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08

Feature

A Town Like
Kaiapoi

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contents

Our publisher Dorothy has pumped up her tyres, donned her fanciest lycra, and headed south to cycle the Otago Rail Trail. While we eagerly wait for Dorothy to get back from her adventure, this month's editorial has been written by one of our writers, Michelle McCullough.

Easter means a lot of different things to a lot of different people. For some, it's a time to observe the traditions of their religion, for others it's all about chocolate and bunnies, and for a few it's just a four-day weekend. But for me, a girl from Belfast, it's an opportunity to share one of my favourite Irish traditions with my Kiwi family. You see, every Easter Sunday thousands of families across Northern Ireland flock to their closest hill to embark in some serious egg-based fun, regardless of the weather. Using hard-boiled eggs that have been painstakingly painted with paints and markers, the aim of the game is to roll your egg down the hill and hope that it stays in one piece. Whoever's egg lasts the longest is crowned the winner, giving them bragging rights for the rest of the day. So, if you're looking for me on Easter

Sunday, I will be on top of the nearest hill trying to outdo my children with my beautifully decorated hard-boiled egg.

April is also the month we remember our fallen heroes. Due to the Omicron outbreak, some Anzac Day remembrance services have been cancelled or the format has changed. However, we are still able to pay our respects by wearing a poppy, observing a minute's silence and taking time to remember those who went to war. On



page 4 this month we have re-run two profiles of our local war heroes.

On page 19 we meet some retirees who are living their best lives, including a woman who might just be New Zealand's oldest fitness instructor. Writer Jo Bailey has spent some time with June Dalziel who has led an incredibly interesting life.

We've also explored beautiful Kaiapoi and visited North Canterbury's latest AirBnB - a futuristic spaceship that I am definitely going to book for my next weekend away.

Tune in next month to read all about Dorothy's trip down south. Until then, I wish you all a happy and healthy April - Michelle

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Mothers Day Inspiration

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ANZAC page 04



Front Cover:

How gorgeous is our Easter front cover this year?

Darling two-year-old twins Imogen and Heath are photographed by Cassandra Daly - Photographer of tiny humans. www.hazelandcass.co.nz

Make your easter a little bit special with Barbara from New World's tasty cheesecake - we can confirm it was delicious.



shop the look | page 06

a passage from India | page 20

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Happy to Sit on Your Face - Grace Black Sunglasses

Stencils - This one is "Countryside Bird" by Annie Sloan

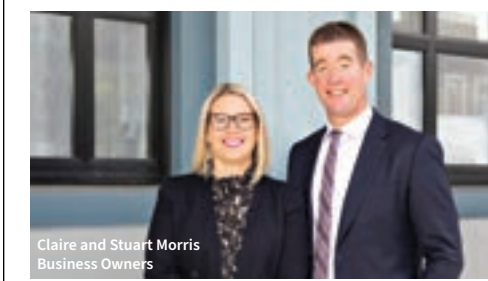
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Is your house earning more than you?

Ray White Chief Economist, Nerida Conisbee, had a closer look at this and the results are pretty darn interesting. Over the past 12 months the median house price for New Zealand has increased by \$161,700 while the average household income across the country was \$97,760. It is quite likely that over this time your house was earning more than you.

The likelihood of your home being the best income earner in your household is higher if you are in Auckland. Over the past 12 months Auckland's median house price increased by \$309,000. At the same time the annual median household income was \$107,692. The only city in New Zealand where the people that live in the house were earning

more than the house in 2021 was in Dunedin - the median increased by \$55,000 compared to household incomes of \$84,136.

Obviously the biggest challenge is that it isn't possible to spend the capital gain you have made on your home without selling the house, unlike your household income which comes in the form of ready to spend cash. This concept is one we find really interesting and is often forgotten about when buyers are considering the merits of an investment property. While the yearly returns may not be as attractive as other investments, it's really important to remember:

- That you are getting a return on the total value of the property, not just the deposit/equity you had available
- It's a great form of compulsory savings
- From time to time (about once every market cycle - every 10-12 years or so

Median house price growth has outpaced annual household incomes in nearly every major city

12-month growth in median house price growth and median household wage

Major City	2021	2022	% Growth	Median Household Income
Auckland City	\$1,301,000	\$1,610,000	23.8%	\$107,692
Wellington City	\$681,000	\$1,000,000	46.9%	\$130,900
Christchurch City	\$120,000	\$460,000	283.3%	\$91,416
Dunedin City	\$419,000	\$474,000	13.1%	\$84,224
Queenstown City	\$620,000	\$970,000	56.5%	\$84,136

Source: Ray White REIQ

historically) capital gains will reward your patience really well. As to whether your house will continue to be a better earner than you, that remains to be seen. At this stage, however, it does seem unlikely with median house price growth slowing. In some places prices will also go backwards. Your house may have earned more than you in 2021 but that is less likely to be the case this year.

So what do you have to supply in a rental property vs what should you supply?



I deal with a lot of kiwis who are first time investors and I often get asked what they are expected to supply as a landlord. Although there is certainly legislation around this, I like to respond with not only what they must supply but what will make the property a better home for their tenants.

Another thing to consider is a washing line. Again, not necessarily a requirement for a landlord to supply but that leaves the door wide open for only internal drying using clothes driers or drying racks, both of which can cause extra dampness inside a property. Once again, the benefit of installing a clothesline will far outweigh the cost.

You may be surprised to know that a landlord does not have to supply window coverings. However it seems obvious that a tenant will require curtains/drapes or blinds for both privacy and warmth.

This leaves two options - either the landlord supplies them at their cost and then they 'belong' to the property or if the tenant is required to provide them then clearly they will own them and have the right to remove them at the conclusion of their tenancy. It is quite common for a tenant to replace an existing curtain in their home should they wish to - they simply store the landlord's ones and re-hang them before they leave but should they really be expected to pay for the whole house?

The rules surrounding all of these chattels is however, that if they are supplied as part of the tenancy then they are required to be maintained during the tenancy by the landlord if necessary but if a tenant accepts the property without them then the landlord is not required to supply.

Overall, in my opinion, a tenant should be able to expect these basic things in their home supplied by their landlords. I believe it is not too much to ask and will go a long way to having happy and respectful tenants.



Katrina Green
Operations Manager
Property Management
E katrina.green@raywhite.com

I guess it comes down to this - what would you expect if you were a tenant? I think we are likely to agree that window coverings are a no-brainer!

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A TOWN LIKE Kaiapoi

With copious amounts of community spirit and endless activities to keep you busy, Kaiapoi is one of North Canterbury's most vibrant towns. Not only does this stunning river-side town have a thriving retail and restaurant scene, it's also home to a wide range of recreational activities and community projects that are just waiting to be explored.



Cure Boating Club

Did you know that the Cure Boating Club was established in 1868, making it one of New Zealand's oldest rowing clubs? For the past few years, the club have been busy rebuilding their Raven Quay clubrooms after their boat shed was damaged in the 2010/ 2011 Christchurch earthquakes. Cure Boating Club spokesperson Barb Tasker said while work still needed to be done to the upstairs part of the building, the clubrooms are now able to be used by its members.

"Thanks to support from our local community, businesses, and our club members and their families, we have been able to get the club to an occupiable and usable level. A concerted effort and many hours of work by the club members went into ensuring the downstairs area was painted and most of the boat racks were up by the end of 2021. It's been a wonderful experience having our club members back in a space where we can come together, not only to row, but to offer each other support and camaraderie."

Once completed, Cure Boating Club hopes that its facilities will be utilised by the local community.

Kaiapoi Food Forest

Did you know that Kaiapoi has its very own food forest? With more than 40 types of fruit trees, vegetable plants and herbs on offer, the Kaiapoi Food Forest is a community space where members of the public can pick fresh produce.

Located on 1.5 acres of former residential land on the corner of Cass and Meadow Streets, the forest is the site of more than 2000 trees that have been donated by local businesses and residents. The Kaiapoi Food Forest hosts regular community workshops and education programs, with volunteers on site every Wednesday at 4pm to answer any questions.

To get involved or find out more, visit the Kaiapoi Forest's website www.kai.net.nz



Kaiapoi River

With walkers, fishermen and an abundance of wildlife dotted along the banks, and kayaks, jet skis and boats on the water, the Kaiapoi River is a hive of activity. The river is used by a number of sporting teams to train throughout the year, including local rowing teams and serious kayakers.

Several dragon boat teams also use the river to train, including the Pegasus Dragons who can often be spotted cheerfully paddling down the river in their bright yellow tops. You don't need to be in a sports team to get on the water. KORE Hire has a range of kayaks, row boats and paddle boards that can be hired to explore the river.



Kaiapoi Island

If you love all things outdoors, a visit to Kaiapoi Island is a must. Located on the banks of the Waimakariri River, Kaiapoi Island is a popular spot for anglers, mountain bikers, motocross riders, walkers, and kayakers.



For walkers and cyclists, the Kaiapoi Island Trail is an 18.5km flat loop track that meanders through the forest and along the river bank. With options to walk the full track or shorter trails, this dog-friendly area is a great way to experience the great outdoors.

Kaiapoi Museum

Step back in time at the Kaiapoi Museum and explore the Kaiapoi of yesteryear. Featuring collections about the development of the Kaiapoi area and surrounding districts, this modern and informative museum is a great place to find out more about our local heritage.

The Kaiapoi Museum is open seven days a week, and is located inside the Ruataniwha Kaiapoi Civic Centre on Williams Street.



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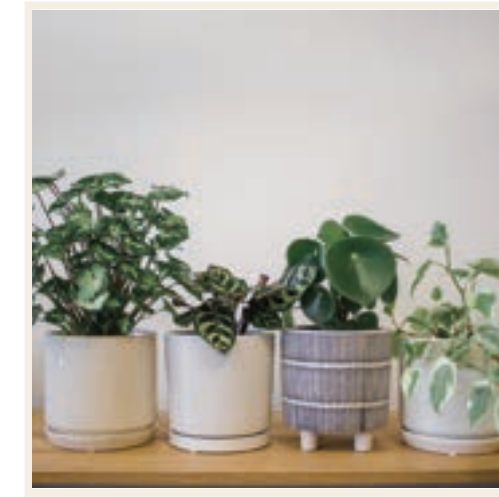
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It's always special to spend Easter with family and friends whether that means a houseful of guests or a long weekend away with your nearest and dearest, it's nice to relax and make the most of the weekend.

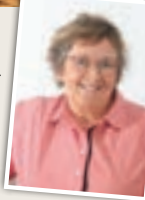
This month's recipe is a sweet treat ideal for dessert if you're entertaining at home, it can serve up to 12 guests.

Our Easter cheesecake can be made the day before and kept in the fridge, if you're after something really zesty swirl some lemon curd through the mixture after pouring it into the tin to give it some real zing.

A couple of pointers, before pressing the base into the tin I grease the sides and bottom of the tin plus line the sides and bottom with baking paper. This makes the cheesecake easy to remove plus gives a lovely smooth edge when you peel back the baking paper. And when you cut the cheesecake make sure you use a sharp knife dipped in hot water as this gives a lovely clean edge. Between each slice dip the knife again in the hot water and wipe with a tea-towel. Serve a wedge garnished with whipped cream, some chopped Easter eggs and a sprig of mint.

Enjoy, if have any left keep it in the fridge, it won't last long. Have a safe and happy Easter!

Essence columnist, Barb Palmer has been part of the friendly team at New World Rangiora for 18 years, the last 7 as their Brand Ambassador sharing recipes and ideas with customers.



Ingredients

- 200g digestive biscuits
- 80g butter, melted
- 500g cream cheese, softened
- 1 tsp vanilla extract
- ¾ cup icing sugar
- 250g assorted Easter eggs (such as mini eggs), half roughly chopped
- 500ml cream

Method

- Blitz biscuits in a food processor into a fine crumb. Add in the butter and pulse until just combined. Press into the base of a greased and lined springform cake tin and set aside in the fridge to chill for at least 30 minutes.
- In a large bowl, beat the cream cheese, vanilla and icing sugar together until smooth. In a separate bowl, whip the cream and gently fold a third into the cream cheese mixture, until just combined.
- Fold in the rest of the cream along with the chopped Easter eggs and mix until just combined.
- Pour over the biscuit base, use a spoon or spatula to smooth over the top and chill for at least 6-8 hours or overnight. Remove the cheesecake from the tin and garnish with extra Easter eggs.

Top Tip:

- For a sweet and salty twist on a classic base, add ½ cup pretzels and an extra 25g of butter into the food processor along with the biscuits!



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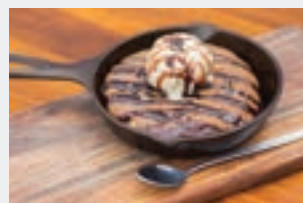
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Love local? Shop local.

The Rangiora Promotions Association is delighted to launch our new 12-month initiative 'Good in the Hood', which has been set up to support our amazing local businesses in Rangiora and to reward the local and wider community by way of monthly prize draws. This initiative is all about 'Supporting Local and Supporting each other as a Local Community'.

How does the initiative work?

Receive 1 sticker for every \$20 spent in ANY of our Participating Businesses. Each business will have a window sticker indicating they are part of the initiative. Sticker sheets can be picked up at any of the Participating Businesses. Every completed sheet will go into a monthly prize draw to win one of four prizes (value made up of vouchers and products):

1st Prize: \$500, 2nd Prize: \$300, 3rd Prize, \$150 and 4th Prize: \$50
First draw: May 20th, then 20th of every month until March 2023

We'd love you to get behind this initiative by supporting our Sponsors and Participating Businesses. They are all important for our amazing town of Rangiora. Do your shopping locally and support your community today.

If you would like to become a Participating Business, please contact Karen Dugdale, Business Liaison Officer at rangioralaison@gmail.com, we'd love to have you on board.

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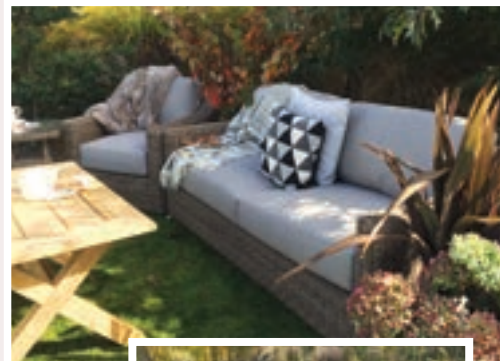


WovenVeranda

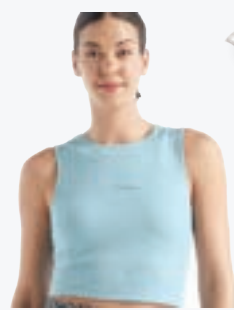
WovenVeranda allows you to personalise your outdoor furniture setting... Select both wicker and fabric cushion cover colour. Choose your own configuration layout - with the ability to purchase individual items: Sofa's (2 & 3 Seater), lounging chairs, swing seats or dining settings.

Manufactured for the Kiwi lifestyle and environment, high UV rays to extreme cold. Contemporary to classic styles. Something for everyone and to stand the test of time.

Free delivery - Christchurch and North Canterbury.
www.wovenveranda.co.nz



We love getting out and about to see what new items have arrived in our local stores. Here are a few of our favourites.



Icebreaker Tank
The Sport Shop



Ashdene Springtime Soiree
Tea for One Set
Blackwells



Helium Lacet | Shoe Therapy



Huffer women's
Superdown
Jacket
Propaganda



Raine & Humble Apron
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Raine & Humble
Pear Tea Towels
Gifts & Finds



Snaffle Bit
Bangle in
Sterling Silver
Marion & Co
Jewellery



Bring the Wild into your
Garden | I'Adore



Nevis Wool Throw | Blackwells



Selection of Pots | Bloomscape



Cheese Board
Pure by the Barrelman



Tina Print | Vintage Rose



Dove Jumper | Craze



Candyman Art | Feather & Oak Interiors

LET'S SHOP local

As a community we are incredibly blessed to have access to a wide range of locally owned shops and services on our doorstep. From fashion, footwear and sports gear to home decor, furniture, beauty products and pet supplies: you name it, North Canterbury has it.

With many of our local retailers now offering online shopping you can choose whether you visit your favourite business in-store or shop from the comfort of your own home.

At Essence we've put together a handy guide to shopping locally, and profiled some of our favourite local businesses.

So, what are you waiting for?
Shop local today.

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Treat mum this Mother's Day with something special from Pure By the Barrelman.

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For the month of May, all online orders will receive 10% off their total purchase using the code: MUM22

30 Ashworths Beach Road, Leithfield
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www.marionandcojewellery.com
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45cm Faceted Snake Chain - \$79

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Duration of Results

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160 High Street, Rangiora | Phone: 03 313 5552 | www.cocoonbeautyanddayspa.co.nz





Nick has brought four futuro houses in his time (and since sold two on), including the BNZ 'Futuro Branch' located at the 1974 Commonwealth games – which he has exciting future plans for.



Ohoka's Flying Saucer

words: Pattie Pegler Images: Essence and Supplied

When the cabin you want is hidden away on the West Coast with no road access – well, that sounds like one for the 'too hard' basket. Not so for entrepreneur Nick McQuoid – who came up with a plan and had a Futuro home helicoptered out in pieces before transporting it to Ohoka.

That was back in 2018. Then it was just a basic flying saucer shaped shell with no windows and no internal floors.

Futuro homes originate from Finland, where architect Matti Suuronen designed the first one in 1968. A family friend had asked him to design a ski-cabin and he came up with this flying saucer – small, cosy and domed so that heavy snow wouldn't accumulate on it. Only 100 Futuro homes were made and only about 60 have survived and they seem to pop up in strange and unexpected parts of the world. They have developed a real following due to their collectability and their unique style aesthetic.

"I have always wanted to restore one," explains Nick. "I honestly have a genuine passion for these things, I love the colours, the design, the style."

Today that shell has been restored to its full 1970s glory - walls are painted in a vibrant purple Resene Daisy Bush, carpets are red, curtains are purple, cushions are vibrant oranges and yellows.

And there's some sleek design going on – the seating area runs around the circular wall, a distinctive moulded plastic yellow Zocker chair is one of the genuine 1970s pieces, the double bed tucked in the corner slides away to reveal more room space. It is an utterly unique space – with a 1970s futurist vibe that puts you in mind of old sci-fi movies or that vintage cartoon The Jetsons. It's really fun.

But restoring it was a big job. "I didn't understand the magnitude of it," says Nick. Luckily a team of friends, families and tradies Culmer Construction and RJP Electrical supported him through it. A friend, Jason Berger, helped with the joinery, particularly the tricky curved wall inside the Futuro which is made of layers of MDF. Nick's mother turned her hand to sewing and made the curtains and cushion covers. His uncle helped with landscaping. And Nick himself put in work wherever it was needed.

It might have been hard work but it was also not cheap and in order to finance the restoration Nick turned his hand to all kinds of jobs to earn extra funds. He charged Lime Scooters, drove for Uber, cleaned jail cells and offices and ran an Airbnb from his own apartment in Christchurch.

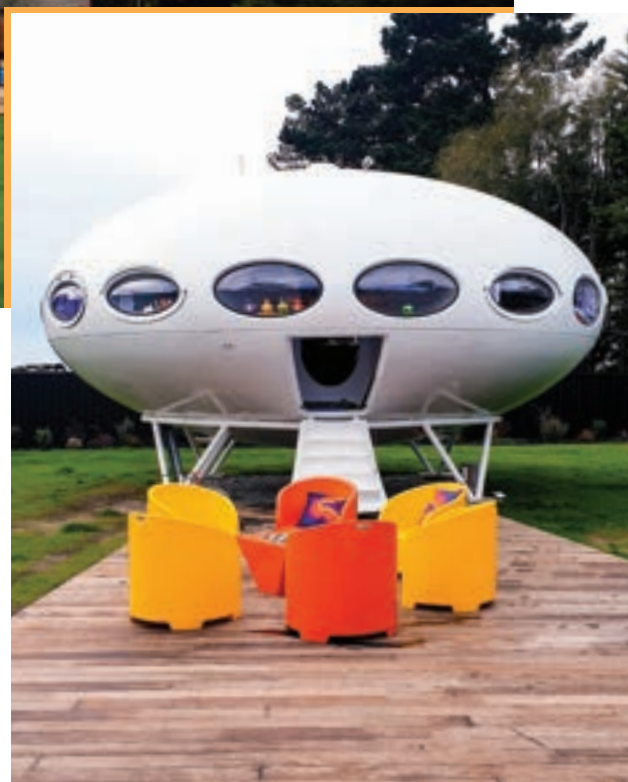


Image Supplied

"I am quite driven. I always saw my mum and dad working really hard," he says.

Nick grew up in Ohoka and the family home, unfortunately destroyed in an electrical fault fire, stood where the flying saucer now is.

It was a terrible time he says but now it feels like "a rebirth here, making something good out of something bad."

Today the flying saucer looks right at home on this rural section. A patio area with concrete pavers leads up to the steps and there's a spa, a sauna and a swimming pool in the outdoor area. Colourful chairs and tables make it perfect for an evening glass of wine al fresco and the outdoor lighting display is truly atmospheric with its changing colour.

This is the perfect spot for a getaway so it's not surprising that the Futuro home is now a successful Airbnb space. The guest book is bursting with enthusiastic comments and kids and grown-ups alike are enchanted with this dazzling space.

Nick spends a lot of time promoting it on social media and working on the space.

"If I get a booking at 3 in the afternoon, I get in my car and drive out to the property," he says.

And future plans include a games room and some extra accommodation in a vintage caravan.

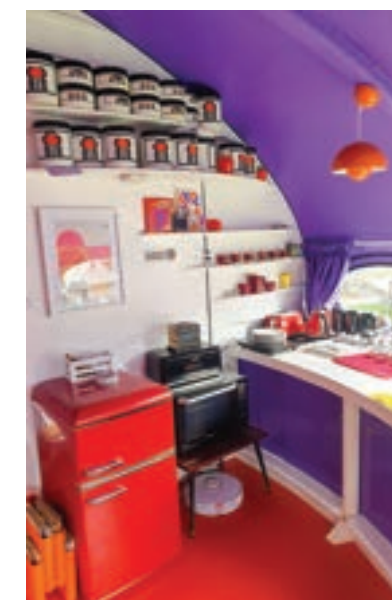
You can check out Nick and his Area 51 futuro house resort on Facebook. And you can book in for a night in this quirky accommodation on Airbnb.

WIN!

SPEND A NIGHT AT AREA 51 FUTURO HOUSE

We have a night (mid-week) to giveaway to one lucky family of four.

Simply follow us at Essence magazine on Facebook, like our competition post and tag a friend to be in to win. Competition closes 02 May.



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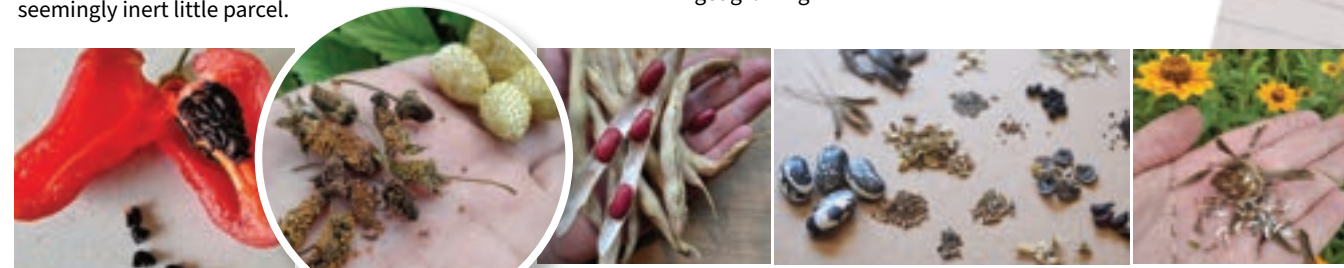
Your Garden this Month

Minette Tonoli is a herb enthusiast and horticulturist, a true Earth Mother, who gets excited about sharing her love for the plethora of food and medicinal plants she grows and uses at her home acre in Waikuku.



With the frenzy of summer and early autumn harvests slowing down – it may feel like there is a lull in the garden this month. But, in the spent flower heads, the overlooked or forgotten overripe produce, and the end of season herbs, there hides a second harvest – the harvest of seeds!

There is something special about saving seeds from your own garden, a feeling of being part of the magic of life inside each seemingly inert little parcel.



Why seed saving?

In these days of uncertainty, saving

seeds is a decisive and positive act that is easy for anyone to do. Save seeds to:

- Ensure seed security
- Have consistent seed quality
- Provide greater cultivar adaptability
- Preserve heritage crops, and increase biodiversity
- Save money
- Have fun!

How to save seeds:

Seeds are best collected when they are fully ripe, otherwise they might not have completed formation, or store well. Dry seeds can

be collected from the plant directly, e.g., parsley, dill, cosmos, onion etc, while wet seeds should be fermented for best storage, e.g., tomato, pumpkin, eggplant etc.

Sharing is caring:

There's a seed savers group or seed library around nearly every corner all across the country, so get connected, meet up, exchange seeds and get growing

Tomato seed fermenting step by step:

1. Choose a ripe tomato without any pests, diseases, or problems.
2. Slice the tomato open to reveal the seeds and squeeze or scoop seeds into a small container.
3. Just cover with water and agitate (mix).
4. Cover the container with a mesh (to prevent insects from landing in the water) and let it stand on a kitchen bench top (not in direct sun) for a few days (2-3).
5. Strain the seeds through a fine mesh sieve rubbing them gently under running water to clean off all the gel and pulp.
6. Spread seeds on a paper towel to dry completely.
7. Rub the seeds from the paper towel and save in an envelope, bottle, or bag (label with the name!) and store in a cool, dark and dry spot until you are ready to sow next spring.



What to sow and grow in April in most areas of North Canterbury

The Canterbury region is rather large, with quite a few different climate zones scattered about – even the microclimate in your own garden can make a difference, so be sure to use the following as an ideas list only, and check seed packets or seedling labels for more information specific to your exact growing conditions:

- root crops such as beetroot, carrots, radish, salsify, swedes, parsnips, and turnips.
- onion family like shallots, leeks, onion,
- leafy greens including amaranth, collards, endive, kale, lettuce, silverbeet, and spinach
- cabbage family including cabbage, broccoli, brussel sprouts, cauliflower and kohlrabi
- podding plants such as broad beans and peas
- flowers including calendula, Iceland poppy, viola, cornflower and sweet peas
- herbs like chives, chervil, coriander, dill, fennel, oregano and parsley. Let boiled water cool for a minute before using

Cover the brew while it is steeping with a lid (teapot, or plate (cup) so that the volatile oils released in the steam, condenses back into the tea.

Take the time to enjoy. Making and drinking herbal tea should be an enjoyment, and engagement of all the senses.



GOOD THINGS TAKE TIME

by Dr Peter Aspell (Durham Health Cosmetic)

There are so many cosmetic treatments on offer these days, deciding where to start investing your efforts and money can be difficult. When starting to consider all the available options for treatment it is important to remember that decades of ageing and sun damage cannot be remedied all at once. The changes to the facial bones, skin and the fat compartments below the skin that come with ageing will take time to address in order to achieve the best cosmetic results.

Improving your skin's thickness, texture and glow with cosmeceutical creams usually takes 6 months for results to start showing and will start to disappear if the creams are stopped. Resurfacing your skin with lasers, microneedling or IPL will take on average 4 to 6 treatments usually spaced out over a whole year. The lines and creases that we target with Botox often take months to soften and the best benefits start to be seen over the first year of treatments.

Dermal fillers do give fairly immediate results, but these are also best done in

stages. With the exception of the lips (that are often treated on their own) most areas of the face are best treated in stages. As an example, treating the under eye area (tear troughs) is almost always best done by first addressing the cheekbones and temples with filler first. This has the effect of gently lifting tissue back in the face and improving the foundation of the tear troughs.

Expecting to reverse decades of ageing in a short period of time can lead to disappointment.

The best results come with time, patience and a carefully considered treatment plan under the supervision of a cosmetic doctor.



Dr Peter Aspell offers a skillset of advanced techniques and procedures exclusive to doctors. Confidentiality and privacy are paramount at Durham Health, nobody would know why you enter our medical facility.

03 3134659 | www.durhamhealth.co.nz

A Beauty Destination

In charming little Oxford, is an appearance clinic that since opening just 6 months ago is already known as a destination clinic.

The reason for its increasing popularity is that it focuses on old-fashioned values, which are giving clients time, care, kindness and service.

Canterbury Clinic is described by their clients as being a calming, relaxing place. "You don't feel processed here; that makes us quite unique," says practice manager and complexion consultant, Stephanie Evans.

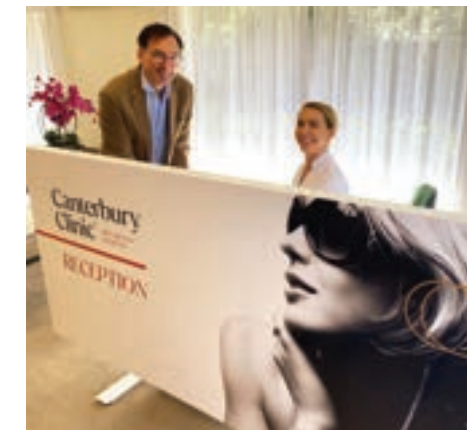
Dr Laurie, a registered GP and Consultant Anaesthetist for more than 30 years, does all the appearance medicine procedures at the clinic. He is enjoying every aspect of the work.

"At the end of each clinic day, I get an immense feeling of personal fulfilment because people leave the clinic feeling good - and that's what we all need in life", Dr Laurie says.

When not working on Tuesdays at the clinic, Dr Laurie volunteers as an Anaesthetist at the Canterbury Charity Hospital in Christchurch.

Stephanie works alongside Dr Laurie and specialises in restoring your complexion to a point where makeup is optional. Her luxury facials take one hour and are so relaxing that clients often just drift off to sleep.

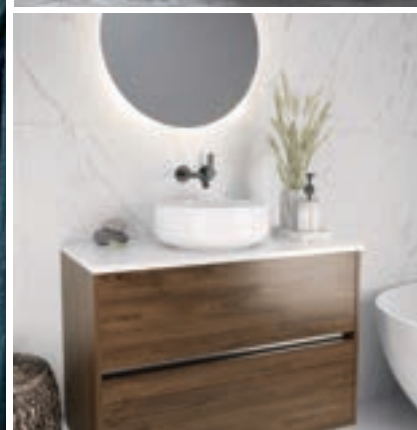
"Our clients at Canterbury Clinic love the privacy and they like that Dr Laurie spends quality time with them throughout their treatments.



He's just a lovely, kind man who enjoys what he does and is very good at it," Stephanie says.

After chatting with the warm and engaging Stephanie, it's easy to see why this is a destination clinic. Call the clinic on 03 925 8875, or visit their website to book a free consultation.

Rata St Business Hub, Oxford | www.canterburyclinic.nz



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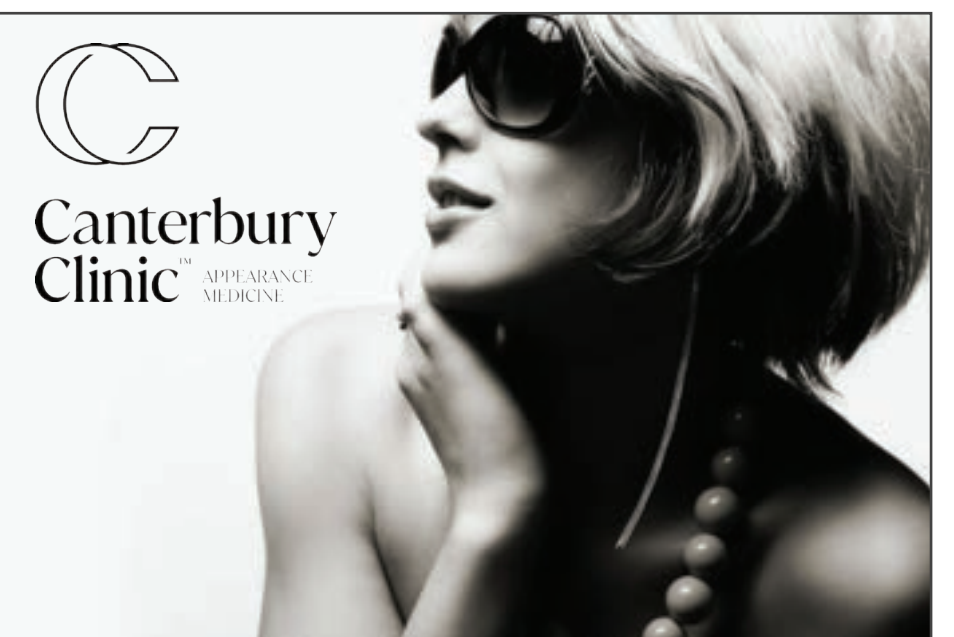
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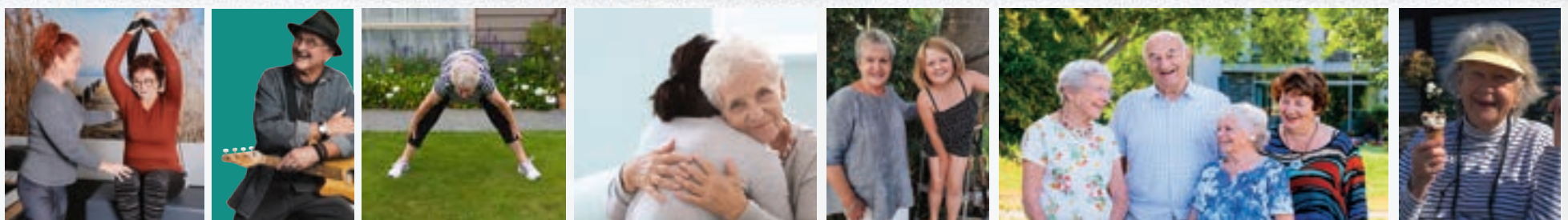
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Rata St Business Hub, Oxford
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Staying active and giving back to the community is why Loraine Coates loves being a Big Sister.

THE *Essence* OF RETIREMENT

Perfect Match

The 71-year-old is a volunteer mentor for Big Brothers Big Sisters of North Canterbury, a charitable organization that aims to make a positive difference in the lives of children and youth through professionally supported, mentoring relationships.

"I heard Ellie (Big Brothers Big Sisters North Canterbury program manager Ellie Le Gros) on Compass radio talking about it and I thought it sounded like a good thing to do."

Loraine has been matched with her little sister Nevah for a year now, enjoying weekly adventures with the 11-year-old.

"We have a lot of fun together. We do crafty things, baking, go for walks and to the beach. Last weekend we went to the museum in Christchurch. And this afternoon we're catching up with another mentor from Oxford and exploring Ashley Gorge."

"It's quite rewarding. I'd encourage anyone who is retired and can spare an hour per week, especially men, to consider making a difference in a young person's life."

Becoming a mentor included training, a police check and an interview with a local policeman, Loraine said.

When she is not hanging out with Nevah, the busy grandmother also volunteers at the Nurse Maude shop in Rangiora, supports friends in the community and is a member of the Rangiora Museum committee.

To find out more about becoming a Mentor with Big Brothers Big Sisters, check out their Facebook page: www.facebook.com/bbbsnorthcanty, call 03 310 7004 or email ellie@bbbs.nz.

"I've never really understood our culture's fear of getting older. Every year can be a brand new journey."
- Oprah Winfrey

USE IT OR LOSE IT

Barry Devine lives his life by the age-old adage 'if you don't use it, you lose it'. The 80-year-old is a member of the Waimak Dragon Boat Club, joining the club in 2012.

"When I lived in Macrae's Flat, we used to go canoeing on the river. So, when I got up here I decided to give dragon boating a go. I like the fact that you have to work as a team, and it's a good way to keep your muscles moving. There's a lot of truth in the saying 'if you don't use it you lose it'."

Being one of the oldest members of the team doesn't faze the retired farmer,

who enjoys the comradery that comes with the sport. "There's not many people as old as me but you get to know everyone really well, and it's a good outing."

When he's not busy paddling up and down the Kaiapoi river with his teammates, Barry also plays indoor bowls, tennis, and table tennis.



He also runs a four-hectare lifestyle block, tending to more than 2,000 peony roses in 13 colours, that he sells at his gate on Tuahiwi Road.

"You've got to keep moving or else you seize up. A lot of people when they retire they start to give up things. And once you start giving up things it's a downhill slide."

So, my advice would be not to give anything up. Keep going until you're told you're too bloody old."

INSPIRING GO-GETTER

At 91-years-old, Daphne Rogers might just be New Zealand's oldest fitness instructor.

The active retiree runs a fitness class for the residents of Rangiora's Northbrook Villas, where she has lived since 2011.

"At the moment we are masked of course [due to the Covid 19 pandemic] but it's two days a week on Monday and Thursday. We do a lot of standing and stretching, and we try to exercise every muscle group in every session. We do some Pilates exercises, some yoga exercises, and a lot of stretching to improve balance and flexibility."

The spritely nonagenarian has always had an active lifestyle, and has practiced yoga since 1966. Daphne has also been extremely active in the community, and over the years has volunteered for Meals On Wheels. However, the pandemic has led to a change in pace for the great-grandmother with many of the organisations she belongs to, including Friendship Club, Loburn Red Cross, and church groups, not meeting as often.

"I am not as busy as I used to be. Covid has restricted some things. I don't like it but because I live in a village I can still see people every day. We're not going into each other's homes and we're not meeting as much at the clubhouse, but I still see people walking past."

I often sit outside with a drink or lunch and people walk past and everyone stops and talks, every car waves."

When asked if she had any advice for a successful retirement, Daphne encouraged people to join groups related to their interests and "keep up physical activity".



BAYLEYS BRING WHAT YOU CAN

THE NEED HAS NEVER BEEN GREATER

With Covid in the community, supplies in Canterbury's food banks are at an all-time low.

Too many kids and families across Canterbury are going hungry. Canterbury food banks are under strain as more whānau struggle to make ends meet. That's why we're asking everyone around Canterbury to bring what you can to help stock up the local food banks.

Bring non perishables, like canned vegetables, spaghetti, soup and beans into any Bayleys office during the months of April and May, and we will make sure it is delivered to the food banks who need it most.

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Supported by WAIMAKARIRI DISTRICT COUNCIL



In this month's Interesting Lives feature, we talk to June Dalziel, who shares some memorable reflections from her childhood in India in the 1930s.

words: **Jo Bailey**
images: **Supplied**

A passage from India

Making friends with a friendly elephant, watching a hilarious monkey troupe perform, and being immersed in the exotic sights, sounds, and vibrant colours of India, are some of the wonderful childhood memories of 93-year-old, June Dalziel.

June was born in 1929, with her British (Indian-born) father, Eric Harris, a Police Commissioner at Mhow, and her South African born mother, Ada, a nurse. Tragedy struck the year after June's birth, when Eric died in a polo accident. "It was very sad for my mother after only two or three years of marriage. We went to live with an aunt in Jubbulpore, who never had married and inherited her parents' house after they died."

It was while living at her aunt's house that June met the performing elephant she nicknamed 'Rajh'. "A visiting circus was in a big field next to the house, and the elephant had a sore foot. The owner asked if he could leave it tied to a tree for about a month while the circus went to a neighbouring town. I would take my doll outside to see Rajh every day and feed him leaves by hand from a big pile. I was very sad to see him go."

Like most British people in India during the 1930s, June's aunt and mother had a cook, cleaner, gardener, and a 'bearer' helping them to look after the grand home and large garden.

"We didn't have a telephone, so my aunt and mother would write little notes to friends to ask them out to tea. The bearer would deliver the note on his bicycle, then bring home the reply. That's how things were done in those days."

June had a treasured 'ayah' or nanny, named Buddi, who didn't speak a word of English, but taught her to speak Hindi. "My mother said I spoke Hindi before I spoke English. I loved it when Buddi dressed me in a sari, and she sometimes brought the neighbours' baby to our house, who I would push around the garden in my doll's pram."

The family didn't have a car, so June and her mother would bike everywhere. "We loved the bazaar with its beautiful racks of colourful saris, glass bangles, spices, and even false teeth. We had no idea where the man got them from, but

he would set the false teeth out on the pavement and people would come and try different ones in until they found a set that fitted."

Entertainers such as snake charmers and monkey troupes regularly did the rounds, putting on performances in people's homes in exchange for money.

"The monkey troupe was my favourite. There was a wedding scene, with monkeys playing the role of the bride, groom, priest, and dancers. The married couple would pretend to have a squabble and then kiss and make up. At the end, one of the monkeys would come up to my aunt with its hand out and a cheeky smile, and scuttle back to the owner with the money she gave it."

It was either very hot and dry, or very wet in India, says June. "It would get unbearably hot just before monsoon season, when we would wheel our beds out onto the verandah and sleep under mosquito nets. It was the most marvellous sound hearing the rumble of the rain in the hills and knowing the monsoon was coming."

During the deluge, snakes would often get washed out of their holes, and there were many incidences of them making their way into the house, she says. "One day my mother went to pull a belt hanging off a wardrobe, only to find it was a snake."

June was home-schooled by her aunt, who was a former teacher and a 'real stickler' for grammar. "I loved to read anything and everything I could get my hands on."

By 1940, when June was 11, WWII was underway, and the winds of change were blowing through India, with independence becoming increasingly



June loved it when her treasured 'ayah' or nanny, named Buddi dressed her in a sari.



June took her dollies out every day to show them to circus elephant Rajh.

formal education proved to be no hindrance, as June later became Dux of the College and won a scholarship to the University of Canterbury, where she gained a Masters of English. After university, June waitressed at the Coffee Pot in New Regent's Street in Christchurch until she had saved enough money to go on her OE with a friend.

While on the ship Rangitoto on the way to London, June was paired with a 'tall, brown Scottish farmer' named Harry Dalziel in a quilts competition, and the rest they say is history. The young couple later decided to marry and settle in New Zealand, with their first job on Glendhu Station near Motunau Beach.

"I was given a single man to cook for, and the only thing I knew how to make was curry. It was a real learning curve."



At home in Jubbulpore 1933 - Gran, Auntie Anne and June

The couple had six children, five girls and a boy, sadly losing one of their daughters, Joanna, when she was just four years old.

June now happily lives independently at Ryman's Charles Upham Retirement Village in Rangiora and looks back fondly on her early years in India. She travelled back to India when she was in her 50s, and still loves the culture, festivals and 'kind, colourful' Indian people.

"When I think back, I had a very pampered life in India, with lots of lovely memories and fun times. It was a wonderful childhood."



June pictured here recently with her children.

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LIFE WITHOUT BORDERS

Kaiapoi's innovative independent retirement offering - The Sterling, Kaiapoi

Like most other countries in the developed world, the age composition of New Zealand is undergoing a moment of change.

Thanks to improved access to quality medical care, falling reproduction rates and increasing longevity, it's estimated that by 2051 older people will make up approximately a quarter of the country's population.

Accompanying that demographic shift, our expectations around ageing and retirement are changing too. As the so-called 'Silent Generation' gives way to the 'Baby Boomers', New Zealand's retirement-age population is evolving into a group significantly more vocal and vigilant about ensuring their wants, needs and expectations for later living are met.

Today's retirees want more - more choice, more connection, more independence. In a word, more freedom to live the life they choose in retirement.

The market is responding to this demand. Situated in the thriving master planned subdivision of Silverstream, The Sterling, Kaiapoi is part of this new breed of progressive, innovative retirement village living.

Just 20 minutes from Christchurch City via the Northern Corridor motorway, the seven-hectare, premium borderless retirement village abandons the gated, segregated village approach of yesteryear, in favour of

open, multigenerational environments that truly support connection, community and the individual's right to self-direction.

"It truly is a village within the larger village community of Silverstream", says Alan Edwards, a retirement village and residential aged care industry expert and one of the investors/directors of The Sterling. "North Canterbury just doesn't have anything else like it".

Founded by Edwards, Fred Rahme and Jack Lin of intergenerational retirement development company Lime Living, The Sterling, Kaiapoi is an ambitious modern retirement option specifically designed to foster connection between its residents and the surrounding area's vibrant, multi-generational community.

Currently under construction, when complete The Sterling will offer 78 independent living villas, 267 independent living apartments, 48 residential care suites and 36 memory care suites. Facilities will include a public café, club lounge, bar, gym, swimming pool, spa, bowling and putting green, library, communal gardens, public playground and more.

Residents will have everything they need to socialise with other villagers, friends and family, explore the Silverstream community and surrounding Kaiapoi, or simply relax and recharge in the attractive, semi-rural surroundings.

But while it's certainly impressive in size and scope, The Sterling is fundamentally about the individual and is a "person-centred" business, says Edwards.

"Our residents are empowered to live the life they choose," he says.

"That simply means that the resident is always central to every decision that gets made, the resident should always feel in control, and we won't make decisions independently on their behalf."

Residents are encouraged to take the lead in what activities and social events happen at the village and are supported by staff to live the kind of lives they truly desire.

This combination of support, self-direction and premium amenities is already proving popular with the public. Stage One villas sold out soon after they were released and the recently issued Stage Two villas have been selling very quickly.

"Moving into a retirement village is actually a very liberating experience for most people," says Edwards.

"More people than I can count have told me that they wish they hadn't left the move to a retirement village until so late." "Instead, they will say 'I wish I'd done this years ago!'".

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The Sterling isn't a gated village, it's an innovative borderless community, where village life is lived on your terms. Here you can enjoy the many nearby amenities - relax in the public café with friends, spend time with the grandkids at the playgrounds or explore Silverstream's extensive green spaces, river walks and cycleways.

Situated in the heart of Silverstream, and just 20 minutes from the city centre, the best of Kaiapoi, central and rural Canterbury is always available.

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That's what life at The Sterling is all about.

"The people at The Sterling are terrific. Everybody, both the staff and the residents, are very friendly. We like the 'villagey' feel to it. We don't feel isolated in any way."

Sharon Kearns and Ray Lewis, residents at The Sterling



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ASK AN Expert



Dave Chapman

Director at ALLMYIT

AllmyIT was founded in 2020 by Dave Chapman and his wife Sarah after Dave recognised a growing market of unrealistic pricing for services and unacceptable customer satisfaction and outcomes.

Through a retail and customer service background Dave identified a considerable double standard between expectations placed on retail workers and those placed on IT Support companies. Thus, AllmyIT was born. We are literally here to help.

I'm receiving large amounts of spam in my inbox; how can I reduce/stop this?

Having your email accounts with a commercial grade mail host such as Microsoft 365 or Google Workspace provides extensive spam support. Further to this, mailbox rules and spam filters can help separate the rubbish for you.

I am not overly happy with my email provider, how do I go about changing, what will the costs be - where do I start?

Bouncing emails, excessive spam, and send limits are common amongst cheap forms of mail provider. Engaging with us, we can measure your current requirements and find a more robust mail system to use - and then migrate it all for you. Typically, the monthly cost increases, but the benefits are consistent with the increase.

I am paying all sorts of monthly cost for different providers - email, hosting, storage etc - what would you suggest to streamline this?

Knowing what services you need and what ones you don't can be confusing. A consult from our team will get these working together efficiently.

What are the biggest cyber security threats right now?

Ransomware is huge right now. This is where a malicious party obtains your login credentials and uses them to log you out of your everyday programs. They will then demand an untraceable payment to allow you back into your files or programs. Illegitimate mail is another consistent issue. The mail can look very convincing, and all users need to be aware.

How can practical IT solutions help my business?

Solutions around consistent email services, cloud file storage, online presence campaigns and online security education, provide businesses with the tools to navigate an everchanging modern computing world. Remote working options mean your business can continue to move forward in challenging times.



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Lauren Davis

Lawyer

Lauren is a family lawyer at Williams McKenzie with a passion for helping people through the legal intricacies of family life and personal relationships.

Her work involves advising on and advocating in all aspects of family law including separation, relationship property, childcare arrangements and family violence.

My new partner has moved into my house. What can I do to protect them from claiming half if we break up?

As your relationship approaches the three-year mark, it is worth discussing with your partner how you envisage your property ownership in the future, particularly if you are bringing significant assets into the relationship. A Contracting Out Agreement gives you the ability to ring-fence parts of your property to ensure it retains its classification as "separate property" and does not fall into the "relationship property pool" which would be subject to equal division upon separation.

My partner and I have recently separated and have split our assets between ourselves, do we still need to see a lawyer?

If you and your partner have agreed on how your assets are to be divided, you should record this agreement in a Separation Agreement (otherwise called a Relationship Property Agreement). Having a Separation Agreement signifies that your relationship property matters have been resolved and cannot be revisited later down the track if things ever turn less amicable. A Separation Agreement needs to be witnessed by a lawyer who certifies that they have explained the effects and implications of the agreement otherwise the agreement will be void.

My ex-partner says that he/she's going to stop me from seeing the kids, what do I do?

If you and your ex-partner cannot agree to a parenting arrangement between yourselves, you can first try Family Dispute Resolution ("FDR") to resolve the matter. At FDR, you and your ex-partner will have the opportunity to discuss childcare arrangements with an independent third-party present who will facilitate the conversation.

If FDR is unsuccessful, you may need to apply to the Court for a parenting order. The Court looks at what is in the welfare and best interests and your children. This means that the same approach cannot be applied to every child and whānau. Instead, the Court must consider each child's particular circumstances and will also consider the child's views.



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Tom Jeffrey

Home Loan and Insurance Specialist
Financial Advisor

NZHL is proudly New Zealand owned and operated. It has been helping NZ families reduce debt and gain wealth since 1997.

Tom is a highly experienced, passionate North Canterbury local. When asked what I do for a living, I simply reply "I have the best job in the world, I save people from the bank and help you achieve what you want faster".

Is it worthwhile talking to you if my mortgage rate is currently fixed?

The simple answer is YES.

It is worthwhile for you to sit down with me, enabling me to show you how to reduce the loan term and save thousands of dollars in interest costs. The only cost to you to do this, is your time.

How do you help us to achieve our goals? Do you provide a plan?

All our clients are given for free, the NZHL exclusive financial management software DebtNav, running real time and that no other bank or lender in NZ can offer. This, alongside an individualised plan supports goal attainment and not just surviving, but financially thriving.

If we have equity in our home and no cash deposit, can you help us to purchase an investment property?

Yes, we have successfully shown many of our clients how to make this a reality.

What is different about NZHL than other banks/lenders?

Simple, we care. We care about all of our clients by ensuring we are doing the right thing for them, putting them in a better position from the start of the relationship. We give you a plan on how to pay your home loan off faster while saving thousands of dollars in interest costs.... we are the lender.

What can we expect from NZHL in terms of customer service and support?

You know when picking up the phone that you're going to speak to myself or one of the team that knows you, your situation and family - not a call center. **Full service and support is our point of difference.**



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ASK AN Expert



Graeme Soper

Mortgage Advisor

Graeme is a Mortgage Adviser with over 34 years financial industry experience including 18 years as a Bank Manager. He is a Franchise Owner with Maria Thackwell Mortgage Company and has worked with Maria since 2019.

Graeme prides himself on providing exceptional customer service and detailed lending related financial advice across all types of lending needs.

Why would I come to you rather than directly to my bank?

Raising finance has become much more complex in the last couple of years due to several reasons including Covid, changing legislation, Reserve Bank restrictions and rising interest rates. Getting independent expert financial help and advice is more critical than ever.

What are the CCCFA changes and how will they affect me?

Basically, the changes to the CCCFA were to protect vulnerable clients from poor lending practices. They have had the unfortunate side effect of making it harder for clients to borrow money to purchase a home. The impact has been recognised and there are changes coming to the CCCFA in June which may lessen the impact somewhat. Each bank has taken a different approach to the implementation of the requirements of the CCCFA. As Mortgage Advisers we have an in depth understanding of these impacts and can help you to navigate them regardless of any proposed changes.

What is the best way to help my child to get on the property ladder?

There are different ways that you can help your children to get into their own home such as gifting funds for the deposit or providing a guarantee. Everyone's situation is different, seeking expert advice from a Mortgage Adviser is a good first step in finding out what may be possible.

What is the likelihood of having to change banks if I come through you and how hard is that?

We would only recommend you change your bank if there were tangible benefits to you in your move to another bank. We would work out what is best for your specific situation and give you advice on what your options are. In normal circumstances moving banks is relatively easy.

Ph: 0800 888 485
Email: graeme@mariathackwell.co.nz

Introduction to Campbell Insurance Brokers

Ross Campbell



By now, you may have read the articles from Hank at Portfolio Partners and Dennis from Mighty Mortgages. I am the last of the threesome.

Our specialist area is General Insurance. For some of you, this will mean houses, cars, contents, boats. For others, it may mean commercial buildings and the commercial businesses that operate from within. As you will appreciate, there are around ten thousand different occupation categories, so our range is extensive.

So who is Campbell Insurance Brokers?

We originated in Southland many years ago. Over time our business has grown and expanded to the point where we needed to be more centrally located. Being small-town people, Rangiora seemed a perfect blend of a community where everybody knows their neighbours; while having all the larger city amenities close by. We loved Rangiora when we moved here four years ago, and this feeling has remained with us to this day.

Part of a larger team

As you will have gathered, we work alongside Hank and his team at PPNZL. His team looks after Life Insurance and related products, and we look after the more tangible assets. Recently Dennis has joined our small team to bring his expertise with Mortgages and Banking. Our overarching goal is to provide the highest standards of specialist knowledge, combined with dealing with real people at a local level.

So why do clients pick us?

Relationships. Many clients became tired of overseas call centres where you wait for ages on the phone. We believe all our clients want to deal with real people, who, over time, they get to know.

Expertise

If we were placing your business with someone, we all want to know they have

things right. That they are an expert in their field. Many clients found that when they were with some large international brokerages, they weren't dealing with experts. Rather they were often passed to inexperienced staff in the early stages of their career. The same applies to Insurance companies. The call centre staff aren't experts. They most certainly don't get to know you and never work for you.

Passion

We all want to deal with people who are passionate about what they do. Moreover, people who will be there to help at claim time. Someone who will fight for our rights and has some skin in the game.

"OUR MODEL GREATLY REDUCES COSTS, WITHOUT ANY LOSS OF COVERAGE"

Price

Everybody wants a great price. Campbell Insurance Brokers is part of the 2021 & 2022 large brokering group of the year in NZ. This group

puts through in excess of one billion dollars of Insurance premiums yearly across both NZ and Australia.

There are, of course, lots of reasons people have when picking any business to assist them. At Campbell Insurance Brokers, we like to think we are that rare blend of large when it's needed and small and local when that is needed.

We would love to hear from you if perhaps it's time to get a second opinion.



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Matt Doocey

MP for Waimakariri

An important part of my role as an MP is to advocate on behalf of the community for better local outcomes which will improve access to services including health.

When families and elderly residents of Oxford Hospital recently approached me upset that the hospital was temporarily closing and moving its patients elsewhere, I was keen to ensure it would be a temporary measure.

As a member of the Health Select Committee I sought clarification from the CDHB at their annual review in Parliament, and was assured the hospital would reopen after the peak of Omicron subsided. However given the imminent health reform, we will need to remain optimistic that the new governing body will also understand the value of our rural health facilities.

For some time I have been working to ensure Waimakariri residents have access to seven-day health services locally, so like the rest of the community was pleased when, at my 2020 public meeting on health, the CDHB announced a new after-hours facility would be built at the Rangiora Health Hub site.

Last year I called a public meeting to update the community on health services in Waimakariri, at which CDHB CEO Peter Bramley announced construction would start in January of this year.

I've been approached by a number of residents concerned at the lack of progress, for whom their promised seven-day health facility still feels a long way off. Recent events around Covid testing also highlighted the need for accessible seven-day services in Waimakariri.

The volume of people making use of the RAT testing centre in Rangiora was proof it was desperately needed. These events also ignited questions about the after-hours facility, which may have lent itself to Covid testing for North Cantabrians on the weekends when their local GP clinics were closed.

I have written to Peter Bramley asking him to provide an urgent update on Waimakariri's after-hours health facility.

I appreciate the CDHB has been busy responding to the pandemic and I understand that impediments in starting construction may be not the fault of the DHB itself.

It is important, however, that the community is kept in the loop on the upcoming construction of the new facility, after patiently waiting for this promise to come to fruition.



Page Turners

words: Emmas at Oxford

Remember Me

Charity Norman



Emmas at Oxford customers are big fans of Charity Normans. Once you have read one of her books, you'll be seeking out her other titles. This new novel is a heartfelt, page-turner; perfect for fans of Jodi Picoult & Liane Moriarty.

Born in Uganda, raised in England, this former barrister now calls New Zealand home. Charity has a great knack for taking impossible situations that you can't see how she can resolve ... and yet she manages.

"They never found Leah Parata. Not a boot, not a backpack, not a turquoise beanie. After she left me that day, she vanished off the face of the earth".

A close-knit, isolated New Zealand rural community is ripped apart by disturbing revelations that cast new light on a young woman's

disappearance 25 years ago. This book deals with dementia and secrets; and poses the question; are some truths best kept buried. It's also a story about family - aging parents, sibling relationships, and the changing relationship between a daughter and her father.

As with many books, there is a gradual reveal. Did I have some theories about what might be revealed - Yes. Was I right - No! Highly recommend.

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Sometimes you have the most useful piece of furniture (or spy one in an op shop) and you know it is just the thing you need - but aesthetically it doesn't fit in. I have a number of these items and one of them is a towel rack I picked up for \$10 from an op shop. It has been sitting there for a while for me to paint!

DIY with Emily

The Fabric of Society

Clean - using sugar soap. Sometimes just a damp rag is good enough, but sugar soap worked very well here. The varnish wasn't much of a problem so I didn't need to do anything further.

Paint - making sure the piece is dry after cleaning. You may need one or two coats. I used an Annie Sloan paint brush and Athenian Black.

Wax - I used a clear wax, and a wax brush. Then buffed the wax with a lint free cloth (old t-shirt or towel)



While my bathrooms aren't big enough to have this in it, I intend to use it for the guest room, so my guests can hang towels or clothes on it.

This one had a bit of varnish that was peeling and it was a bit dirty. I intended to paint it black, using Annie Sloan Chalk Paint® Athenian Black. This is a very dark black and will cover a multitude of sins.



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"In the village we've got no worries."

Ross
Musician and Ryman resident

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