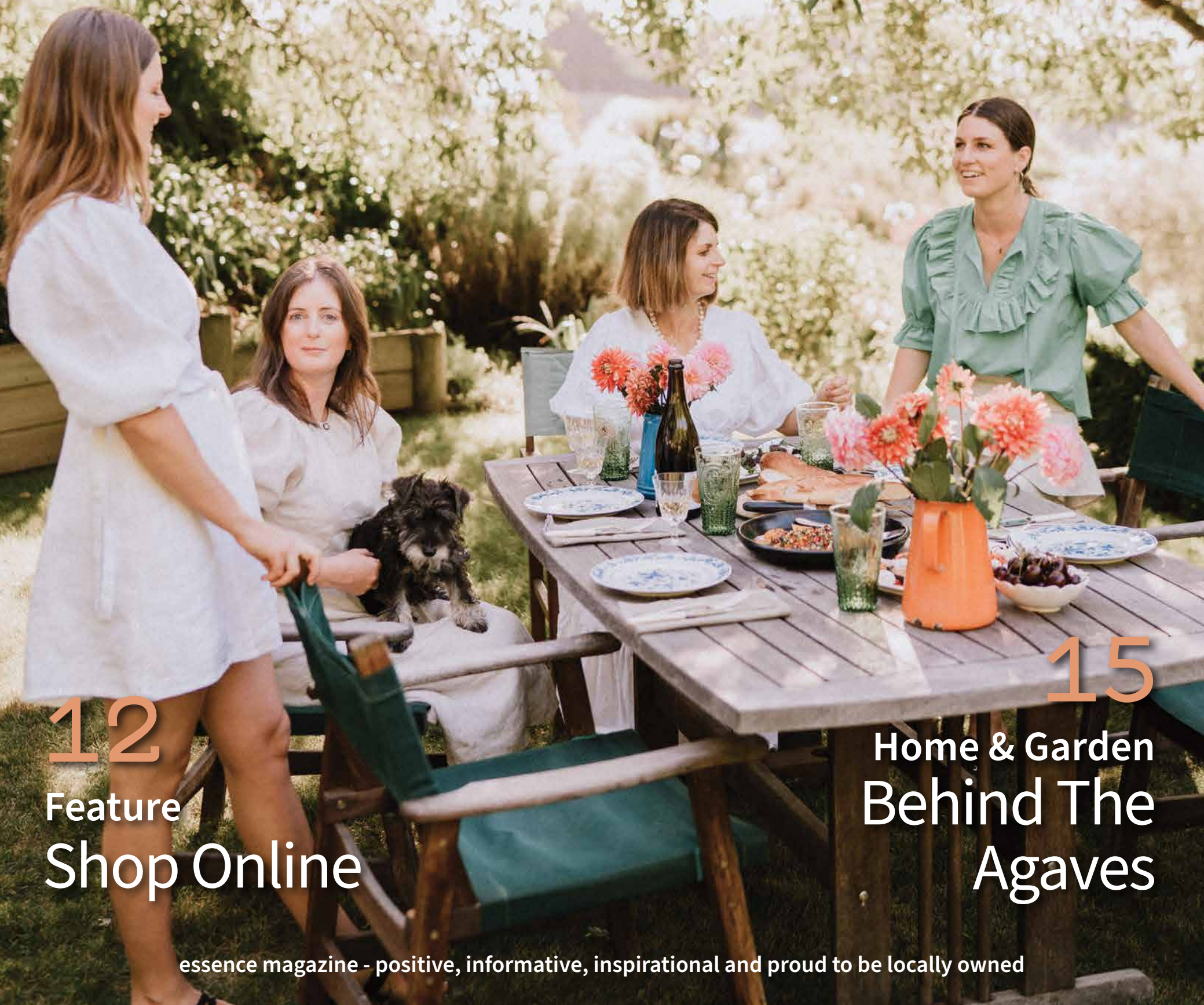


essence

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Feature
Shop Online

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Home & Garden
Behind The
Agaves

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contents

Every morning around 5.45am I turn on my wee bedside radio and listen to the news. Lately I have been wondering if this is the best way to start the day - the news is depressing.

I can't imagine for a moment how tough and unsettling life must be in the Ukraine. The floods in New South Wales are the worst they have seen in decades, Covid is knocking on our door and apparently, we are close to the tipping point with climate change. However, there was good news today - the police are finally trespassing protesters at Parliament. Gosh wouldn't you be cross if you were a groundskeeper in charge of keeping the grounds in pristine condition. 😊

There is always a lot of friendly banter at the essence office discussing the current affairs. Morning talk is always quite enlightening - we all agree that we are so grateful that we live in NZ and our issues pale in comparison to Eastern Europe. Print day is always fraught with a bit of drama and craziness but it doesn't stop us having good robust discussion at morning tea. Topics this morning ranged from Mandy keeping a close eye on Prince Andrew, excited that he has been chucked out of yet another golf club.

Mel - who might just be ever so slightly passive aggressive is amused that her 'innocent' Facebook post has caused such a ruction. Janet and I have also been on Facebook watching a local self-styled 'news personality' at the protest in Wellington. 😊

But mostly today, we have been trying to encourage Johanna to stop debating with her father about climate change! She will never win!

We hope you enjoy this issue of essence magazine we have some interesting stories, features and as always, we appreciate everything local.

PS 12.35pm - Oh gee here we were thinking print day was going according to plan but oh no - we have another drama - someone has crashed into and written off the essence car. 😊

Signing off now - tomorrows another day! Not turning radio on!

- Dorothy

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Front Cover:
Photographer: Michael Shultz
Local clothing designer Jess Beachen (Jessica Flora) recently celebrated her first year in business around the dinner table at her parents place. Jess and her family celebrated with good food, wine and laughter, whilst the girls enjoyed wearing the beautiful linen pieces handmade by Jess. Keep an eye on the website for the launch of a few new styles next week!



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a town like Oxford | page 14 shop online | page 12



albury forge | page 10



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It's only taken 38 years, but I have finally found myself an eye guy right here in Rangiora. To most people, this may not seem like a big deal but for someone who has had hundreds of eye tests, this is pretty exciting.

You see, I have an eye condition called nystagmus which is characterized by involuntary eye movements that can cause the eye to rapidly move from side to side, up and down or in a circular motion. I have the side-to-side version, and while I have lived a pretty normal life because of my wobbly eyes I am not legally allowed to drive. A lot of people think being unable to drive is the worst thing about having nystagmus, but for me it's going to see an optometrist.

I spent a lot of my childhood visiting the family optician as well as the ophthalmologists at my local hospital. These appointments were long, boring and confusing, and characterized by bulky eye testing equipment that hurt my nose and gave me headaches, potent eye drops, one horrendous eye surgery and endless poking and prodding. As an adult, I have tended to avoid having my eyes tested due to what I can only imagine is unconscious eye test anxiety from my childhood.

That was until I found my new eye guy:

Gavin Lam at Rangiora Eyecare. Kind, thorough and patient despite my anxious chatter, Gavin has restored my faith in optometrists. This gem of the eyecare world answered all my questions in language I could understand, took the time to describe the incredibly cool (but also incredibly gross) pictures of my eyes and sent me on my way headache-free with a renewed appreciation for optometrists.

- Michelle, writer for Essence



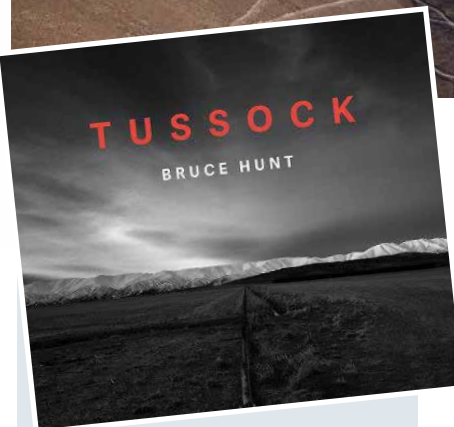
We are loving it!

Easter is a great excuse to buy these adorable bunny cookies from Artisan by Rangiora Bakery!



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Over the course of nearly 40 years, artist Bruce Hunt has explored ridgelines, hills and valleys of Otago and Canterbury, photographing the quiet grandeur of undulating foothills, observing braided rivers growing and gathering momentum.

His deep connection to the land, and topographically accurate photographs reveal a landscape untouched in places, in all its variable moods.

Tussock is a stunning collection of Hunt's photographs, taken in Otago and the Mackenzie Basin, over the past two decades.

This is the perfect coffee table book. Available at all good book stores for \$69.99



Check out these gorgeous reusable unbreakable silicone tumblers from Blackwells Department Store - they are the new must have.

Mel and Dorothy are thinking they'll be a great addition to their caravans!

Have you visited Oxford Art Gallery recently?

They are currently hosting the works of Philip Trusttum: *What are You Doing!*

Check the Facebook page for opening hours. And head to page 14 to discover other hidden gems of Oxford - make a day of it!



History Lesson

LETTER OF THE MONTH

It seems like you can't get away with anything in little old New Zealand. Last month we published a photo of Rangiora New World's food columnist Barb Palmer's super cute Fiat Bambina parked beside a massive truck on the Interislander Ferry.

It's a fun photo that was noticed by the owner of the truck - we received the following email from the operations manager for the trucking company.

Hi Essence,

I noticed that Barbara came across one of our trucks and it was the highlight of her trip to Napier. Please forward this photo onto her, and if she is ever in Christchurch, I would be happy to give her a ride in the big truck.

The truck in the photo is Napier-based, and it comes to Christchurch twice a week with three containers on it each way.

I am operations manager for Conroy Removals' South Island branch if Barbara would like to go have a ride, she can give me a call.

Regards,
Mark

We popped into the Rangiora Museum this month to find out if anything interesting happened in the Waimakariri District around 100 years ago.

After a good chat with the friendly volunteers, we settled on this amazing photograph from the 1919 Peace Procession of a human elephant outside the Bank of New Zealand building.

At Essence Magazine, we love receiving messages like this and we are extremely excited about the prospect of Barb suiting up in some hi-vis and a big truck. Tune in next month to see if our favourite foodie takes up Mark's offer.



TRUE or FALSE

It costs money to get a PCR test or Rapid Antigen Test at a testing station or a medical centre: **False**
Rapid Antigen Tests are now available to purchase at pharmacies and online: **True**

There is now a community testing centre in North Canterbury: **True**.
The Canterbury District Health Board has opened a drive-through COVID-19 testing site at Waimakariri Hockey Turf on Coldstream Road. Open every day from 9am to 3pm, this site will only offer Rapid Antigen Tests.



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Crystal Ball Time 2022 Edition

The question on everyone's mind is "what is the real estate market going to do?". Here's our prediction for our local market for the year ahead.

- Let's start by looking at what we observed last year:**
- 2021 saw unprecedented activity resulting from historically low interest rates, historically low numbers of property for sale, large numbers of first home buyers "cashing in" their KiwiSaver funds and a redistribution of funds into real estate that may have otherwise been invested elsewhere or spent on discretionary items.
 - Depending on which rolling 12 month period you look at, national and local property values jumped 30-40% on the back of this activity.
 - That level of activity is unsustainable long term so it has to slow down at some point.
- Now we'll look into the changes we have noticed since about December 2021:**
- The CCCFA changes that came into effect on the 1st of December had an almost immediate effect on the market. It has made it much harder for certain sectors of the buyer market to gain the finance they were relying on to buy a home or even to roll over a pre-approval they may have already had.
 - Interest rates have increased slightly and signals are that they will continue to do so.
 - The volume of buyers making decisions has decreased, however we are still seeing competition more often than not whether it be at auction, deadline sale or any

other private treaty method of sale. For the first time in many months we have seen the number of transactions ease from the months prior across most of the country.

- There are more properties for sale at the moment than at any stage last year, however it is still historically low in most regions.
- Omicron is here and making its way through the community.

What does this all mean now and for 2022?
Even though our local market has seen impressive growth over the past 18 months, we still believe it is undervalued compared to most other parts of the country because our market didn't experience the same growth as the rest of the country in the past 10 years (post earthquake). If we look at the other median sale prices in regions with large cities and compare them to Canterbury, it looks like this for January 2022 (Source REINZ stats):

- Canterbury \$650,000 with Christchurch City at \$665,000
- Otago \$735,000 with Dunedin City at \$670,000
- Waikato \$830,000 with Hamilton City at \$839,994
- Auckland \$1,200,000 with Auckland City at \$1,310,000

This means we are in the best position to weather any reduction in price and are still likely to attract plenty of attention from the rest of the country as they look to shift or invest here to get better value and a better lifestyle as they discover the city is rebuilding and they can work from home.

Interest rates are rising but they still remain historically low compared to what we have been used to in the past 20 years.

Even though the market has eased, it's still better than "normal". The average days on the market are still great (35), the median sale price is still holding strong and we are still down on properties for buyers to buy!

Our local market is in a strong place to come through any kind of correction, better than anywhere else in the country. We might see pricing stabilise for a period which is still a favourable result and we do have ground to make up on other parts of the New Zealand market. With this said, 2022 is a positive time to trade & invest in our local market. For expert advice please talk to one of our real estate professionals today.

Choosing a Property Manager

The importance of ensuring Property Managers have the knowledge and experience to provide exceptional service to both their landlords and tenants is of course one of the most important considerations when making your choice.

During recent years the increased complexity of tenancy legislation has made it equally important that they can keep on top of all of the changes and they have robust systems and processes in place to ensure potentially costly errors are not made.

Part of my role is assisting our Morris & Co sales team in anything related to tenancies and the Residential Tenancies Act. I am often privy to communication which is sent out via other property management companies and unfortunately I too often see either a complete lack of communication or completely incorrect information/notices being given to tenants and landlords. Being heavily entrenched in the industry, I am part of several different property management facebook groups, am supported by our corporate team and of course lap up anything to do with rental properties so I am pretty up to date with what is going on out there.

Luckily my role as Operations Manager does allow me time to read and digest

all of the information and pass on to my team who are on the tools, as having to go it alone would be almost impossible with the seemingly never-ending legislation changes.

As I mentioned however, it is equally important that there are lots of systems and processes in place to ensure that everything is correct, as after all we are only human and sometimes errors can occur. Of course if you ask my team they will tell you how much I love a good checklist too!

So whether you are using a Property Manager or self managing your own rental property, please ensure that when you are issuing any notices that you are doing so according to the RTA and in particular the 2020 amendments which came into effect in February

last year. The consequences of getting it wrong could be costly!



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

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THE *lazy* TAX

words: Pattie Pegler



From streaming services that we haven't watched in weeks to an app we signed up for last year and forgot about - we might be wasting more money than we know.

Sure, sitting down and combing through your bank transactions might not sound like the most exciting way to spend an evening, but financial apathy is an attitude that is costing us.

Apathy is a bit harsh says Tom Hartmann, Personal Finance Lead for Te Ara Ahunga Ora Retirement Commission. "We talk about a 'lazy tax' and that's something any of us can get stung by. It's not necessarily about being lazy, it's more about things that we put off," he says. And if you think that saving \$10 here and there doesn't sound too exciting, take a tip from Hartmann and put the "10 year lens" on things. That \$10 a week becomes \$520 a year, becomes \$5,200 over 10 years and that's before you take into account the interest you could build up on it. The point is - small changes can make big differences in the long term.

So what should we be looking at? First up the simple things, we can overpay for those things that we use all the time - power, mobile, broadband. And whilst switching providers does require a bit of admin - it's not difficult.

"It's never been easier to shop around online and there's so much information out there. One thing that's important to know, is that often these comparison sites are sales funnels. So they funnel you towards a given provider but once you know that you can still be armed with the information of who has the best deal," says Hartmann.

It's also worth asking about discounts, he advises. If there's a discounted rate being offered to new customers, why not ask if you can have it? The worse they can do is say no.

Insurance should also be reviewed annually, says Hartmann. Things like contents and car insurance can vary in price and some companies offer a discount if you have more than one policy with them. Whilst with things like life insurance and income protection - the risk you're seeking to mitigate is likely to change over time.

Home loans are another thing to keep an eye on. Whilst most of us just chip away at the mortgage and keep one

eye on the glacial pace of decrease, little tweaks can make a big difference in the long term says Hartmann. This might include things like adding a little extra to your repayments or looking around at rates.

There is plenty of help out there - and it can be worth tapping into that. "Those bigger questions, planning for retirement, mortgages, investing for specific goals, insurances...all those have become both complex but highly configurable," says Hartmann.

A good financial adviser can really help you make sure that things are set up properly for your goals.

It's not just what you're spending that needs a regular review, but what you're saving too. If you're putting money aside for a specific goal, your kid's education or a first home deposit then you want that money to work as hard as it can for you. This also applies to your KiwiSaver says Hartmann, be aware of things like management fees which can vary between providers.

Ultimately, we are creatures of habit, says Hartmann and this shows in our money as much as other areas of our lives. We spend at the same coffee shop or on the same apps time and again. "Everybody likes their routine but we get into habits that have us spending money in certain ways, so it's really good to check in," says Hartmann. "There are very real long term implications."

INTO THE FUTURE WITH *Sheppard & Ormsby*

The days of people turning up at their accountant's offices with boxes of invoices and statements for them to sort through are not quite over yet, however many more people are embracing software options, like Xero, to keep their accounts in order.

Chartered Accountant, Bronwyn Candish, who has just become a director of Rangiora accounting firm, Sheppard & Ormsby, is a Xero software expert. In fact she is so passionate about the programme, you will often find her wearing a Xero t-shirt at the firm's offices, at 77 High Street. "Whilst we know it's not for every business, we enjoy helping people use Xero to its full effect. Xero makes invoicing, reporting and filing returns easy, and helps business owners to keep tabs on their financial position in real time. It also frees up a lot of time for them, which ultimately makes their business more profitable."

Jenny Ormsby, who bought the business from the estate of its late founder, Gordon Sheppard in 2005, is easing into more part time hours. She is excited about her new work/life balance including spending time with her young grandson, who was born during the last lockdown. "Bronwyn is such a big addition to the business. I'm still here and available to clients, but am more in the background now."

Before becoming a director of Sheppard & Ormsby in February, Bronwyn ran the cloud-based boutique Chartered Accountancy practice, Cloud Keepers, which she founded in 2013. In addition to being Xero certified, and providing full general accounting services to clients, Bronwyn specialises in helping them to 'level up' their financial literacy to help them meet their goals.

"I like to help clients to understand their accounts and financial reporting a lot better, and also to align their business and personal financial goals, correcting any cash flow issues along the way."

Jenny is proud of the firm's long history, and says its reputation for providing friendly professional service in all aspects of business and personal accounting is assured with Bronwyn as a director. "We are approachable, and very skilled at what we do. Many of our clients are multi-generational. Building long term relationships has always been our focus."

It was community stalwart, Gordon Sheppard, who first started the business in 1979. He was a well-known figure, who helped to establish several new bodies in the district, including the Woodend Fire Brigade, and Canterbury Country Tennis Sub-Association. He also served as president or secretary on numerous committees, and was a passionate sportsman, playing multiple codes. "Gordon was such a community man. I started working with him when he needed help following an injury, and again after his cancer diagnosis. I bought the business after he passed away in August 2005," says Jenny.



Gordon Sheppard



JENNY

BRONWYN

NIKKI

TRACEY

Many local people worked for Gordon Sheppard over the years, including accounting technician, Nikki, who is still with Sheppard & Ormsby today. Office manager, tax administrator and "mother" of the firm, Tracey, has been employed there since 2006. Rounding out the team is Jenny's gorgeous Bichon Cairn Terrier mix - Luca, who was named after Luca Pacioli, the founder of the double entry bookkeeping system, says Jenny.

"Luca is much loved by our clients. I often have people bowling into my office trying to find her."

Bronwyn is proud to be continuing on the excellent legacy of Sheppard & Ormsby, while bringing her own areas of expertise to the firm. "Now that I have a young son, all of a sudden work/life balance hits differently. Now I truly understand how important it is to empower small business owners to make decisions that ultimately lead to more time for family and other areas of our lives that we are passionate about."

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photography:
Rebecca Dwyer
Photography

Albury Forge Bespoke Metalwork

words: **Michelle McCullough**

Being stranded across the ditch has seen local man Glyn Potter take a leap of faith and return to his roots.

Glyn is the creative force behind Albury Forge, a bespoke metalwork business making knives, furniture, boot racks and other household items, located in the beautiful Mackenzie district.

Since 2015, Glyn's range of products have been sold at Fairlie giftware and interiors store *Matilda and The Metalman*. Owned by his wife Luisa Potter, Glyn is the Metalman to Luisa's Matilda. A boiler maker by trade with a passion for metalwork, up until recently Glyn worked in the Australian mining industry as an emergency services officer. However, after becoming stuck across the Tasman due to Covid 19 restrictions, Glyn decided to give up his job, return to Albury and become the village's resident metal craftsman.

"When I was stranded in Australia, I was trying to think what I could do when I got home. I have always wanted to do this, but I have never had the courage to say that's



it, I'm going to give up my job and make a living through my craft. It was scary to take the plunge and go from doing it part time to full time."

However, that decision has paid off, with Glyn's products becoming increasingly sought after for residential and commercial projects. And the recent introduction of knives to his stable of products has been a hit with customers at Matilda and The Metalman.

"So far my knives have sold before they make it to the shop. People have seen them and have been asking for them before they even get into the shop."

Albury Forge's range of knives includes kitchen knives for various purposes, as well as tougher, heavy-duty knives for hunting. Each knife can be customized to suit the varying needs of the user

from the weight of the knife, material used in the blade and handle, as well as the style of handle. Glyn's knives can also be personalized further using laser etching.

"Handmade custom knives are made in a considered way, for example the geometry and weight, and when you buy a good quality knife from a custom maker you are basically buying an heirloom piece.



It's something that can be handed down from generation to generation. If it's well looked after it will last several lifetimes. Every knife that leaves the workshop has been made to the highest standard."

Glyn takes custom orders whether you have an idea in mind or just want one of his products modified to suit your individual needs.

"I work with clients to meet their requirements. I can help them develop their ideas and concepts and turn it into the product that they want."



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Coconut Wax Melts
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False Wrap Dress
Lordship Linens

Teardrop Amethyst Earrings set in Sterling Silver
Marion & Co Jewellery

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Stuck at home and feeling low? A new crafting project may be the pick-up you need!

Popular Rangiora craft shop Handzon offers online shopping with free delivery on all orders over \$100. Whether you are interested in knitting, crochet, sewing, quilting or embroidery, Handzon's easy to use online shop has a wide range of equipment, and the materials needed for a range of craft projects to keep you busy.

www.handzon.co.nz | 1 Alfred Sreet, Rangiora.



Shoe Therapy

Treat your feet to a fabulous pair of new shoes without having to step out of your front door. From stunning heels to comfy casuals, Shoe Therapy in Kaiapoi has a wide range of footwear to suit any occasion.

With Afterpay available, they also offer free shipping on purchases \$99 and over. And if the shoe doesn't fit or isn't quite 'you'? The friendly team at Shoe Therapy provide hassle free returns for all purchases.

www.shoetherapy.co.nz | 178 Williams Street, Kaiapoi

The Sport Shop

With a slick website and a TradeMe store, you can browse North Canterbury's largest range of sporting goods without breaking a sweat.

The Sport Shop's extensive online range includes clothing and footwear, as well as sporting and exercise equipment. Locally owned and operated, The Sport Shop's friendly team are just a phone call away with any advice or recommendations needed. And as an added bonus, the Sport Shop offers free local delivery on all purchases.

www.thesportshop.co.nz | 345 Flaxton Road, Rangiora



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LET'S SHOP Online

THE IN'S AND OUT'S OF ONLINE SHOPPING LOCALLY

From fashion and footwear to homewares, gifts and sports equipment, when it comes to retail therapy North Canterbury is spoilt for choice. However, with work and family commitments and the Covid pandemic, sometimes it's hard to shop in-store.

Luckily for us, a lot of our region's businesses now offer online shopping. This means you can have the best of what's on offer locally, delivered to your front door with the just click of a button - no mask required.

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

TIPS FOR SAFE ONLINE SHOPPING

- Genuine e-commerce websites should provide a physical address clearly on their website. By looking for an address on a website, you will be able to tell whether you are purchasing from a New Zealand company, or from an overseas supplier.
- An SSL certificate shows that a website is secure and helps to prevent thieves from accessing usernames, passwords and credit card numbers. To check if a website has an SSL certificate, look for the padlock symbol in the website's address bar, or make sure the website address starts with 'Https'. The s on the end stands for secure.
- Check the retailer's returns policy to avoid disappointment in case the product you have purchased does not meet your expectations.
- Look for reviews of the store online on other websites, e.g. TrustPilot or Google business listings - these will give you an idea of other customers experiences with that store.

Marion & Co Jewellery

For stunning handmade Sterling Silver, semi precious stone set and pearl jewellery from around the world, make a date to visit Marion & Co Jewellery online.

Showcasing a range of timeless Sterling Silver jewellery including pendants, earrings, rings and bracelets, this boutique Rangiora jeweller offers online shopping for those who cannot visit their High Street store. Marion & Co Jewellery offer free New Zealand delivery on all purchases over \$80.

www.marionandcojewellery.com
146 High Street, Rangiora



NICHE HOMEWARES

Niche Homewares extensive online shop has everything you would find in their beautiful Conway Lane store. Whether you're buying a gift for a loved one, or just treating yourself to something wonderful, you can enjoy the Niche experience without having to leave home.

The friendly team at Niche offer free local delivery for local orders, as well as free local pick-up. For those living further afield, New Zealand delivery is free on all orders over \$99.

www.nichestore.co.nz
Shop 2/172 High Street Rangiora



Jessica Flora

Are you looking for everyday essentials with an edge that not only make you look and feel fabulous, but are good for the planet too?

Jessica Flora is a clothing brand that prides itself on providing women with "small batch clothing that celebrates the good". Made in Swannanoa, each piece from Jessica Flora is made-to-order, fully customisable and made from 100% natural fibres. Check out this fabulous eco-conscious North Canterbury brand online today.

www.jessicaflora.co.nz



Jessica Flora



EDDIE & LU

Eddie & Lu's range of beautiful candles are 100% soy-free and hand-poured using pure, sustainably sourced coconut wax with no nasties. The use of coconut wax means the candles burn cleaner and longer.

A welcome addition to any home, these Fijian-inspired candles are available in seven gorgeous fragrances including Fresh Linen, Wild Orchid, Tonka Bean, Guava and Lychee and Blackberry and Musk. Packaged in 100% recyclable brown cardboard, Eddie & Lu candles can be shipped throughout Aotearoa.

www.eddieandlu.co.nz



I'ADORE

I'Adore is the coming together of two great passions - beautiful homewares and gifts and natural and organic beauty.

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Shop online with I'Adore and receive free shipping on all orders over \$100.

www.iadore.co.nz
2 Durham Street, Rangiora



OXFORD CLUB - Your Social Hub

The Oxford Club was established in 1887 by the locals as a place to meet socialise and continues to be a social hub for Oxford and surrounding districts today.

With two bars, a bottle store, restaurant, function room, takeaways, big screens, gaming, TAB, pool tables, dart boards and a library on site there is something for everyone.

The Bistro restaurant is open Fri/Sat/Sun from 5.30pm and the Takeaways 7 days from 5pm. Join today for \$35 and receive reward points on all your purchases.

Like us on Facebook or sign up for our newsletter to know more.

My Vaccine Pass Venue
www.oxfordclub.co.nz | 160 High Street, Oxford | Ph: 03 312 4411



Oxford Cottage Crafts

Oxford Cottage Crafts was established in the 1980s by a group of talented local women who needed an outlet to sell their goods.

Open seven days a week, the Main Street shop is run by a team of friendly volunteers and has a wide range of high-quality arts and craft items for sale.

37 Main Street, Oxford
03-312 3252



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Thea's Boutique

Thea's New and Pre-Loved Boutique stock a wide range of new and secondhand clothes, footwear, jewellery and accessories from all your favourite fashion brands.

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Top 5 Things to Do in OXFORD



Put on your walking shoes and hit up one of the many walking tracks the Oxford area has on offer.

For a fun family walk, check out the Kereru Loop in the Mount Thomas Conservation area. Starting at the Wooded Gully campsite, this 1-hour forest loop is a great walk for kids.

For those with more time and stamina, the Ryde Falls Walk leads to a magnificent 5-tier waterfall in the Oxford Forest Conservation Area. The Oxford township also has several town walks that start at Pearson Park.

1

Spoil yourself a little with some good old-fashioned retail therapy.

Oxford is full of incredibly talented people, and amazing boutiques. Don't forget to check out the lively Oxford Farmers' Market every Sunday from 9am to 12pm.

2

Pack the picnic blanket, pick up something delicious from one of Oxford's popular eateries, and enjoy a spot of lunch with a view.

Head to the Waimakariri Gorge for spectacular views of the Canterbury Plains or enjoy a post-lunch swim in the river at the Ashley Gorge.

3

Learn something new and step back in time at the Oxford Museum.

Open every Sunday, the museum features exhibitions about sawmilling, farming and the lives of early settlers. If art is more your thing, The Oxford Gallery always has exciting exhibitions on display from local and national artists. You can also do a bit of stargazing at the Oxford Observatory.

4

Pump up your tires and check out one of the area's bike tracks.

Oxford has a range of mountain bike tracks, with various levels of difficulty. The popular but challenging Wharfedale Track offers exceptional scenery as it passes through the stunning beech forest alongside the Dobson Stream. For an easier ride, check out the Island Road Route.

5



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Rata St Business Hub, Oxford
www.canterburyclinic.nz



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www.sheffieldpies.co.nz
78 Main Street Oxford



JANNZ CRAFT SHOP

Jannz Craft Shop on High Street has everything you need to complete your next craft project.

From cross stitch and embroidery to sewing and knitting, Jannz craft shop has a wide range of fabrics, patterns and kits to keep you busy. They also stock a range of craft books, sewing machine accessories and crafting tools.

49a Main St, Oxford
P. 027 272 3913
www.jannzcraftshop.com



Black Beech WINE BAR

For exceptional hospitality, boutique wine and delicious gourmet pizza and tapas, visit Black Beech Wine Bar.

This funky family-friendly wine bar in the heart of Oxford has more than 40 varieties of wine on offer, as well as a large assortment of craft beers and cider to choose from.

www.blackbeechbar.com
46 Main Street, Oxford



OXFORD PHARMACY

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Open from Monday to Saturday, Oxford Pharmacy also stock a wide range of beauty products, giftware and toys.

49 Main Street, Oxford
03-312 4314



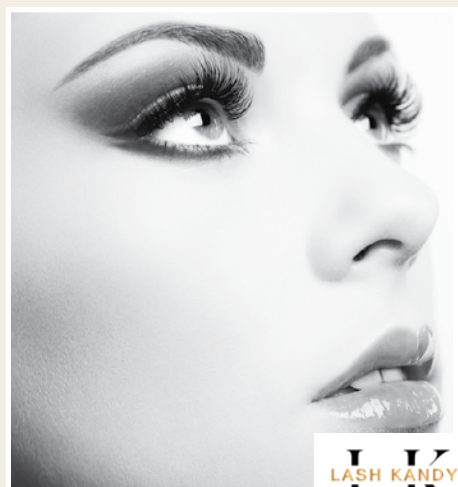
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If you have always dreamed of having fabulous lashes, make an appointment to see the team at Lash Kandy.

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021 655308 for bookings
Business Hub, 4 Rata street, Oxford



Reporting Issues IS A SNAP

If you see something in Oxford that needs reporting to the Council – litter, a broken sign, vandalism – Snap Send Solve is an easy way to let us know. More information at waimakariri.govt.nz

Download the app free from Apple Store or Google Play.



BEHIND THE agaves

words: Michelle McCullough images: essence

When Rangiora locals Linda and Ron designed their dream home 20 years ago, they knew exactly what they wanted, but the developer of the land wasn't so sure.

"We had an architectural draftsman draw up the plans, but we had already worked out where everything was and what it was going to look like. We put pegs out in the garden [of our former home] and marked where everything would go. It was a very different design for the time, and I actually ended up having an argument with the developer because he didn't like the plan," Linda said.

Thankfully Ron was able to change his mind, and two decades later the couple still call the central Rangiora house their home.



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The modular-style 270 square metre home, with its funky flat parapet roof, is partially hidden from the street behind three giant Agave plants which were planted more than 15 years ago.

Once through the front door, the home opens up into a large communal living area, with a modern, well-equipped kitchen at its centre.

“Everyone likes to gather around the kitchen so there is lots of room to have family and friends around. It’s a great home for entertaining.”

With children and grandchildren spread between Rangiora, Melbourne and Auckland, the four-bedroom home has plenty of space for when guests come to stay, Linda said. A dedicated children’s play area in the corner of the living room, with a large doll’s house and toy cars, is a popular spot with the couple’s seven grandchildren.

The walls of the home are adorned with art curated over a lifetime of family experiences. With a mix of professional pieces and homemade art, these precious memories give the house a cool, edgy vibe. A painting of the New York skyline, a wedding gift that is almost 50 years old, hangs proudly beside a print made by the couple’s youngest daughter Jemma when she was at high school. With a keen eye for decor, a lot of the wall art in the home has been created by Linda.



“I’m a sucker for crosses. Everything you see [in the house] that has a cross I have made myself.”

Another key feature of the interior are the orange internal doors which really stand out against the home’s light colour scheme.

“Ron insisted on the orange doors with light frames, and I wasn’t so sure but now I like it. I think it works.”

The open plan living area is light and airy, thanks to an abundance of windows and doors that lead out into the stunning wrap-around garden. Linda refers to the different sections of her garden as rooms and described the style of the garden as “scruffy rustic”.

“The garden is very private, and it’s quiet. I love being outside so that’s where you will usually find me. We try to have breakfast and lunch outside, weather permitting because it’s so lovely and peaceful.”

Featuring a luxurious spa bath, several lounge areas and an outdoor fireplace, the garden is surrounded by luscious flowers and plants, some of which have been sourced from Linda’s favourite nurseries: Ouruhia Nursery on Marshlands Road and Terra Viva Home and Garden in Burnside. Many plants in the garden have also been propagated by Ron in the couple’s greenhouse, Linda said.

“Ron has propagated a lot of the plants, including the yuccas. Whenever I find something I like I bring a bit home and he can get roots on it for me to plant. I just love white flowers in pots and around March I take out the petunias and I plant them with white pansies. That takes me through to November when I can buy petunias again because I just love the bushy white look.”

Another room of Linda and Ron’s outdoor oasis is the well-stocked vegetable garden which is sheltered behind the home’s large garage. With its giant orange pumpkins and a scarecrow made by Linda’s oldest daughter Kalee and her family, the veggie patch is a favourite with the grandchildren.



“We’re always out in the garden with the children and they really enjoy it. They help me plant things like herb gardens and things like that. I think it’s really important to encourage them because hopefully one day they will have their own gardens. Ron plants specifically for the children to find and eat out there.”

The couple’s 8-year-old granddaughter Neevah said she loved to play hide and seek in the garden, and raid the strawberry patch when she visited.

“There are so many places to hide. I really like the veggie garden because it has so many fruits and vegetables. Every time we go over we go looking for tomatoes and strawberries,” Neevah said.

While their five-year-old grandson Dane said his favourite part of the house was the scarecrow, and the spa which he described as “really hot”. A treasured memory for both children was throwing water balloons over the roof of the house and hitting their mum and aunt with cold water while they tried to relax in the spa.

With no plans to downsize any time soon, Linda and Ron are looking forward to redecorating their lounge area and making more memories with their growing family.



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Autumn Eats

As the weather gets chillier, we're packing away our barbecues which means it's a great time to head out and enjoy having brunch, lunch or dinner cooked for you at one of our many local eateries. From freshly brewed coffees and sweet treats to a full 3-course dinner or the fresh flavours of Asian cuisine - we are spoilt for choice in North Canterbury so get out and enjoy.

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Also, when you spend over \$70 online we offer free shipping to the rest of NZ.

www.threellamascoffee.com for coffee beans and brew equipment.

URBAN REVIVAL

Using only the best local produce, the talented chefs at Urban Revival have created a magical menu to tempt your tastebuds.

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83 Victoria Street, Rangiora
www.joes.co.nz/rangiora

ATAAHUA WINES

Ataahua Wines is a boutique winery in Waipara Valley. Ataahua's winemaking philosophy focuses on the gentle harvesting of fine fruit, minimal handling and the utmost care in the winery, allowing their wine to develop naturally.

This popular wine brand can be found in restaurants all over New Zealand, and can be purchased online on the winery's website.

www.ataahuawine.co.nz | 139 Mackenzies Road, Waipara

MISCHIEF WITH WINE

Mischief with Wine is all about the enjoyment of making and drinking great wine, so what if a little bit of mischief happens along the way!?

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www.mischiefwithwine.co.nz



SILVER WING WINES

Silver Wing Wines are a range of vibrant, complex natural wines from the beautiful Waipara region. The winery is situated on an organic (uncertified) vineyard planted in 2007. All wines are made with no additions, carefully crafted by local winemaker Andrew Fox.

Wines are available online from the website below or in store at Vino Fino and Everyday Wines.

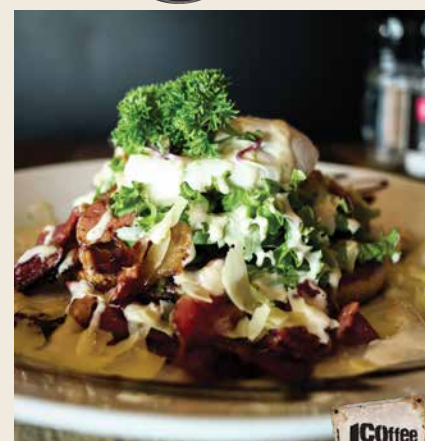
www.silverwingwines.co.nz

MONTEITHS

From the Kiwi classic fish n' chips, to gourmet burgers, stone baked pizzas and a delicious range of bar snacks, Monteith's has something to suit every taste bud.

Featuring a wide-range of Monteith's beer and cider as well as Heineken, Tuatara and Murphy's Stout on tap, Monteiths is the perfect spot to catch up with friends this autumn.

75 Victoria Street, Rangiora | 03-313 2929



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www.coffeeworx.co.nz
13 Ashley Street, Rangiora

THE AMBERLEY HOTEL

For relaxed family-friendly dining make a booking at The Amberley Hotel. The hotel's Cork & Crown Restaurant serves breakfast, lunch and dinner, offering a wide range of meals to suit every family member.

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84 Carters Road, Amberley
www.amberleyhotel.co.nz



THE AMBERLEY HOTEL



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5 High Street, Rangiora

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vietnamese PRAWN SUMMER ROLLS

This month I thought I'd go with something a little different. If you're a fan of Vietnamese food we have just the recipe for you. Amazingly fresh and fragrant these Vietnamese Prawn Rolls are ideal for a light lunch or picnic and even better for a starter for your next Dinner Party.

Very simple to make and incredibly healthy, they're full of the most incredible flavours, the coriander and mint complement the sharpness of the dipping sauce. If you're making them for the next day it's very important to wrap them in a damp tea towel when storing them in the fridge as they can dry out and the rice paper can go very rubbery. For vegetarian options you can substitute the prawns with spring onions, cucumber or even some chopped cashew nuts. If there is any left over pack them in the school lunch box, the kids will love them.

Ingredients

- 150g Pams cooked and peeled prawns, defrosted
- 125g dried vermicelli noodles
- 5-6 large lettuce leaves
- 2 cups bean sprouts
- 1 carrot, julienned
- 10-12 dried rice paper sheets
- ¼ cup each coriander and mint leaves
- ½ avocado, thinly sliced
- 1 red chilli, thinly sliced
- 3 Tbsp Pams Finest soy sauce
- ¼ cup rice or white vinegar
- 2 Tbsp sweet chilli sauce
- 1 garlic clove, minced
- Toasted sesame seeds and herbs, to garnish

Method

- To prepare the prawns, use a sharp knife to carefully slice the prawns in half horizontally. Once all prawns have been halved, set aside.
- Place the vermicelli in a heatproof bowl, then cover with boiling water and leave to soak for 5 minutes. Once soft, drain through a sieve and run under cold water to cool.
- Lay half a lettuce leaf down on a board. Top with some of the noodles, bean sprouts and julienned carrot, then roll tightly to create a log shape. Repeat with the remaining lettuce, noodles and carrots then set aside.
- To prepare the rice paper rolls, soak one rice paper sheet at a time as per pack instruction. Lay down on a flat surface, then place one lettuce roll in the centre. Above the roll, arrange prawns, herbs, sliced herbs and chilli to the same length as the lettuce roll.
- Tightly roll the rice paper rolls away from you, folding the edges in as you roll. Place onto a plate lined with a damp paper towel, then repeat with the remaining rolls and rice paper. Once complete, set aside in the fridge.
- To make the dipping sauce, mix together the soy sauce, vinegar, sweet chilli and garlic until well combined. Garnish the summer rolls with sesame seeds and fresh herbs, then serve alongside the dipping sauce and enjoy.

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"Everything is better with tea."
~unknown

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 medicine plants she grows and uses at her home acre in Waikuku.

After water, tea is the most consumed beverage in the world. While this statistic is based on "common" tea - from *Camelia sinensis*, there has been an increase in drinking of herbal teas worldwide as the global trend of consumer interest in natural health and wellness lays the foundation for herbal tea's increased popularity.

Extracting herbal flavour and benefits with water is one of the oldest ways to enjoy herbs. Drinking herbal tea can be either a pleasure simply in enjoying the taste of the brew, or herbal tea can be taken for the particular healing benefit of the plants chosen to infuse. Whether you are interested in expanding your beverage repertoire, or keen to delve into natural home remedies, herbal teas are a fascinating topic to explore.

Tea vs infusion vs decoction

Herbal teas and infusions are made from the softer arial parts of plants - leaves & flowers, while herbal decoctions are made from the harder plant parts such as seeds, bark, roots, and dried berries or nuts.

A herbal tea is made with less plant material, steeped for a shorter time, in warm water, and often made cup-by-cup to be enjoyed immediately. E.g., 2tsp dried chamomile flowers to 2 cups hot water steeped for 5-10 minutes.

An herbal infusion is made with more plant material, steeped for a longer period of time, in either hot or cold water, and often made in larger amounts (a litre)

at a time. e.g. 45g of nettle to 4 cups of water steeped for 4-8 hours.

An herbal decoction is made by simmering herbs in water for between 30 and 60 minutes, depending on the plant material. e.g. 1Tbsp dandelion root to 1½ cup water simmered for 20 minutes.

Herbal teas can be enjoyed as simples, where only one herb is used, or in blends where more than one herb is combined for a particular flavour, or benefit.

How much herb

This is very much a question of personal taste, and the herb used. If you are new to herbal teas, start with a weaker tea, increasing amount of herb and steeping time until you find what works for you. Stronger herbs, like peppermint will need less per cup than herbs that are not as intensely flavoured, like raspberry leaf.

Good practices

- Always use excellent quality herbs
- Use distilled water (not chlorinated water or hard water)
- 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



Minette's Garden Tea

This is a delicious tea with subtle uplifting and general healing benefits which can simply be enjoyed for its beautiful taste:

- A handful of lemon balm (*Melissa officinalis*) leaves
- A few anise hyssop (*Agastache foeniculum*) leaves
- A sprig of lemon verbena (*Aloysia triphylla*)
- Calendula (*Calendula officinalis*) petals from one flower
- Some Borage (*Borago officinalis*) flowers

Steep in two cups of hot water for 10 minutes, strain and enjoy.



While getting as many nutrients as you can from what you eat is one of the best ways to keep your body from catching any bugs, supplements can also be helpful to boost your immune function.

Yet, not all supplements are created equal. The quality and source of the nutrients in the supplements, as well as what other nutrients they are packaged with, all play a role in the bioavailability (usability) of the supplements in your body, so it's important to choose carefully.

Practitioner-only supplements, for example, will provide much higher doses of targeted nutrients than those you can buy off the shelf from a chemist or supermarket. And as the name suggests, these will need to be prescribed to you by a practitioner. However, food-based supplements are always the best choice since what's included in the supplement is not made synthetically in a lab and the supplements simply contain concentrated levels of food-sourced nutrients. There is so much power inherent in our food, and this is a key reason why I created my Bio Blends supplements range. I wanted to harness the power of nature and deliver concentrated doses that made a real difference to people's health.

When it comes to boosting immune health, there are some specific nutrients that are incredibly beneficial and are ideal to look at boosting through supplementation during illnesses or simply to prevent them.

Vitamin C

This powerhouse nutrient that plays many outstanding roles in the body. Not only does vitamin C improve immune function it also aids wound healing, strengthens blood vessel walls, increases absorption of iron, and acts as an antioxidant—slowing down the ageing process. Since our body cannot produce or store vitamin C, it must be consumed daily to receive enough for optimal

health. Increase your intake of vitamin C during colds and flus.

Zinc

Another superstar among the nutrients, zinc contributes to hundreds of processes inside your body. It is not only required for optimal immunity, but is also vital for the maintenance of vision, taste and smell as well as good digestion. It is very hard to obtain enough zinc from food alone these days and so supplementation is often necessary. It's best to take zinc regularly to boost your immune system and avoid getting sick rather than only taking it during illnesses.

B vitamins

B-group vitamins help to regulate the immune response and the amount of antibodies produced to help fight an infection. B-group vitamins are also essential for good liver function and so can be great to supplement outside of illness too.

Echinacea

This herb has been used to support the immune system for centuries. It is best-used long term and helps to modulate the amount of white blood cells present, which are what fight infection in the body.

Andrographis

This east-Asian herb can be used to help shorten the duration of colds and flus and fight infection so it's an ideal herb to supplement during bouts of illness.

Please remember that while nutritional supplements can help to bridge any nutritional gaps or to address nutrient deficiencies, they cannot replace a highly nutritious way of eating. Nothing in this world can.

Nutritional biochemist, Dr Libby Weaver (PhD), is a thirteen-times bestselling author and speaker and founder of food based supplement company, Bio Blends. Her practical and supportive online courses have helped over 10,000 women around the world find freedom from their health challenges, visit www.drlibby.com

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Affordability Insights Dennis Quayle

Hi everyone, I feel grateful that Hank's passed the baton on to me for this month's article. I am excited to work with Hank and Ross as each of us combine our experience and knowledge to help our clients.

My background is in Banking with 30 years spent across ANZ and Westpac primarily in Commercial and Corporate Banking. This is where I found my passion for helping people through providing unique financing solutions. I often thought of myself as someone who could solve problems for clients which in a sense is exactly what we are doing now. Last year was a turning point for me and my family returning from overseas, leaving the safety of Banking and taking a leap of faith by starting up Mighty Mortgages.

Over the past 4 months I've had the privilege of helping several clients, to either buy their first home, use equity to purchase an investment property, consolidate debt, complete home renovations, refix loans or build a pathway to a future mortgage approval.

So, what's happening in the mortgage market and what does this mean for you? It has been a tough start to the year primarily related to changes made to the Credit Contracts and Consumer Finance Act 2003 which came into effect in December 2021. The intent behind these changes focussed on protecting vulnerable borrowers.

What was unforeseen is how the Banks would interpret these changes with no one expecting the level of scrutiny now being used when applying for a mortgage.

Let us take an example to help you understand what Banks are focusing on when you apply for a mortgage. You might want to buy your first home or upgrade to your next home. Whichever scenario is yours, the Bank's focus is the same – affordability.

How does a Bank define affordability? They calculate something called Uncommitted Monthly Income (UMI) by looking at your income versus your expenses. Basically the concept of UMI is what you have remaining once you have added up your Expenses, Debt Commitments and Loan Repayments and have subtracted these from your Net Income. It is worth noting that each Bank has their own minimum threshold for UMI. A customer will need to meet this UMI expectation before a Bank approves their mortgage request.

You might have seen recently in the media that people have had their loan applications declined. Three months ago, these loans would have been approved. This relates to the changes I previously talked about in this article. Now minimum UMI thresholds are subject to scrutiny, in particular your expenses over a period of three months.

Expenses can be broken down into three main categories, Fixed, Living and Other. Other Expenses used to be known as Discretionary, but this is now not the case. Any 'Other' Expenses, for example coffees, takeaways, and Afterpay, will impact your ability to meet minimum UMI thresholds set by the Bank. The more expenses you have, the lower your UMI will be. Expenses are checked against your bank statements when a Bank assesses your affordability.

You can minimise this impact on your UMI by either reducing or removing these expenses from your bank statements. There is a solution, it might just mean prioritising your expenses, and remember - it's only for three months.

Hopefully you have found this information helpful. My role is to support and help people secure mortgage funding while dealing with the various nuisances across the different Banks. If you'd like to know more, feel free to drop me a line - I'd love to hear from you. Until next time, best regards and stay safe!

Dennis Quayle Phone: 027 267 1673
MIGHTY Mortgage Advisor Email: dennis@mightymortgages.co.nz
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Matt Dooney MP for Waimakariri

As Omicron sweeps across the country it was inevitable it would end up in our schools here in the Waimakariri.

The recent news that positive cases have been identified at both Rangiora and Kaiapoi High Schools, while not surprising, should still be a concern for the community, and it emphasises the need to remain vigilant and ensure our schools are sufficiently equipped to respond.

I have reached out to all the principals in the electorate to offer my assistance, and to thank them for all their work keeping our children safe during this difficult time.

It's my view that we need to urgently ramp up support for our schools, providing them with sufficient rapid antigen tests to allow twice-weekly testing for students, teachers and staff. If we can minimise the risk of the virus while keeping children in the classroom we will be able to minimise disruption to education and avoid unnecessary anxiety for both children and parents.

This will be a worrying time for many which is why we need to put measures in place to keep kids in schools and maintain routines wherever we can.

As well as supporting schools by providing them with RATs and keeping our children safe with minimum disruption, I'm also conscious that the wider community also needs better access to testing.

Our GPs, already at capacity, will also be under extra pressure with the influx of patients presenting for a Covid test now that Omicron is in the district.

North Canterbury's closest community testing station is currently in Christchurch, and judging by reports is under huge pressure with the number of potentially infected or symptomatic people waiting hours in line for a test. I've been contacted by residents for whom this is becoming a real problem. Some are unable to drive, others live in rural Waimakariri, and for them getting into Christchurch is a significant barrier.

I have contacted CDHB CEO Peter Bramley to urgently request increased access for testing in Waimakariri.

As well as more testing centres, we need faster result turnaround times. It's not good enough to be told it may take several days to receive results – people need to work, and children need to be at school. Very few of us have the luxury of being able to take a week off just to find out we have returned a negative result. I am concerned that the length of time between test and result will have an impact on the numbers getting tested as people simply cannot sit at home for a week at a time.

I will continue to push for accessible testing centres and timely turnaround of results across the Waimakariri, but I would urge anyone with symptoms to do the right thing and get a test wherever possible.



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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 complimentary 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 so piles of collagen scaffolding are quickly erected when it is damaged as the skin rushes to repair itself - but the scaffolding it hastily puts up is messy and cluttered. The result is uneven skin, lines, scars and blemishes.

Microneedling causes controlled damage to the skin which triggers a healthy inflammation response - the collagen scaffolding that supports our skin is disrupted gently and allowed to 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.



Page Turners

words: Emmas at Oxford

Hope Nicely's Lessons for Life

Caroline Day

Don't judge a book by its cover - this one isn't great, but within is a delightful, heart warming and clever novel. Perfect for fans of Eleanor Oliphant is Completely Fine, The Rosie Project, or The Maid.

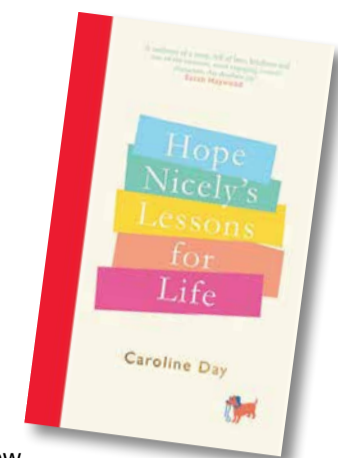
Narrated entirely by Hope Nicely, the story brings an insight into how she feels and views the world around her. It is uniquely written through the eyes of someone with Foetal Alcohol Spectrum Disorder. We meet twenty-five-year-old Hope Nicely as she starts writing her autobiography and joins a local writing group. Hope isn't like the others in the group, her head is a busy, noisy, crowded place with words and rules and counting, jumping around all over the place. You learn what it's like to be Hope, trying to understand both her past

and the new situations she finds herself in.

It is not always an easy read, some topics were difficult and uncomfortable, although dealt with sensitively.

There are plenty of heart breaking emotional scenes, and plenty of humour to offset the seriousness and sadness that Hope experiences.

Hope is constantly on edge and her rush of thoughts, feelings and opinions are constantly pouring onto the page; and that takes a bit of getting used to. Once you do, it is a very heartening story, a definite feel good book; and a definite recommendation from me.



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