

Temptation is open all hours

ROB STOCK

MONEY MATTERS

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Clearing out a cupboard the other day, I came upon childhood relics.

They were tiny lead miniatures, monstrous little things, all claws and jaws.

IQ-retarding lead spewed from car exhausts in the 1980s, so nobody blinked at selling lead-based figurines to children.

Ah, the memories those figurines brought back, though I never could afford the whole set with my pocket money.

But hey, this is the modern world. You can buy anything, anytime.

Ten minutes later I was on the checkout page of an Italian company's website, about to complete the collection 30 years later, before common sense prevailed.

That 24/7 ability to shop is the biggest wealth danger posed by online shopping.

I speak as a man/boy whose finger hovered momentarily over the keyboard to okay a €70 (NZ\$115) payment for some small metal toys.

Impulse wealth depletion is just one of the dangers of

GOLDEN RULES

- Be restrained in your spending
- Be cautious shopping online
- Always have your scam radar on

shopping online.

The recent Commerce Commission's Consumer Issues report indicated many of us are too trusting.

Exposure to advertising, false lifestyle expectations, and the ability to virtually walk through endless digital aisles are all threats to human wealth and mental health.

But so is giving your credit card details to an overseas trader you just met on the internet.

I asked Netsafe to tell me how to stay safe while shopping online.

First, buy only from companies you trust.

In our household, The Book Depository and British clothing retailer Boden are among the small number of online retailers we buy from.

It's not just trusting them not to steal our money.

It's trusting them to send good-quality stuff.

The commission found a lot of unhappiness with the quality of goods bought online, and the delivery times, and occasional non-delivery.

There's comfort in dealing with big companies who have



All grown up: Rob Stock with his still incomplete childhood collection of lead monster figures.

LAWRENCE SMITH-STUFF

reputations they can't afford to lose, but I'm quite comfortable with buying from New Zealand-based small speciality businesses, though I need to know where they are physically based, and who runs them.

That's easy using the Companies Office searchable online database.

I like to see New Zealand-based shareholders and directors with ordinary street addresses.

Don't be fooled by ".co.nz" on a website.

It doesn't mean the company is

"You can buy anything, anytime."

based in New Zealand.

Buying through big intermediaries like Trade Me and Amazon can also help engender trust.

They have public feedback systems, and mechanisms to exclude crooks, though no system is foolproof.

Importantly, they also have safe ways to pay like PayPal and

Trade Me's PayNow which keep your payment details from the merchant. Guard your private details – including your credit card details – jealously.

Read the terms and conditions of trade of online traders, and be deeply cautious if they are confusing and fees are not clearly explained.

Online shopping brings choice, competition, saves legwork, and lets you indulge your rarefied hobbies, but you need self-defence strategies against the dangers it brings.

Parenting after a separation

ALAN KNOWSLEY

LEGAL MATTERS



If there are children in a relationship, one of the most important things to sort out after a separation is the parenting arrangement.

It is a good idea to attend a Parenting Through Separation course after you have separated, to get an idea of some of the things you need to consider when making a parenting plan.

Sometimes the parents are able to agree on who will have the day-to-day care of the children, and how the other parent will have contact with the children.

This can be shared care on a week-about basis, or weekdays and weekends or other alternatives that suit all involved. Remember that the needs of the children are very important when deciding on the plan.

This might mean, for example, that shared care that disrupts schooling is not appropriate.

Although some parents are able to get by on an informal arrangement, there is always a risk that parties will disagree on what is, or what should be, in the parenting plan.

It is therefore a good idea to have a written record of what the parties have agreed on, so that everyone is clear.

A written parenting plan is

often called a Parenting Agreement. A Parenting Agreement can be flexible if the parents are on good speaking terms.

As children grow and change, their needs will change too. Sometimes, it is the parents' circumstances which change, impacting on what they can commit to.

A Parenting Agreement can be good, as it can be easily changed if the parties agree without going to court.

If there is an existing Parenting Order in place, you will need to ask the court if you want any changes made to it.

The downside of Parenting Agreements is that they are not enforceable.

That means if either party refuses to comply, for instance by not seeing the children or refusing the other parent access to the children, it can be difficult to force compliance.

If you are worried about the other party not following the Parenting Agreement, you can ask the court to turn the agreement into an order.

This can either be done by consent or by one of the parties making an application to the family court.

Parenting Orders are enforceable, which means that if a party breaches it, they can be punished by the family court.

Alternatively, if you are unable to even come to any agreement, you may ask the court



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PHOTO: STUFF

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to assist.

Usually parties are able to attend a Family Disputes Resolution first.

At a disputes resolution, a trained mediator assists the parties to talk through the issues and hopefully come to an

agreement.

If the resolution is not successful, the parties will then be able to apply to the Family Court to make a decision on the dispute.

■ Column courtesy of RAINY COLLINS LAWYERS phone 0600 733 484 www.raineycollins.co.nz. If you have a legal inquiry you would like discussed in this column please email Alan on aknowsley@raineycollins.co.nz