committee and some of your fellow traders. Bring a friend or three as this is a great way to introduce new members to the idea.

In this newsletter you will find your second directory and membership contact list. Due to some computer glitches with our new programme we have had to resort to our improvised system used last month with some improvements. At the time of writing this newsletter we had not decided whether to include account statements as promised as we have not been able to access this with our new programme. If your statement is attached it will simply be a photocopy from our files. Also included is a sheet (reproduced from the May Grn\$ Federation Newsletter) outlining DSW's position on green dollars for your information.

We also may have included a notice slip so you can compose your own advertisement. This is especially great for seasonal, short-term or one-off offerings or needs. As we haven't set rates for this service yet we will have to make it free to begin with but later we will automatically deduct the cost from your account each time your notice is published. (The "life" of this notice is the number of times you want it to appear.)

Recent promotional efforts in Carterton, Martinborough & Greytown went very well with people joining-up and offering to help. There appears to be a keen core group in Martinborough willing to co-ordinate activities SouthWai\$ with an independant exchange in mind for the future when our exchange gets too big.



A recent letter from our local MP Wyatt Creech who is the Minister of Revenue clearly spelt out IRD policy on green dollars which is unchanged from the previous governments. For anyone earning WAI\$ as a part of their normal line of business or trade they are liable to pay tax but most trading is regarded as a hobby and therefore no tax needs to be paid.

The new computer programme assigns membership numbers automatically so soon you will be given a new number so you can ignore that item in our Steps to Trading guide.

So skim the directory for goods & services you require or you can offer to another member, make contact with them, negotiate the cost and after the transaction is complete the member who is buying or hiring phones in the details to:

PH 89-567 between 5pm-7pm weekdays

Trading is still slow but picking up as members contact "strangers" and quickly meet a new friend to trade with. Others of us are still in the habit of "shopping" and still others are "swapping" so their transaction doesn't need to go through the system but that is fine.

Remember do not hesitate to make contact with anyone on the committee if you have any bright ideas or suggestions or if you think you could help us in some way and if you notice any errors please let us know as these will continue unless they are pointed out to us.

WAI\$TRUST - Committee 1991/2

Mary & Dennis Collett	89-567	Ian Stewart	27-864
Hayden McGrail	25-866	Lindsay Fraser	85-029W
Eric Kurtz 86-339		Malcolm Russell	87-340
Jenny Innes	85-007	Darryl McDonald	85-347
Evelyn Dillon	85-724	<del>Pauline Harper</del>	<del>88-807</del>

The management committee now meet on the 2nd & 4th Wednesdays 7.30pm at Mary & Dennis's home.

Barry Longworth and Brian Mangin are both keen to come onto the management committee thus maintaining the numbers after two recent resignations.

Happy Trading!!!



## WAI\$ PEOPLE

### Wairarapa Green Dollars Membership List as of 01/05/91

I.D.No	NAME	PHONE	
01	EVELYN DAWN DILLON,	85-724	
09	EARL GOODIN	83-058	
* 11	LINDSAY FRASER	85-029W	
12	ALF & HELEN DEW	3-8034	
* 13	IAN STEWART	27-864	
14	KAREN SUMMERS	89-372	
* 19	MALCOLM RUSSELL	87-340	
24	HOWARD AND TRACY PEDERSEN 24 WELD STREET MARTINBOROUGH		X
* 27	PAULINE HARPER & RON CAREY	88-807	
32	MRS. P. VENN	37-932	
35	JANET WILSON	38-404	
42	J.A. & K.L. SADLER	(0553) 89-142	
50	EVELYN CAMERON	(0553) 28-750	
60	BETH COWERN & ALISTAIR MACGIBBON	88-760	
63	DENNIS JOHNSON,	81-313	
* 64	MARY AND DENNIS COLLETT,	89-567	
65	JANE STEVENS & DAVE MACF(0553)	49-965	
78	RON & MAUREEN SADLER,	3-7822	
79	RAEWYN JOHNSON,	85-029W/25-879H	X
108	GLENYSS & ERIC KURTZ,	86-339	
* 347	DARRYL McDONALD,	85-347	2 MTHS
425	LYN LAVER,	(0553) 88-425	
572	JANET JONES,	25-572	X
666	DINO MARTIN & BRIDGET RATTIGAN	88-825	
676	BRIAN MANGIN,	85-676	
741	GRAEME & ROSEMARY STEVENSON	81-741	
830	MIN GRACE,	81-830H/83-322W	
838	HEATHER AND IAN ATKINSON,	28-838	PIRINOA X
* 866	HAYDEN MCGRAIL AND LYN TANKERSLEY.	25-866	
884	BARBARA DOBSON C/-	89-372	
963	COLLEEN BAILEY,	84-963	
979	GEOFF PITT,	(0553) 69-979	
* 999	JENNY INNES,	85-007	

\* = Committee members  
 X = Non - trading members



## Benefits

We've had good support from the DSW ever since PLEBS began. They have seen the benefits (no pun intended) we offer to their clients and to the community as a whole. Over the past year we've talked to DSW groups, interviewees and support staff across the city, and found them very interested in how PLEBS can help.

As a government department, the DSW has regulations to uphold. The one of most concern to PLEBS members on benefits is just what you should be declaring about your P\$ income and how it will affect you. We encourage our members to be up-front with the department – those we know who have declared P\$ income have NOT been raided, thrown off their benefits or declared unclean! In most cases the amounts have been trivial as far as the DSW is concerned, but honesty is the best policy.

DSW has kindly furnished the following information to give you an idea of how they view the system, and asks you to contact your local office if you have any further questions.

**Green Dollar Trading:** Income earned on a regular and routine basis from Green Dollar Trading is chargeable as income in the assessment of benefits.

The definition of "regular and routine" has been deliberately left open by the department. We believe that this gives local offices the chance to be flexible concerning G\$ systems. From the discussions we've had, DSW is concerned that G\$ work should not interfere with a person seeking NZ\$ employment (i.e. leaving the rolls of the unemployed).

**Definition of Income:** Income means income from all sources and the amount charged in the assessment of benefits is the gross amount before deduction of income tax. For a married couple, the income to be charged is the total combined income of both parties. Some of the more common types of income which are charged in assessment of benefits are: earnings, interest, dividends, superannuation, profits from self-employment, drawings, directors fees and wages from a business, rent (after deductions of outgoings), estate income, student allowances

G\$ income is income and should be added to any other sources of income for the DSW's accounting purposes. It might be an idea to list it separately and note that it is not a cash income so they are clear about what you got. Note that earnings from self-employment (which is what we tend to do in PLEBS) concerns profits – so be sure to deduct costs (such as materials, transport, overheads) before you calculate any profits for this form of income.

The DSW has a massive book with all sorts of graphs and charts which are needed to calculate how benefits are affected by earnings in NZ\$ (or G\$). The main point to remember is that earning even large amounts of G\$ will NOT automatically wipe out your benefit, as the examples below show.

**Sickness, Unemployment and Training Benefits, Job Search Allowances and Independent Youth Benefits:**

- For beneficiaries with dependent children the benefit reduces by 30 cents for every complete \$1 of the total weekly income in excess of \$60 a week but not exceeding \$80 a week; and further reduces by 70 cents for every complete \$1 of income in excess of \$80 a week.
- For beneficiaries without dependent children the benefit reduces by 30 cents for every complete \$1 of the total weekly income in excess of \$50 a week but not exceeding \$80 a week; and further reduces by 70 cents for every complete \$1 of income in excess of \$80 a week.

**Other Benefits, such as DPB, Invalids, GRI, Widows etc:**

- For beneficiaries with dependent children the benefit reduces by 30 cents for every complete \$1 of the total weekly income in excess of \$3120 a year but not exceeding \$4160 a year, and further reduces by 70 cents for every complete \$1 of income in excess of \$4160 a year.
- For beneficiaries without dependent children the benefit reduces by 30 cents for every complete \$1 of the total weekly income in excess of \$2600 a year but not exceeding \$4160 a year, and further reduces by 70 cents for every complete \$1 of income in excess of \$4160 a year.

Get that? If you're unemployed, you can earn up to \$60 a week above and beyond the benefit before any cuts are made. If you're on the DPB, you can earn \$3120 a year before any cuts are made. Even if you go over these amounts, the reductions are graduated. Here's some examples which might make it clearer.

**Income of \$80 a week (\$4160 per year)**

- Sickness/Unemployment Benefits: With dependent children – a reduction of \$6 a week Without dependent children – a reduction of \$9 a week
- Other benefits (DPB etc) With dependent children – a reduction of \$312 per year Without dependent children – a reduction of \$468 per year

**Income of \$150 a week (\$7800 per year)**

- Sickness/Unemployment Benefits: With dependent children – a reduction of \$55 a week Without dependent children – a reduction of \$58 a week
- Other benefits (DPB etc) With dependent children – a reduction of \$2860 per year Without dependent children – a reduction of \$3016 per year

The DSW adds that the income exemptions for Accommodation benefit is quite different and will explain this in another article.

We don't think many people will be earning sufficiently large amounts of G\$ income for the reductions to come into effect. If you do have any questions, we suggest you contact the DSW to clear it up. It's better to do that, than to run into problems at a later stage.