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essentially...north canterbury



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Ingredients

Made North Canterbury

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Feature

Home & Build

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contents

Hasn't autumn arrived in a hurry? Our office foyer is full of leaves because Mandy insists on having the door open so she is in charge of clean up again! It's been a bit of a losing battle given we have the most enormous tree next door. Have you ever noticed the beautiful oak on the corner of King and Blackett Street? It is such a landmark, I wonder who planted it all those years ago? If only trees could talk!

This is a headline we have used on page 8 to describe the inaugural Autumn with Art in Gardens that is being held over ANZAC weekend in Culverden. Three stunning country gardens will be open and local artists will also be exhibiting their work.

In this issue we take North Canterbury's best roadie. It's likely you've done parts of the Alpine Pacific Touring Route without even realising it - but we bet you haven't seen all of its hidden gems. *Story page 9.*

The last year or so has seen us all spending more time at home. And it means many of us noticed more about how we live and use our spaces and are choosing to change or

improve our homes and outdoor spaces. Check out our Home & Build feature starting on page 19.

We wanted to recognise and remember some of our North Canterbury locals who served our country and were sent to fight far from home. History matters - their stories should not be forgotten. *Page 6.*

We made a last minute decision to ask businesses to support the page with their logos - we apologise if we missed you - we had limited space.

Thank you to the tireless work of the volunteers at Rangiora Museum. Without their dedication to compiling and preserving our local history the stories of these individuals would be lost forever.

Save the date - We have teamed up with the Rangiora Harness Racing Club to hold a 'Pink Tie Event' at the Rangiora Racecourse on Sunday 23rd May in support of Breast Cancer Foundation NZ. Details are on page 8 - we'll see you there!

Enjoy your month - Dorothy



Front Cover: Made North Canterbury. Barbara from New World Rangiora produced this fabulous dish using local ingredients. **Page 13**

Photography; Dorothy - Essence Magazine



Page 08. Autumn with Art in Gardens.



Page 09. North Canterbury's Best Roadie.

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WELCOME TO OUR ALTERNATIVE HAIR LOUNGE

Brand new on Rangiora's King Street, Smoke and Mirrors Hair Lounge is a salon experience like no other.

"We want people to enjoy a unique experience with us and have their hair be 100% who they are" says founder Dani. The 'anti-salon' atmosphere is non-judgemental, gender neutral and the team of creative colour specialists are all highly trained and utterly passionate about creating bespoke, unique and personalized hair to reflect the client as an individual.

Smoke and Mirrors offers a remarkable range of creative colour services, from holographic effects, to vivid and seamless colour melting and modern balayage methods. Recreating the Pinterest hair of your dreams is what they deliver.

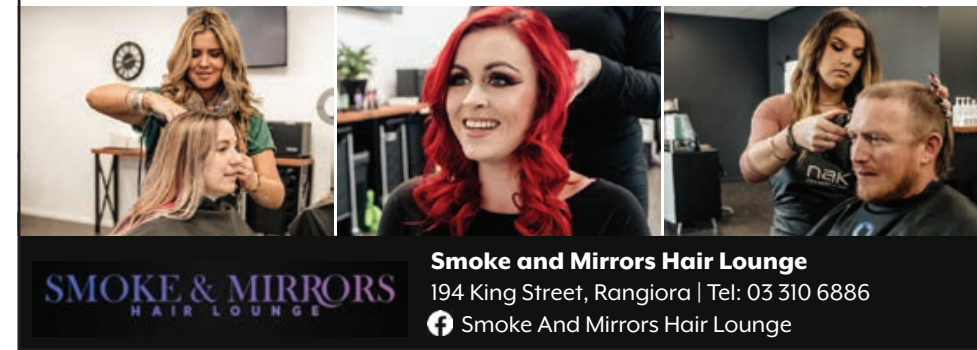
Relax in their hair lounge and enjoy a beverage while watching Netflix on the salon TV or perhaps take a colouring book and create some art of your own. The experience is up to you!

Browse their large range of cruelty free products, all of which are designed to maintain and enhance the vibrancy of your new rainbow creation. They offer tinted shampoos, conditioners, semi-permanent colours and exciting styling products, which all smell good enough to eat!

The barber lounge within the salon is the place for mullet maintenance, a simple back and sides and even a creative hair tattoo. Our barbers are known for their quality banter and clean, close clipper work.

So if you're considering a change, big or small, come in and have a chat with one of our stylists or contact us on Facebook, Instagram for a virtual consult. You can even book online!

"We can't wait to welcome you to your new hair home" -Smoke and Mirrors



Networking in the Vines

On a beautiful sunny evening in March, Enterprise North Canterbury ran the first networking event of 2021 with 110 businesses in attendance. Sponsored by Waipara Hills Wines and Hurunui Tourism, it was held in the beautiful Waipara Valley commanding stunning views over the Block Vineyard to the Teviotdale Hills.



A NEW BARBERSHOP FOR KAIAPOI

Vogue Hair in Kaiapoi is now Vogue Hair & Barbers. They officially opened their barbershop on Wednesday the 24th of March. We popped along to check out their funky new space which is right next door to their salon.



Celebrating 75 Years

The Woodend Garden Club proudly celebrated 75 years of gardening and fellowship recently. Members and guests enjoyed a wonderful lunch held at Rosebank Winery. Mayor Dan Gordon and Christchurch Horticultural Society President Rae King were inspiring speakers. Chris Sutherland was the MC for the day.

The idea of the formation of a Garden Club first originated at a meeting of the Spring Flower Show Committee in 1945. It was decided that the scope of the Club should be much wider. A general meeting of all interested was called and advice was given by a Horticultural Society representative as to the activities of Garden Clubs. After this meeting it was decided to form a Garden Club in Woodend. Yearly subscriptions were set at 2/6 which is roughly equivalent to \$9.15 today.

The Minutes from the second meeting held on 8 January 1946 stated:
"After a discussion of the afternoon tea question, it was decided to adopt Mrs Stalker's suggestion that members bring their own cup & saucer & sugar.

The Committee would fund tea, milk & biscuits at a charge of 3d per member". (3d = .92cents) War rationing made sugar both scarce and expensive.

Sprays were presented to Life Members, Past Presidents and the current President. Long service was recognised for the five longest serving attending members - Shirley Wheeler 1976, Brenda Batchelor 1981, Prue Baines 1982, Pauline Boyd 1990 and Judy Stewart 1990. The two longest serving non-attending members were also acknowledged - Phyllis Sheppard 1969 and Shirley Clegg 1971.

Members shared some interesting stories from over the years which included the enormous work the Club has achieved in the community, the displays and shows produced, past work with floral displays in the Christchurch Cathedral and city riverbank and their very successful entry in the Ellerslie Flower Show.

The afternoon concluded with the past and current Presidents (Shirley Wheeler and Brenda Batchelor) cutting the cake.



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Fun fact: Birds know that red berries are the ripest and tastiest. Strawberries have evolved to advertise their tastiness by changing colour to an intense red. But what's in it for strawberries? Birds eat the fruit, but don't digest the seeds and instead scatter them around the area.

This made us think. We're all in business to attract attention. Right?

The trick is making sure that our customers want to pick us. And that's where branding comes in...

Get in touch... we would love to help you get picked!

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Troopers from Ashley.
Rear Left: Arthur Loffhagen



Edmund Fitzgibbon. (Ned, also known as Edward)
Born 7/12/1878. Killed in France, 1914/18. World War I



1919 March 1917 - Unveiling of WWI War Memorial at North Loburn School. Erected for: Capt. Edwin B. Dalby R.N., Lieut. Alex M. Martin, Corpl. Charles N. Mackintosh, Private Charles D. Harris, Private William H. Feather, Private Edward Fitzgibbon, Private Thomas M. Quinlan & Walter E. King



March 1941 - Marching past The Saulting Base. Jimmy Stringer third from left



North Canterbury Mounted Rifles (Tuahiwi) NCMR Officers



c1914 Walter Clegg



Rangiora Returned Soldiers. Anzac Day, 1934



Pietro Max Luisetti.
Canterbury Mounted Rifles



Camp France - E R Hawker centre front



George A McAlpine - NZEF Charlie Mackintosh



John Frederick (Jack) Ingram

Remembering our local heroes

We wanted to recognise and remember some of our North Canterbury locals who served our country and were sent to fight far from home. They travelled in terrible conditions, some suffered horrific injuries and saw friends and colleagues die alongside them. History matters. Their stories should not be forgotten.

We want to say a big thank you to the tireless work of the volunteers at Rangiora Museum. Without their dedication to compiling and preserving our local history, the stories of these individuals would be lost forever.

Anzac Day Services

24th April 2021

- Ohoka – Community Hall 11am
- Woodend – Cenotaph 6pm
- Sefton – Cenotaph 6pm

25th April 2021

- Anzac Day

- Kaiapoi Dawn Service
- Rangiora High School Wall of Remembrance Service 9.30am
- Oxford Town Hall Service 9.30am then Parade
- Amberley Parade formation at 10am and at Cenotaph 11am
- Cust Cenotaph 10.30am
- Rangiora Parade formation behind Farmers 10.45am and Anzac Service at the Cenotaph 11.30am



Claire and Stuart Morris

Have you lost your house buying mojo?

We have noticed a few buyers out there recently who are starting to lose their house buying enthusiasm. They have missed out on a few Deadline Sales and Auctions and they are starting to wonder if they will ever find something or are instead doomed to dedicate every weekend for the rest of their lives to open homes.

Don't despair, your home is out there for you and in the meantime we have found these great tips for getting your buying mojo back!

- 1. Start with one small win**
Even a pat on the back for getting your finance pre-approved, that's an accomplishment in itself!
- 2. Focus on your mission, not your obligations**
If you can find your mission, you'll get back your motivation, and if you get back your motivation you will find your confidence.
- 3. Get unstuck by shifting your perspective**
This means changing how you look at

things. Is it time to review your wish list and home buying criteria?

4. Stay far from negativity
Reading and listening to news articles about how hard the market is is not going to help. Neither is Janet at work or that friend that has no idea but thinks they know everything about the market even though they aren't in it.

5. Mind what you say to yourself
If you tell yourself you're never going to find a home to buy then you are only becoming your own worst enemy.

6. Don't be afraid to ask for help and support
Brokers, lawyers, agents we are all here to help and support your journey. You just need to find the right ones.

Good luck and have faith! Get your buying mojo back and get stuck in - you WILL get there!



Residential Tenancies Amendments Act 2020 | Notice Periods

As promised here is my second instalment of the changes within the new Residential Tenancies Amendments Act 2020.

Let's talk about notice periods to tenants if you wish to sell a property which is tenanted.

These all refer to periodic tenancies, as a fixed term tenancy is still fixed for both parties, the difference being, that at the end of the fixed term a tenant can elect to roll over to a periodic tenancy, and the landlord cannot give notice that they want the tenant to vacate for no specific reason.

A landlord may give tenants 90 days notice that they require vacant possession of the property for the purpose of selling the property. However, landlords must be aware that they cannot start marketing the property for sale until after the tenant has vacated, and that following that the property must be for sale within a 90 day timeframe. A tenant can, at any time during this period, give the landlord 28 days notice that they will be vacating.

Under the old legislation upon a sale of a property going unconditional a landlord could give the tenant 42 days notice (plus 4 days postage) that they required vacant possession of the property. This has now changed and the landlord is now required to give 90 days notice upon the sale going unconditional that they require vacant possession. Again, the tenant can give a counter 28 day notice to vacate.

The big thing with the extended time following a sale going unconditional really comes into play with insurance as, here in Canterbury in

order to get finance, the financial institutions require insurance to be pre-arranged (due to earthquakes). However these policies are on hold pending settlement, but do not last 90 days, so in fact the offer of finance would likely become null and void, unless an extension was secured.

I have had conversations with solicitors and spoken with a representative from one of the main insurance companies late last year regarding how all this is going to pan out. Unfortunately, they did not know either. I am working on finding out what is the best course of action, and when I do, I will report back!

If you find this all a little hard to figure out, please feel free to contact me.

Next time I will talk about some of the other changes to notice periods under the amendments act.

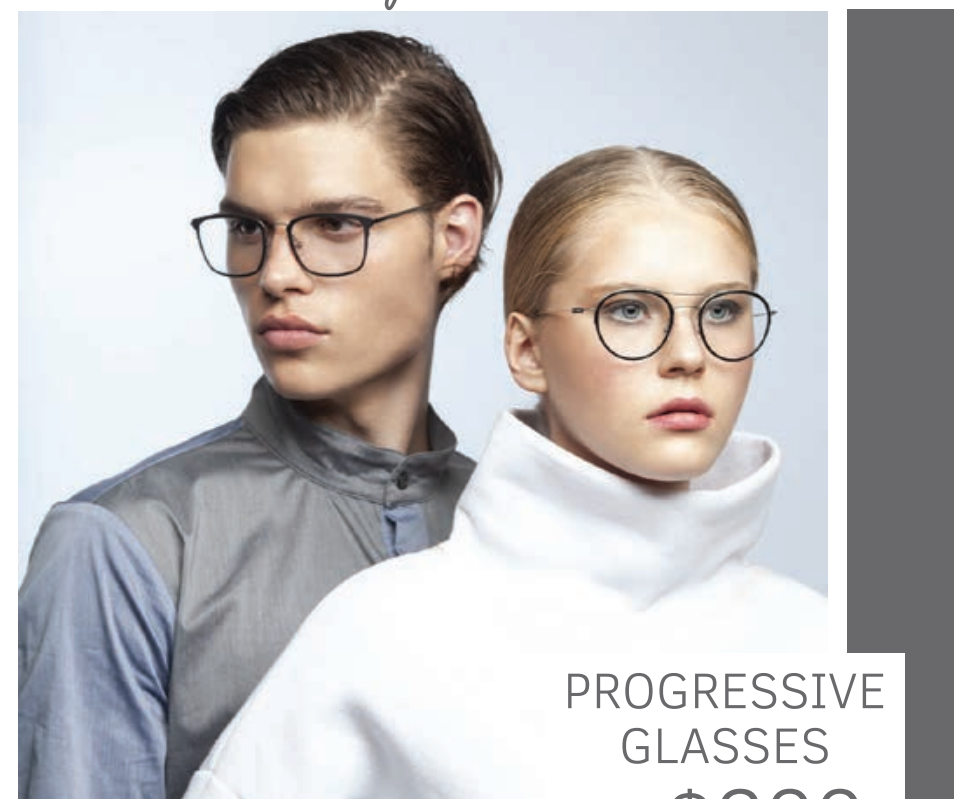


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Local Events



Autumn With Art in Gardens



If only the trees could talk...

They would invite you to see them in all their autumn glory along Lowry Peaks Road, Culverden.

Opening their stunning country gardens this Anzac weekend for the inaugural Art in an Autumn Garden are Jane McIntosh, Lissa Holland, Lou Davison and families.

Discover stunning and mature Pin Oaks, Wellingtonia Redwoods, Weeping Elms, Liriodendrons, Chestnuts, Maples and many other magnificent specimen trees.

Enjoy walking through each of the gardens, bring a picnic or alternatively you can pre order a catered lunch to be served under the trees at Wynyard. Meet the artists and dabble in a print making workshop or demonstrations in landscaping with native plants, cake decoration or gin making.

'The Willows' garden with artist Jane McIntosh

Jane works from her studio at 'The Willows' which is situated in a 1.3 hectare garden that has been developed over the last 20 years. It makes the most of fabulous views of farmland which lead onto rolling hills and mountains beyond.

Jane will be hosting a screen printing workshop by Carla Watson on Saturday.

'Hemingford' garden with artist Lissa Holland.

'Hemingford' is a 955ha sheep and cattle farm. The romantic Cecil Wood designed house was built in 1952, is backed by a large stand of 65 year old cedars and nestled at the foot of the Lowry Peaks Range.

Jamie McFadden of Hurunui Natives Nursery will be onsite speaking about landscaping with natives on Saturday (11am-2pm)

Cake decorating demonstrations will be held throughout the weekend.

'Wynyard' garden with Lou Davison and guest artist Nell McKellow

The majestic Lombardy poplars escort you up the drive to the 'Wynyard' house, which is nestled into its surroundings with an open view to the Southern Kaikoura's.

Lou's brother, Andrew Wright, founder and former owner of Lighthouse gin will be demonstrating the art of making gin.

For timetable and online ticket sales, visit www.autumnwithartingardens.co.nz

pink tie event!

Keep the date free - celebrate, commemorate and raise funds for The Breast Cancer Foundation!



Rangiora Harness Racing Club and Essence magazine have teamed up to hold this Pink Tie Event at the Rangiora Racecourse on Sunday 23rd May.

Breast Cancer affects everyone, not just women, so bring your men along!

A perfect day for everyone to enjoy and support the amazing Breast Cancer Foundation NZ, with all funds raised going to this fabulous cause - \$50 per person and enjoy a complimentary glass of bubbles or beer on arrival and high tea and the bar will be open to buy beverages during the afternoon. Our guest speaker, Jo Bailey will share her inspirational story about her cancer journey.

Have a flutter on the horses, dress up in your best with a nod to pink ribbon or tie and you may even win best dressed lady or man!

The starting gates open at 12.30, so get in and book your tickets for this special day via rangioraharness@gmail.com



Alpine Pacific Touring Route

It's likely you've done parts of the Alpine Pacific Touring Route (APT) without even realising it - but we bet you haven't seen all of its hidden gems.

The 450 kilometre road trip runs between Christchurch, Kaikoura and Hanmer Springs. It features Cathedral-like cliffs, forests filled with fairy doors, baby seals in the depth of winter and some of the country's very best wineries where you can sip away while chatting to the winemakers themselves.

With Christchurch as your starting point, you can catch up on the ever changing city - walk along the new Avon River walkway (or grab a punt), hear the latest developments aboard one of the heritage trams or check out the stunning 360-degree views from the top of Christchurch Gondola.

Stroll back in time at Ferrymead Heritage Park - an early 1900s Edwardian township with restored cottages, shops, tractors, fire engines and model trains.

Those after an adrenaline fix should not miss the Adventure Park - it's a mountain biker's paradise and here's a free tip - walkers can head up on foot before catching a free chairlift ride back down the hill.

First stop north of Christchurch must be Amberley. You're probably already aware of the town's reputation for good shopping - if not, go

there and be surprised and while you're there you must visit Ruby Six.

The North Canterbury wine region is ever popular and now home to over 90 vineyards which are producing some of the world's (yes the world's) best Pinot Noir, Chardonnay and Riesling.

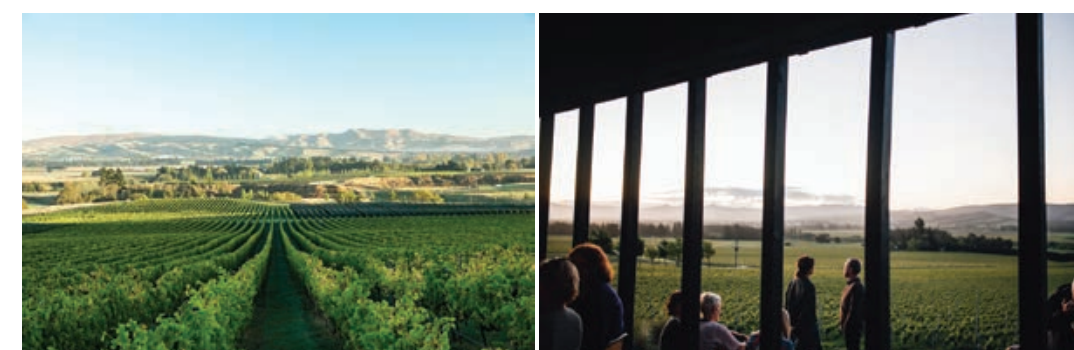
There are plenty of cellar door shops where you can taste and tittle along with some fantastic winery restaurants.

Our top tip is don't miss Greystone -

- it's an innovative, organic vineyard that is producing sensational wines that chef
- (and certified forager) Mel Wright pairs
- with fresh, unforgettable fare.

The region has plenty of boutique accommodation - Greystone's PurePod (a completely glassed room) makes for a special night under the stars or book the Wine Pod at Georges Road which is nestled between the vines with panoramic views of Mount Grey and the Three Deans Range. Black Estate's B&B is also a great option along with Atatū PurePod just up the road in Greta Valley.

For a remote and unforgettable stay, Matai Peak is described as New Zealand's hidden mountain escape. The old Shepherd's hut has been transformed into a luxurious hideaway, with the most incredible coastline and forest views.



Ruby Six

North Canterbury's iconic gift and design store, Ruby Six offers a carefully curated range to treat yourself or that special someone. This Autumn and Winter, Ruby Six features the latest clothing from Elk and Coop along with a wonderful selection of fashion accessories and gorgeous homewares from well known brands Citta, Status Anxiety and Sophie Store. These are complemented by handcrafted ceramics and jewellery, made in New Zealand. Ruby Six is your destination store for hidden gems on your travels.



www.rubysix.co.nz | 6 Markham Street, Amberley

Hanmer Springs Attractions



Hanmer Springs Attractions is North Canterbury's foremost adventure tourism site. With jet boating, bungee jumping, rafting, quad bike and buggy tours, canoeing, paintball and clay bird shooting on offer, there's an activity for everyone! Hanmer Springs Attractions has Qualmark and AdventureMark accreditation for safety as well as qualified and professional staff. Family-friendly and only 90 minutes from

Christchurch, Hanmer Springs Attractions is the perfect addition to your Alpine Pacific Touring Route adventure!

www.hanmerspringsattractions.nz | info@hanmerspringsattractions.nz
03 315 7046 | 839 Hanmer Springs Road, Hanmer Springs

Kaikoura's "Original Kayak Operator Est. 1998" Celebrating over 20 years in service.

With its spectacular natural setting the Kaikoura Peninsula offers rewarding kayaking opportunities. One of the thrills is being surrounded by the diverse marine life encountered in these waters.

Paddle with playful fur seals as they dive and manoeuvre around your kayak while exploring the coastline for dusky dolphins, blue penguins and albatross.

Take in the breath-taking scenery of the Kaikoura Peninsula with the sheer cliff faces, craggy rocks, and mountain tops with unspoilt views of the Seaward Kaikoura Ranges. Seal viewing is guaranteed with chance encounters of dolphins, penguins, albatross and whales.

Our award winning eco-friendly 1/2 day guided Wildlife Kayaking tours offer a safe, enjoyable, interactive experience using stable enclosed double sea kayaks. Family friendly no experience needed.

All equipment is provided; dry bags for cameras, paddle jackets, life vests, spray skirts, wet shoes and dry pants available over the winter months.

Kaikoura Kayaks is a Qualmark "GOLD" visitor activity and voted no #1 operator in Kaikoura by TripAdvisor for over 10 years running.

www.kaikourakayaks.nz

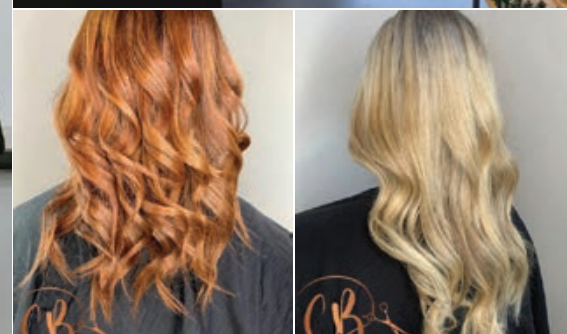
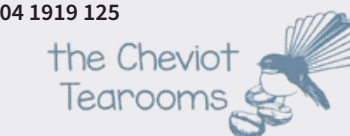


The Cheviot Tearooms has been serving delicious home baked goods to locals and travellers since 1956.

These days we serve Underground coffee (roasted in Christchurch) and a large variety of ready to eat gluten free, vegetarian, dairy free and vegan foods, as well as all our everyday fare, all served hot and fast to take away or dine in if you prefer.



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With a new local owner and a funky salon renovation, Robyn and her team are now ready to welcome you to Chrome Hair Boutique.

They have a wealth of experience between them and provide a professional and friendly service in a relaxed atmosphere.

Call now to get your complimentary spa conditioning treatment with every colour including an indulgent scalp massage.

Book in your appointment now on 03 423 3148
Upstairs in Conway Lane, 172 High Street, Rangiora
www.chromehairboutique.com

Have you hit the North Canterbury coast lately? Gore Bay is as gorgeous as ever and you'll find Motunau and Nape Nape the perfect places to escape.

If you want a tour guide with a bit of character, book a trip up the Hurunui River with Energy Jet. Owner Tim Loughnan's a fifth generation sheep and beef farmer and has been running his jet boat business for years. You can even stay on the farm at Tim's Tawanui Glamping site.

Further north, Kaikōura's marine life is as abundant as ever and the uplifted seabed (courtesy of the November 2016 earthquake) is well worth exploring.

For a change of pace, treat yourself to a luxurious stay at Hapuku Lodge and Tree Houses. The five Tree Houses sit at least 10 metres above the ground in the canopy of a native Kanuka grove overlooking the Pacific Ocean (yes, the views are divine).

Have you been to Mt Lyford lately? It's still a great place to escape - book your own log cabin and hunker down in front of an open fire or spend a night in the Eco Lodges or at Lake Stella Mountain Retreat.

Further inland, Hanmer Springs still feels like you're a world away from real life - what is it about driving over the Waiau River Bridge that instantly relaxes us?

The pools and spa have grown again with 22 outdoor pools and a new AquaPlay area for younger kids.

Adventure bunnies delight in jet boat rides, bungy jumping or the huge network of mountain biking trails.

Got children in tow? Take the kids on a fairy door hunt down the lower Dog Steam Track or on the Forest Amble, with its beautifully crafted woodland creatures.

Walkers should check out the new Island Station Hills walking track - there are two or three day options and you can enjoy the luxury of hot showers in the lodge style accommodation. It's like no other in the country with a diverse range of landscapes and vegetation.

So there's something for everyone on the APT - and we guarantee you'll find things you've never seen before.

Finally (we've saved the best till last) this is a roadie that you don't even have to drive - you can book a chauffeur and private guide through Road Guru. So sit back with the wine and cheese and enjoy the sights.

www.alpinepacific.nz



Lavendyl Lavender

Whether you are visiting for a day or spending a few nights in Kaikōura put Lavendyl on your must do list.

Its location on the foothills of Mt Fyffe provides stunning views both along the Seaward Kaikōura range and towards Kaikōura and the Pacific ocean.

Dylan's Country Cottages provide a cosy, peaceful place to stay and relax. For cyclists, it is ideally placed on the cycle route and what better way than to relax in the outside bath under the stars after a day cycling the Kaikōura bike trails. Photographers and star gazers can make the most of the dark sky and clear views of the Milky Way. Not to mention the marvellous home-made breakfast featuring freshly baked breads.

The gardens and shop are open throughout the winter but check the website for opening times as these do vary. Alongside a small selection of winter

flowering lavender there are displays of flowering bulbs. Book an afternoon or high tea and sample the range of home-made lavender themed treats on offer, or choose from a selection of lavender themed ice-creams. The shop is well stocked with Lavendyl's range of lavender goods alongside a wide range of gifts.

For the more hands-on visitor Lavendyl runs a series of workshops. You can try your hand at soap making, either using one of our perfume blends or creating your own. If time is shorter make a felted soap, a great little gift item. Need a new scarf - why not make your own beautifully soft merino and silk felted scarf. Or make a weekend of it and bring some friends on a French bread making weekend - learn to make baguettes, croissants and brioche the French way.



268 Postmans Road, RD 1, Kaikōura, New Zealand
Contact email: info@lavenderfarm.co.nz
Ph: +64 3 319 5473

www.lavenderfarm.co.nz



If you haven't soaked in Hanmer Springs' famous mineral-filled thermal waters recently, here's a reason to get there.

It's the 150th anniversary of the original changing shed, and there's no better way to reflect on how far this community-owned organisation has come than relaxing in one of the 22 outdoor pools.

The relatively new Cascade Pools are fast becoming some of the most popular in the complex - you can relax to the sound of waterfalls and rapids while looking up at the giant redwood trees nearby.

Younger kids will love the new AquaPlay development with its brightly coloured waterslides and spouts.

There's plenty to keep the older kids entertained too with Conical Thrill and the SuperBowl aquatic thrill rides alongside the two popular hydro slides. The lazy river is still a hit along with the lap pool for

those who want to get a workout in.

And let's not forget the hydrotherapy pools with the water spouts and jets, and the silky-smooth sulphur pools.

If indulgence rather than exertion is your thing, then The Spa at Hanmer Springs is the perfect place to be pampered. A haven dedicated to relaxation with everything from exfoliating clay body masks to hot stone massages.

Best of all you don't even have to leave to eat, there's an amazing array of food including freshly made hand stretched pizzas and barista coffee at the Tea Kiosk Café and Grill.

Sit and soak in the minerals or hit the water slides...you'll leave feeling renewed and sensational.

Visit our website: www.hanmersprings.co.nz
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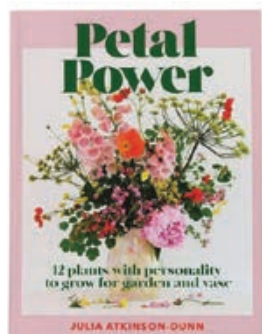
The Fabric of Society

The Fabric of Society's great space is a showcase for their wide selection of fabric off the roll, Chalk Paint®, homewares and occasional furniture, both old and new. A meeting place for those seeking décor inspiration, their textile collection encompasses an eclectic mix of styles, colours and patterns in beautiful natural and man-made fibres to suit every home.

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HONEYED PORK FILLET WITH CAULIFLOWER MASH

The North Canterbury Region is renowned for its fine wine, meat and produce grown locally. From April 15th at New World Rangiora we are showcasing locally MADE products in store. Make sure you come in and try and meet the producers.

One of the companies we are promoting is Harris Meats. They've been based in Cheviot for 65 years manufacturing top quality New Zealand meat products. This month's recipe is a Honeyed Pork Fillet on a Cauliflower Mash.

This is very easy to make and deliciously tender, just remember to buy a fillet that is uniform in size so it will cook evenly. Serve it with a glass of North Canterbury Pinot Gris.

HONEYED PORK FILLET (Serves 4)

- 2 Harris Meats Pork Fillets (approx. 250g each)
- ½ t garlic powder
- ½ t paprika
- ½ t salt
- ½ t pepper
- 1 ½ t soy sauce
- ½ C Foothills White Meadow Honey

Mix garlic powder, paprika and salt and pepper together and sprinkle on the fillets. Cook in a hot pan 2 minutes a side, remove from the pan. Then add the honey and soy sauce to the pan until combined. Add the fillets and simmer on low for five minutes until the sauce reduces by half and becomes sticky, turning the pork continuously. Be careful not to burn the sauce. Using a sharp knife slice the fillet into 1.5cm slices and place on the cauliflower mash. Drizzle the sauce over the fillet and serve with baby green beans.

CAULIFLOWER MASH

- 1 cauliflower
- 2 cloves garlic, chopped
- Good knob of butter
- 2 T sour cream
- 25g parmesan cheese
- Salt and pepper

Cook the cauliflower florets and place in bowl with the garlic, sour cream, butter, parmesan, season with salt and pepper. Use a stick blender until the mash is lovely and smooth, add more sour cream if it is a bit dry. When plating up add a knob of butter.



Barbara Palmer has worked at New World Rangiora for 17 years, the last six as their New World Brand Ambassador during which time she has created many striking recipes.

DISCOVER WHAT'S GROWN, MADE, REARED AND CAUGHT IN YOUR BACKYARD.

When North Canterbury's food and beverage producers asked for a unifying brand under which they could connect, collaborate and market, Enterprise North Canterbury was appointed to heed their call.

Enterprise North Canterbury was tasked with creating the North Canterbury region's first provenance brand to showcase the diverse array of food and beverage producers, and build a resilient and tight-knit business community around it.

And so, MADE NORTH CANTERBURY was born.

Launched in early 2021, MADE NORTH CANTERBURY has quickly picked up a huge and enthusiastic following through a new interactive website, vibrant social media channels and tangible initiatives like their market tote bags. But as Enterprise North Canterbury's Food and Beverage Business Development Manager, Alissa Wilson, points out, the brand can't reach its target audience without widespread support.

"Right from the start we've had a groundswell of support from our local producers as well as cafés, restaurants, markets and retailers," says Alissa. "A huge number of members have signed on to collaborate under the MADE brand, and our key supporters are working hard to promote the brand in their own space."

New World Rangiora was one of the first supporters of the MADE NORTH CANTERBURY initiative. They were the first supermarket to display the snazzy MADE 'shelf talkers' which highlight locally made products to shoppers, and have recently held the first MADE NORTH CANTERBURY in-store showcase.

"Our first showcase event was amazing!" says Alissa. "New World Rangiora pulled out all the stops, with in-store tastings and specials from MADE NORTH CANTERBURY members, prominent MADE branding, and a themed aisle map guiding customers to locally made products."

"These events show people what's on offer at their local supermarket and encourage them to try, buy and support local. When you buy local you know you're getting fresh, seasonal produce at its peak, with fewer food miles. But you're also engaging with a small local business, supporting their dreams, their families and all that they give back to that very same community. The challenges of 2020 really brought home the importance of shopping local, and we are hoping to make that easier for North Canterbury consumers through the MADE NORTH CANTERBURY brand."

Visit madenorthcanterbury.co.nz to discover what's grown, made, reared and caught in your backyard.



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A HISTORY OF
Muffins

words: David Cartwright - Percival Street Bakery

The common muffin has quite a history dating back to the early 19th century where some sources suggest the "muffin" is related to the Greek bread "maphula" (a "cake baked on a hearth or griddle")

Other sources suggest it comes from Old French "mou-pain" ("soft bread"), which may have been corrupted into "mouffin". The word is first found in print in 1703, spelled moofin;[2] it is of uncertain origin but possibly derived from the Low German Muffen, the plural of Muffe meaning a small cake, or possibly with some connection to the Old French moufflet meaning soft (like bread).

Today, two types of muffins exist - the muffin (typically unsweetened) referred to as the English muffin (or flatbread muffin) and the more commonly known muffin (both sweet and savoury) that are individually baked sometimes known as American muffins or quickbread muffins. Today's muffins rely on bicarbonate of soda but historically yeast was used.

The use of the term to describe what are essentially cupcakes or buns did not become common in popularity until the advent of coffee shops like Starbucks. Recipes for quickbread muffins are common in 19th-century cookbooks. For many the standard was the Edmonds Cookbook however early celebrity bakers like Hudson and Hall's, Jo Seager to today's culinary influencers like Nadia Lim, Annabelle White and Annabel Langbein all



have at least one muffin recipe in their cookbooks.

Everyone has their favourite muffin and many a bakery, coffee shop or social morning tea can live or die by the quality of their muffins. Popular examples are the chocolate chip, the banana, the blueberry to the cheese and bacon and corn, to the tasty feta and spinach. The principal difference between a cupcake and muffin is cupcakes are 'dressed' or iced and typically always sweet. Often muffin recipes can be a closely held family secret and are handed down through the generations and I have fond memories of grandparents spending wonderful moments in the kitchen with their grandchildren during school holidays handing down the recipe and techniques taught to them by their own grandparents and how these are made.


Muffins can often be found as a staple in school lunch boxes, and recipes now accommodate gluten free, vegan and low sugar diets.



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Good Taste

The Station

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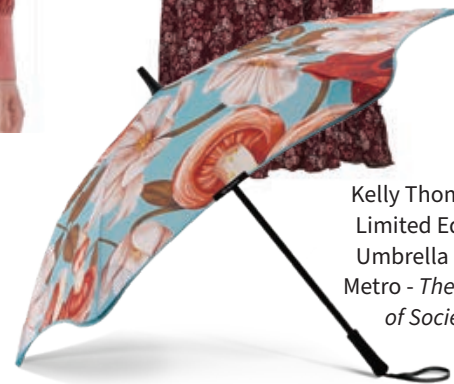
Celebrating 150 Years

Wish Hourglass
Shirt Rust - Craze



Minx Baxta Boot
White - Craze

Isle of Mine Splendour
Maxi Dress Cherry - Craze



Kelly Thompson
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Umbrella Blunt
Metro - The Fabric
of Society

Folke Earring Teal
Blue - Ruby Six



Shake Knit Up
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Cardi Candy Jacket Pink - Ruby Six



EOS Marble Blush Combo -
Shoe Therapy

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Top - Robe Boutique



Stilen Poppy Bag Blush
- Robe Boutique



Tuesday Chelsea
Skirt Ballet Satin -
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BLUSH CRUSH

A selection of some of our favourite fashion pieces this month!



Wish On My Way
Blouse Oyster -
Craze

Hakan Poncho
Oatmeal - Ruby Six



Bresley Taupe/Animal
- Shoe Therapy



Augustine Camilla Dress
- Robe Boutique

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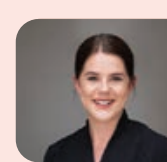
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MICRONEEDLING

by Dr Peter Aspell (Durham Health Cosmetic)

Microneedling is a fantastic treatment for skin rejuvenation suitable for all ages, skin types and body areas. It's safe, effective, relatively comfortable and is typically used to treat the face, neck, décolleté and any scars/stretch marks (including acne scarring), to improve texture, glow and smooth out wrinkles. It is the perfect stand alone or complementary skin treatment for your skin care regime.

Think of the skin as a sheet supported by scaffolding underneath. The skin has to quickly prop itself up and heal when it is damaged by sun/time/wounds/acne. Piles of collagen scaffolding are quickly erected as the skin rushes to repair itself after being damaged. In its haste the scaffolding becomes messy and cluttered. The result is uneven skin, lines, scars and blemishes.

regenerate in a slow, more organised and controlled manner by our immune system. Tiny amounts of the collagen scaffolding are broken down during each treatment - just enough for the body to handle - and rebuild carefully over several days resulting in healthier, more controlled, regeneration of better looking skin.

Over several monthly treatments the result is improved skin quality texture and glow. At Durham Cosmetic clinic we use the SkinPen - the only FDA-approved microneedling device on the market - it adjusts depth of treatment to different parts of the skin which is crucial for effective treatment.



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Icebreaker Unisex Affinity Pom Beanie - The Sport Shop

Icebreaker Men's Tech Lite SS Crew Word - The Sport Shop

Icebreaker Men's Original Long Sleeve Half Zip - The Sport Shop

Ben Sherman Slippers - Blackwells

MKM Originals 36.6 Pure Wool & Possum Fibre Tasman Jersey - Rivers to Rangers

Champion Track Pants - Blackwells

Crisp Nevada Legend - Rivers to Rangers



Home & Build

The last year or so has seen us all spending more time at home. And it means many of us noticed more about how we live and use our spaces and are choosing to change or improve our homes and outdoor spaces.

Looking at practical and functional elements of our houses is really important. If your space doesn't work for you no amount of beautiful wallpaper will change that. On a large scale this can mean things like house layout - moving rooms and walls often involves a major renovation. But smaller tweaks can also improve your space - improving lighting, changing room uses, getting that heat pump working properly.

When it comes to the appearance of your home there are so many fabulous and inspiring ideas around in magazines and on social media

but it's worth taking some time to think about what you really like. There are plenty of awesome materials in all types of textures, colours and forms and an interior designer can be invaluable in guiding you and helping you achieve the look you want. Rethinking open plan spaces; expanding the home office or just going for a bit of a design revamp.

Whatever you plan to do to your home over the coming months - you will find a fantastic array of talented professionals ready to help in Canterbury. We're delighted to feature many of them here in our build pages - from landscapers to homeware retailers; interior designers to plumbers and property inspectors.

So read on and get inspired.

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We are thrilled to welcome Canterbury Ear Care's Alison Highman, Registered Nurse, who has come on board to provide a comprehensive ear hygiene service, advice on the management of ear conditions, and micro-suction ear wax removal.

1. Thomson RS et al (2017). Hearing Loss as a Risk Factor for Dementia: A Systematic Review. Laryngoscope Investigative Otolaryngology.

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Curtains, Blinds Or Nothing At All

words: Pattie Pegler images: Supplied by Harrison's Curtains

It's taken two years to choose window coverings for our home.

Admittedly it hasn't been top of the to-do list but the problem was we were overwhelmed with choice – fabrics and colours and patterns and textures. And of course, they're not particularly cheap so we wanted to choose something we would love forever. In the end it all got put in the 'too hard' basket.

"It's a common problem" says Christina Gardner of Harrison's Curtains. So start the process by thinking about the practicalities of how you live. Those dreamy, white linen curtains you saw on Pinterest might look gorgeous but if your preschool children walk around with marmite on their hands and your dog is always brushing up against them – well, perhaps white linen isn't going to live up to your expectations at this stage in life.

Think also about how your furniture is placed, where the sun comes in, the height of your ceilings, the space in your room,

how much light you want and is privacy a consideration too. All these factors can help you focus on what is going to work or what compromises you might need to make.

"Sun in New Zealand is extremely harsh" says Christina and can cause fading and fabric deterioration. So it's important to

But there are no hard and fast rules she points out. You can even consider zoning your home – so you go for a more functional window covering like a blind in your living area and keep the floaty fabrics perhaps for the master bedroom.

"There is always a solution if you want to recreate a look you've seen," says Christina. "It's just a question of how do you interpret that into reality at an affordable price point."

Of course, good quality curtains don't come cheap so consider this in your decisions. You might love that botanical print fabric now but will you love them as much in a couple of years when a new trend has come up?

All these factors can really help you to narrow down your choices. And sometimes less choice means easier decisions.

As for us, we took an interim decision and after many swatches and questions – opted for blinds. In a couple of years we maybe ready to choose a curtain fabric but at least in the mean time we won't be waking up at dawn.

choose the right fabric for the space and amount of sunlight and in some cases consider things like sun blinds as well as curtains.

"Blinds are practical and people often like them for a more streamlined look," says Christina.



Quality And Affordable Buildings

The new owner of Versatile North Canterbury, Adam Brennan, is brimming with enthusiasm to help bring high-quality buildings at affordable prices to North Canterbury residents. Having taken over the business in September last year Adam is fully committed to working with his highly experienced team to bring the best building options to North Canterbury residents.

With a background in the offshore oil and gas industry and the Australian Defence Force, Adam felt the time was right to return to his wife's Canterbury roots. The family moved here three years ago to enjoy both the wonderful lifestyle but also to become part of a great community.

Whilst many people might associate Versatile with quality garages, farm sheds and sleepouts – they are also highly experienced home builders with an excellent range of stylish residential home designs. There are options to suit all lifestyles from those looking for first homes to those in search of something for a larger family – Versatile designs are expertly designed with every detail considered to help you make the most of your home and lifestyle.

Adam is supported by the professional team at Versatile. Including highly experienced builder, Lewis Strong and sales manager, Aaron Strong, who are both North Canterbury born and bred.

And the overall team have over 50 years of experience in the building business.

So whether you want a farm building or a family home the team at Versatile North Canterbury can help. Trusted and experienced locals with a passion for delivering on quality and affordability – they're the dream team. So give them a call at Versatile North Canterbury for a fixed quote with no surprises.

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HOUSE & BUILD

The thought of building, renovating or simply redecorating can be overwhelming - where to start.

The web is now the first place we turn to these days when looking for answers. So get clued up and do your research before you start.

www.builderscrack.co.nz – Many people check out tradies on this site, but they actually also have an interesting blog covering everything from up to the minute kitchen design trends to pool-fencing, smart homes and tips on creating indoor/outdoor flow.

www.smarterhomes.co.nz – This site is packed full of great info on creating warmer, drier, healthier homes. So you'll find plenty of ideas on insulation; double-glazing; heating along with construction methods and design ideas.

www.buildingguide.co.nz – Here you'll find plenty of advice and ideas on every step of the building process. You can also look for builders in their listings and get some inspiration from their product guide which covers all sorts of things from exterior cladding to central vacuuming systems.

www.waimakariri.govt.nz - www.hurunui.govt.nz - www.timaru.govt.nz – If you're not sure what the legal requirements are with your building project then check out your local council website where you'll find the forms you need along with FAQs and factsheets.

www.designguide.co.nz – If you're looking for some inspiration then this site has plenty of wow factor ideas and images. It takes a look at projects from leading architects and designers covering everything from rural homes to townhouses and lighting to interior finishes.

Look for ideas on Pinterest, Houzz. Make a mood board or scrapbook. Pin ideas, however keep in mind a lot of ideas we see online may not be available in our corner of the world & remember

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Keeping It QUIET

words: **Pattie Pegler** images: **Supplied**

Whether it's your noisy neighbours' barbecue or your teenager watching Netflix into the small hours - noise can be a big issue in many of our homes. So what can you do to make life a little more tranquil?



"Noise is increasingly an issue for many of us" says Christchurch-based acoustic consultant, Mark Lewthwaite.

Mark typically works on large residential developments and commercial projects where sound is considered an important aspect of a build. But it's also something that individuals should consider in the home.

"People are getting fussier and expectations are changing. In residential builds people are paying more attention to sound issues," says Mark.

Think About Design

So, if you're building or undertaking major renovations think about noise considerations early on. Contact the duty planner at your local council and ask whether there are any rules around acoustic installation where you are building. These are typically in place if your home is close to a busy road or the airport for example and can have an effect on the type of materials used says Mark. For example, some places see Rigid Air Barrier (RABs) used in place of building paper to provide extra acoustic insulation and some people may run 'sarking' under their roofs.

Even if there are no specific rules around noise, remember it's you that will be living in the home. So if you think that traffic noise will bother you - ensure your architect and builder are aware of this and ask them for recommendations - types of cladding, insulation, double-glazing are some of the solutions to consider.

Inside the home, good design is key to minimizing noise so again raise it with your architect in the planning stage.

Some basic guidelines include grouping quieter areas and busier areas together - so bedrooms should ideally be separated from the living area perhaps by a corridor. Bedrooms that come off lounges or communal areas and are only separated by a door can be problematic.

Consider also the impact of all those functional things - like heat pump units outside windows or water pipes running through walls and take care with the placement of toilets. You don't want cisterns that sit on walls adjoining bedrooms for example advises Mark.

Cutting The Noise In Existing Homes

If you're looking to reduce noise issues in an existing home it can be a little trickier but there are some options. First think about what noise is bothering you and where it's coming from.

An additional layer of plasterboard on existing walls can reduce noise from an adjoining room. But be aware if the wall has skirting boards and door frames this will mean these will then sit differently, unless you adjust these as well. Insulation in internal walls is another option if you are removing plasterboard, pink batts or an equivalent will reduce noise travel.

If noise is travelling through doors then you should look at the door itself - often modern hollow core doors are very poor at blocking sound. But also look to see if there are any gaps between the door and the framing or underneath the door. "Minimising that undercut on the door is really important," says Mark. A good solution is some sort of door bottom seal - these are typically flexible strips of rubber or a brush strip attached to the bottom of the door.

Softening It Up

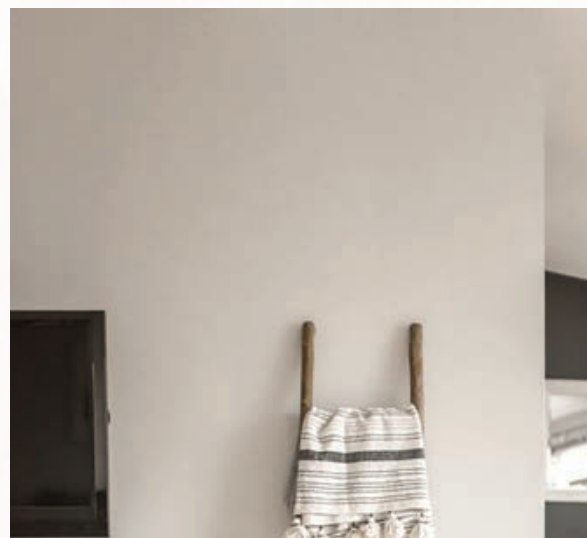
When it comes to the acoustics in a room and stopping noise reverberating then often soft furnishings can help - as they absorb sound whilst harder surfaces will reflect it back.

"IT'S ALL ABOUT UNDERSTANDING AND CONTROLLING THE SOUND IN YOUR SPACE," SAYS MARK.

So, if you struggle to have a conversation over the clatter of knives and forks in your dining room, then easy measures you can take are things like putting down a rug, hanging curtains and choosing upholstered chairs or perhaps a padded, fabric banquette. Other DIY options that might help with acoustics include things like cork wall coverings or even timber battens.

Ask the Experts

As with most things in life, start by really looking at the problem - what is the noise that bothers you most? Where is it coming from? How could it be prevented? And how much are you prepared to spend on resolving the issue? From there you can work out your options.



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interiors



kids rooms

Kids rooms are a great place to have fun with colour and pattern, but you still need to have a plan for the design to be a success.

Black, white and grey work well with brighter colours and can really anchor a scheme. Here the accent colour bright orange is repeated in the roman blind, vintage bed frame and bedding to create a cohesive feel.



layers

With autumn in full swing and the weather cooling it's the perfect time to add some layers into your home.

Bring out the cosy quilts and throws from storage and with summer blooms almost finished in the garden now is the time of year to go foraging for seedheads, rosehips and autumn branches to bring inside.

colour

Having white walls doesn't mean you can't still add colour to vertical planes in a sophisticated way.

Consider giving unexpected places such as cavity sliders and office nooks some special treatment, and a great fabric for your curtains can really pack a design punch!



wallpaper

Wallpaper is a fabulous product to use to give yourself a starting point for an interesting colour palette for a room.

Choose a design you really love and look closely at the colours it contains. Select your fabrics, accessories and other paint colours to coordinate.



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Property Inspector brings Peace of Mind

Buying a home can be an emotional experience for many of us. You walk in and just love the old-fashioned sash windows, imagine cooking up a storm in the light bright kitchen and see yourself with a glass of wine on the deck in the evening sun.

But before you make the biggest purchase of your life it probably pays to get a reality check.

That's where Your Property Inspector comes in. As a Licensed Building Practitioner (LBP), Certified Carpenter and with over 25 years' experience in the building trade Jeremy Cox knows houses. He's worked on new builds and renovations; commercial and residential; old and new buildings. In short he's the perfect person to give your future home a full pre-purchase inspection.

A full property inspection covers both the exterior and the interior of the house and identifies any areas or defects that may require attention. For example, a crack in the wall could be cosmetic and an easy job to fix. Or it could be structural and repairing it could involve a great deal of work and expense. Either way these are the sorts of things you want to know before you buy.

Jeremy looks at all the details. He opens every window; checks light and power points are working; inspects bathrooms for leaks and checks things like the seal

around vanities. His eagle-eyed expertise ensures you are aware of any defects or issues in your future home. If he does identify an area of concern then he can also help put you in contact with the right tradespeople for further assessment on how to resolve the issue and potential costs.

Buying a home is one of the biggest purchases most of us will ever make. Getting a full pre-purchase property inspection, from a trustworthy and friendly professional means you really know what you're buying. And that peace of mind is priceless – saving you a lot of money, time and stress.

So if you've fallen in love with a home, get in touch with Jeremy before you sign on the dotted line.

Jeremy Cox
021 725 455
yourpropertyinspectornz@gmail.com



LAYER UP

words: **Guthrie Bowron** images: **Supplied**

It's time to get cosy in our homes, just the same as when the weather turns chilly, we layer up to keep warm, so we can also do this in our homes to make them feel a cosy haven from the winter outside.

By adding a rug to the floor, a comfy throw and a cushion or two for the couch, we create layers and create a feeling that our home is warm, safe by adding another depth to a room.

Don't forget cushions – they would have to be one of the easiest ways to add touches of colour, warmth and detail to any room. They are snug and warm, adding luxury and a sense of cosiness and comfort.

Colours we associate with autumn... golds, rust and reds that give instant warmth and opulence, are perfect to warm up a room- whether it is fabrics, paint colours or accessories. Velvets are a hot trend right now, not only the colours but the texture of velvet and Bouclé's adds another dimension and don't be afraid to mix colours and textures to create an inviting and interesting space - rusts, dusky pinks, together with olive greens and petrol blues.

Another simple way to add another dimension, is to add a throw, pop one on the back or arm of the couch, chair or rolled into a basket for easy reach to curl up into. It's not just colour, it is also the tactile feel of textures and natural fibres.

Think about your light source; lights from the ceiling can be harsh and have a cooling feel, so turn on a table lamp, wall lights, standard lamp or candlelight to add atmosphere, warmth and romance!

Have surfaces that absorb light e.g. a wooden rather than glass coffee table as wood itself gives warmth and will also absorb light rather than reflecting it.



It is tactile, in both feel and look, rather than the smooth coolness of glass.

And while you might not think it, wallpaper is another easy way to add texture, the plainest wallpaper in the right tone will still add another dimension to your room and is actually very easy to DIY.

Mirrors add their own magic to a room by reflecting light subtly and creating the illusion of a bigger space, making them useful just about anywhere in your home. A mirror placed in the right spot can reflect light and banish gloom in a dark corner.

The ultimate layer must be drapes. As the nights get darker and the temperature drops and we want to shut ourselves away and keep warm, nothing is simpler than pulling your drapes. Not only will they add warmth and enclose a room, they add a softness

Our homes are our haven we retreat to, so they should be a place of comfort and contentment.

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If you would like further details on Show Home Hours or our current House and Land offerings please visit www.mikegreerhomes.co.nz or call into our office Monday to Friday 8.30-5pm at 29 Huntingdon Drive, Arlington Park, Rangiora.

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ASK AN EXPERT



Raelene Rees

Raelene has been self-employed for over 30 years, has 2 offices and 15 staff members. With her extensive business knowledge and a trusted network of advisors Raelene and her team are passionate about helping you see the bigger picture and making informed decisions in your business ventures.

A topical question - how do the new income tax changes for residential rental property affect me?

Firstly we don't have all the fine print yet. Secondly the term "new build" hasn't been defined, but currently at the time of print the info to hand is:

New Builds – you can still claim interest as an expense against your rental income.

Also the Brightline Test is 5 years, meaning if you sell your property within 5 years of purchase you will pay tax on the profit.

Non New Builds – No tax deductible interest claim.

The Brightline Test is 10 years.

We don't feel this is reason enough to panic sell your property as:

- Interest rates are still very low. Most properties are now cash positive so that means if there is any income tax to pay, you will have available money to put towards this.

- Capital gains are very high currently.

- It is important to make sure you are outside the Brightline Test rules prior to sale.

- You could have 2 years of ring-fenced losses to offset against potential annual rental property profits.

- Rents will most likely increase to cover "landlord tax".

- Interest claims are being phased out over 4 years so it's a gradual process.

We would love to discuss with you your individual rental structure, and what your future plan is....or any other business. Come see us now!



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Michelle Nelson

Michelle has seen many a market change in her two decades+ of local real estate selling. Michelle promises you commitment, honesty, empathy and a listening ear. She makes the time for you and your real estate needs.

I am a first home buyer - where do I begin?

If you know of a good mortgage broker/banker have a chat with them. They may well be able to visit you after hours. Go with recommendations rather than random selection. Make sure they are experienced and especially with Homestart and Kiwisaver. Then speak with a local lawyer. Many first home buyers are reluctant to meet a lawyer thinking they are aloof, or a waste of money - wrong! They are there to help, a good lawyer will help you with any questions you have in these early days: money well spent as contractual mistakes can be far more costly.

Is it best to sell and buy, or buy and sell?

Again, don't be afraid to talk with your lawyer about your concerns with either option. They are there to look after your interests solely, this is what they do every day, when buying a house is something you may only do every 5-10 years! They won't make the decisions for you but they may reveal something in law or in convenience you hadn't anticipated. Bear in mind, in this market it is definitely better to sell, and then buy. In all the (multi) offers I have had post Lockdown, I have not seen a contract with a 'subject to house sale' clause!

We understand it is hard to sometimes take the plunge, so to speak, without there being a property to go to, but if you are on the market for a good campaign length (to ensure all potential buyers can see your home) eg 4-6 weeks and then settlement for yours is 4-6 weeks later, that can become a good 2-3 months from beginning to end. In this time, you may well find a property that suits or at the very least it gives you time to look into temporary options, eg storage options, staying with family.

We, as Agents, are here to help. We recognise these are hard times indeed so talk to us. We are here for those thinking of selling, and those thinking of buying.



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Matt Doocey

MP for Waimakariri



North Canterbury has a proud tradition of backing its women and this month's Oxford A&P Show was no different, with Show president Marie FitzPatrick possibly making history as one of the youngest Show presidents to step into the role.

Besides presiding over this year's Show, Marie also runs an Angus stud and has just had a baby — each position a very demanding role on its own. To juggle all three at the same time is testament to her skills and passion for our rural community. No surprises to discover Marie's a past winner of the Matson & Allan Young Award, which recognises the achievements of our younger people in their rural community.

Due to Covid-19, many of our A&P Shows around Canterbury have been cancelled and it was great to have a Show up and running again. Judging by the crowds pouring through the gates on Saturday, and the huge numbers of vehicles in the carpark, I'm sure many throughout Canterbury felt the same. The wet weather the day before the Show would have had many parents like my wife and I being very grateful for an opportunity



to take the family out, with Oxford turning on the beautiful April sun for the day.

You're never too old to enjoy a ride on the amusements and a definite highlight was the Go-Kart racing with my son.

I also took the opportunity to catch up with a number of our residents to have some meaningful conversations and to offer my assistance where needed. I enjoyed meeting Marie and her husband, Andrew, as well as other members of the committee, and congratulated them on a really well run show. Over the years of attending and supporting our Shows, I'm always reminded of just how important they are. This year, the theme, Where the Country Gets Together, was very poignant, especially after Covid-19. Our rural communities stand at the heart of who we are as a nation.

I enjoyed participating in the Grand Parade and highlighting the contribution of all those who had worked hard to make the day so successful and it was heartwarming to see the numbers of people who stayed on after the Grand Parade to just chat and catch up with each other. Well done, Oxford.

Funded by the Parliamentary Service.
Authorised by Matt Doocey,
Parliament Buildings, Wellington.

Page Turners

words: **Pattie Pegler**

The Four Winds

Kristin Hannah

You have probably heard of, if not read, some of US author Kristin Hannah's previous books. She's the author of *Firefly Lane* (yes, this one's a Netflix series now), *The Nightingale* and *The Great Alone*. She's been writing for 30 years and she tells a good story.



Her latest book, follows Elsa Martinelli in 1930s Texas. She lives with her husband, her in-laws and her two children on a farm in the Great Plains and life is full of happy work. But when the drought begins and the crops start to fail Elsa and her family are soon struggling to survive in a town that is fast emptying of people. Life is sweltering heat and stifling dust storms that darken the sky and send them indoors wearing gas masks and the only escape seems to be the promise of better things, including work, in California.

This is a story of character and Elsa is relentlessly tough despite the insecurities of her early childhood when her own parents showed her little love. She struggles on against an endless onslaught of misfortune finding ways to keep going for her and her children. They live in a tent; pick cotton for a few cents a day and the locals are none too happy to see this wave of refugees looking for work and using their resources.

The backdrop of this story stayed with me long after the last page. Hannah apparently spends around three months researching a novel before she starts writing. It shows her in the details of life in the Dust Bowl and the conditions that those farming families faced when they headed west in search of survival.

Sweeping backdrops aside, it's the strength of love and hope that are constants in this story. And, honestly, I found parts of it a little cheesy, particularly in the early stages when Elsa is reading classic novels and longing for romance. But it's a book that sweeps you along easily and as the story develops, it's well worth sticking around for.

Back to Normal Update from Hank

It seems lately that life is returning to it's simple normality after a year of unknown and uncertainty. After waking up each morning and looking at "Stuff", waiting for the early morning news, eagerly anticipating the 1pm updates or, the special announcement by the Prime Minister, life now seems a bit ordinary! Just about the only thing we can't do is travel beyond our shores, but it looks like even that will return at least a little back to normal. Boring!!

If it wasn't Covid with it's levels of lockdown continuously changing, then it was Donald Trump and the US elections. If it wasn't Trump and the feeling of "what's he said now!!", then it was our own political scene. For all intents and purposes all that has pretty much gone. "Stuff" is boring and has lost it's eagerly awaited morning read.

One thing we have learned and are still realising, is how matters and circumstances outside of our borders have strongly influenced our lives.

Whether it be lockdown level because of what's happened in Auckland or whether we have to wait for months for delivery of goods and supplies due to what's happening overseas. We're fine! Why do we have to suffer because of others? I guess it's something we just have to accept and carry on. I said this before and I'll say it again, let's just worry about the things we can control and not things we can't.

One of the questions I've had recently more and more from clients is the increase in insurance premiums. This

is also partly influenced by what's happening overseas. Most of our insurances policies, all insurances including house and contents, are reinsured overseas. This means that in some cases up to 90% of insurances are covered by overseas based reinsurance companies. Because of that they set the rules, including what they charge our insurance companies for the benefit of having their claims paid. This in turn is influenced on what's happening on an international bases. It's determined by levels of claims worldwide.

The insurance that has seen the most increase in premiums is Private Medical Cover. This is a more local issue in that only a small part of Medical is reinsured. For the most part medical claims are covered by each insurance provider themselves. That has been influenced by a combination of increased medical costs and an increase in claims. The more people have medical cover the more claims are made. The more claims are made the more medical providers and resources are needed. That again has an influence on costs.

The second type of cover that has seen increases in premium has been disability cover such as Income Protection and Trauma claims. Again, more people have this cover, so, more claims. More claims, more costs. This is, to a degree, dependant on overseas trends, particularly for the larger and long term claims.



If you're finding premiums are getting out of control, then there are things we can do about that. There are options rather than just cancelling altogether. Sometimes it's better to have something in place rather than nothing at all. All personal risk insurances i.e. Life, Health and Disability insurance, go up with age. But with age often comes change in circumstances and as such needs for insurances change.

We can help with that. We can guide you through what's a "nice to have" as opposed to what's a "need to have". If this is you, then give us a call. Afterall, it is what we do... create certainty.



Contact Hank on 021 357 062 or email hank@ppnzl.co.nz

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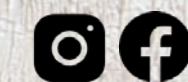
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