

# essence

essentially...north canterbury

8 Travel  
Something  
about Argentina

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Giveaway



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# contents

For most of us we start the New Year thinking we are going to do things differently - approach life with more determination, give more attention to health and fitness, career goals or financial planning for retirement, spend more time with family or just make more time for ourselves. Trying to get that perfect life balance seems at odds with everything we have on our plates. The reality is - it's sometimes one of the most challenging times of the year. Coming back from holidays and flying straight back into a full week of work can be a real challenge.

If you love what you do it's a lot more helpful. We at essence are excited to be back on deck with renewed energy and ready to take on whatever the year has to offer - mind you, if this weather keeps up you will find us skipping down the beach in our bikinis. Well maybe not me - my New Year's resolution to get in shape hasn't kicked in yet. I do see there is a special on at Snap Fitness... hmmm I'm determined to make it there soon!

Summer is a great time - let's make the most of it! - Dorothy



Front cover image supplied by The Good Home

## WIN WIN WIN

**\$50 FOOD/BEVERAGE VOUCHER**  
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To be in to win, email us by Feb 24th 2019 at [mandy@essencemagazine.co.nz](mailto:mandy@essencemagazine.co.nz) or phone us (03) 313 1821 and leave a message with your contact details (North Canterbury readers only)

Congratulations Dean Kerr, our winner of last month's food and beverage voucher.

PO Box 295, 113a High Street, Rangiora, North Canterbury. Ph: 03 313 1811 | [info@essencemagazine.co.nz](mailto:info@essencemagazine.co.nz) | [www.essencemagazine.co.nz](http://www.essencemagazine.co.nz)

## HOT Summer PICS



## DIARY DATES

### WAI 2019

THE WAIKUKU ARTISTS INCORPORATED ARE PREPARING FOR THEIR 15TH ANNUAL EXHIBITION, BEING HELD ON THE 8TH-10TH OF FEBRUARY AT ID GALLERY AT THE BRICK MILL, IN WAIKUKU.

WAI19s theme is "Inspired by" and with 20 WAI members exhibiting alongside guest artist Ashley Smith, in a wide range of mediums from watercolours and acrylics, to ceramics and glass, it will be fantastic to see all of the interpretations on this theme. When asked about the theme Ashley Smith says "Hey, don't get me wrong - I CAN be subtle... but creating an image inspired by the drama of mythological and biblical allegory is a lot of fun! My Pegasus painting is a product of that strain of inspiration. I was delighted to read that, with a blow of

its hoof, the Pegasus can produce a font of water and wisdom... a trick that many in the bay bearing its name would encourage." The opening night on the 8th of February will be a great event, with live music by Frank Malone, drinks, nibbles and the first opportunity to purchase the art on show. Advance tickets are \$20pp and are available from: Pukeko Junction, Leithfield; id Gallery, Waikuku; The Flat White Café, Pegasus and Cameo Fine Arts in Rangiora. There will also be limited door sales available for \$25p.

## Arts in Oxford Gallery

KRIS WALDRIN - NEAR AND FAR  
SELECTED WORKS SPANNING THE PERIOD 2015 - 2018  
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The local environment is a constant source of stimulation for Kris Waldrin, from the unfolding drama of the nor'wester above foothills or wild flowers dropping petals. Large painted landscapes convey a sense of movement and atmospheric energy whilst small drypoint prints of skulls, nests and moths in heirloom bottles commemorate foraged beauty. Windy landscapes, botanical illustrations, still life assemblages, and figure drawings all reveal the artist's intense study of near and far, made over the period 2015-2018.

OPEN 10AM - 4PM TUES - SUN [WWW.ARTSINOXFORD.COM](http://WWW.ARTSINOXFORD.COM)



Nor'wester by Kris Waldrin, Acrylic on Canvas, 2015. Courtesy of Artist and Arts in Oxford Gallery

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## Zest's new look

The Zest team were treated to a Salon makeover during the Christmas break. Clients were invited to wine and nibbles as they checked out the new looking Salon.



1. The Zest Team 2. Amanda Varga, Tracey Pavey and Lou Payne 3. Julia Arden, Julie Freeman and Heather Freeman 4. Holly Stephens, Grant Stephens, Adeline Stephens, Chris Mardon and Greta Petrie-Taylor 5. Jos Lazet, Conny Lazet and Stephanie Hyatt 6. Resha Campbell and Tracey Pavey 7. Resha Campbell and Bernice Coleman 8. Brenda Robinson and Rosie Pack 9. Pam Pop 10. Pauline King, Resha Campbell and Victoria Moss 11. Amber Petrie-Taylor and Adeline Stephens

## ART EXHIBITION

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# DESTINATION... North Canterbury

Take a break this summer and spend time discovering North Canterbury. The businesses, the eateries, the beaches, the small towns. You don't need to travel far to realise we have the best of the best right here on our doorsteps! Make it your New Year's resolution to always SHOP LOCALLY!

## The Rusty Acre

Home decor and gift shop situated in an established garden with sculptures and art created by Allan O'Loughlin at every turn.

Our customers feedback...

- Beautiful oasis
- The most fabulous sculpture garden, it's a must visit destination.
- Shop is beautiful and full of treasures
- Beautiful unique pieces of furniture, very reasonably priced.



- My family loved your little slice of heaven.
- Absolutely awesome, definitely going again.

So if you love shopping, brocante, art, sculptures and gardens...then The Rusty Acre's the place for you.

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Stuart and Claire Morris  
Business Owners

## Anti Money Laundering What you need to know Part 2

In mid 2018 we wrote an article giving you some insight into what was coming as solicitors and real estate agents became reporting entities under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. We feel it is timely for an update given this is now in full swing and we still have plenty of questions from our clients around it.

You may think this sounds a little "heavy" to be affecting you - but we're afraid it does. It now affects each and every real estate transaction in New Zealand. The good news is it's quite straightforward, it's as simple as being able to prove your identity to comply with the updated legislation.

Very succinctly put by REINZ, "From 1 July 2018, lawyers and conveyancers are required to verify the identity of their clients (buyers) in accordance with anti-money laundering legislation. If your lawyer cannot verify your identity in line with the legislation, they will not be able to act for you. If your lawyer cannot act for you, you may not be able to satisfy the conditions of your property purchase and will not be able to settle your property purchase or sale."

As identity verification can take days and sometimes weeks if a trust or company is involved, we strongly recommend that you contact your lawyer as soon as possible to have your identity verification completed.

The below gives an indication of some of the documents your lawyer may ask you to present in person or as a certified document as part of this process:

- Individuals: Passport, NZ Firearms Licence or NZ Driver Licence with another document such as a bank statement or statement issued by a Government agency. You will also need to provide a document with your residential address (for example, a utility bill).
- Trusts: The Trust Deed and, for all trustees and settlors, the information required for individuals as noted above, together with information regarding the Trust's source of funds or wealth. Additional information may also be required for beneficiaries and appointers.
- Companies: Details of the company, together with the information for individuals noted above for every individual with more than a 25% shareholding, all individuals with effective control of the company and all individuals acting on behalf of the company. Information regarding source of funds or wealth may also be required.

As of the 1st January 2019 your real estate agent has also been responsible for this requirement.

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for the sellers. Our advice is pretty simple, if you are looking at buying or selling real estate from this point onwards get your "proof of identity" documents in order early to avoid any costly delays in the process.

If your real estate salesperson and their company does not have a robust, timely process set up to comply with their obligations you should be worried - what other legislation are they unable to comply with which may leave you exposed to risk? Real estate professionals will need to keep up with training requirements and costs of compliance as they continue to rise - this can be seen as a positive for the consumer benefiting from a higher level of expertise.

From our team - have a fantastic 2019. It promises to be an exciting year for North Canterbury and we look forward to catching up with you soon!



## We made it through Christmas - How did your rental property fare?

Unfortunately, along with Christmas cheer and celebrations, there also comes financial strain for some Kiwis which can lead to rent not being paid!

If you had all of your ducks in a row prior to the Christmas holiday season, your tenants would have been advised that payments still need to be done on time, and you will have arranged it so even if you were on holiday, you could check the rent payments were being made.

Of course things can still go wrong, so what do you do now? First and foremost, speak with your tenants to see if you can come to an agreement on how the arrears can be paid.

The Tenancy Tribunal have a 'fast track mediation' service, which means that once you have an agreement in place that you and the tenant are happy with, you lodge an application for this service. Put simply, this allows the agreement to be formalised and will protect you should the tenants not adhere to the mediated order. This is very important, as without this there can be no consequence if the payments are missed.

Most importantly, act fast! Time as they say is money, particularly when it comes to rent arrears.

Katrina Green  
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ADVENTURE...

words and image: Ross Macmillan

## There's something about Argentina...

RETURNING TO ARGENTINA LAST MONTH, I WAS REMINDED JUST HOW MAGIC THIS COUNTRY IS AND WHY WE'VE KEPT RETURNING THERE OVER THE PAST 20 OR SO YEARS.

On this particular trip, Farm To Farm Tours was meeting our international colleagues at a conference in Buenos Aires – an agricultural tour summit as a warm-up to the G20! It was wonderful to be back in the vibrant, balmy city of Buenos Aires again, with its massive 16 lane central avenue (the widest street in the world!) lined with resplendent, purple flowering jacaranda trees.

The real highlight for me, however, was getting out of the city once again on to the Pampas – a vast plain of productive farmland between the Atlantic and the Andes. This time around we visited an Artificial Breeding Station with 19,000 cows scattered across 85,000 ha of Argentinean farmland spread from the



Chaco, NW to Patagonia in the south. They cater for the five principal sire breeds: Angus, Hereford, Brahman, Brangus and Braford. They retain around 1400 bulls and send out 40,000 straws a year. Their breeding emphasis was on fertility with most of the other traits regarded pretty much as a given.

We continued to an estancia (station) farmed by the same extended family for 100 years. This family was the first to bring Angus cattle into Argentina 139 years ago.

They continue to breed top Angus cattle as illustrated by this year's placing of a cow as the second best in Argentina at the annual Palermo Show. They have 1200 ha of which about half is cropped with wheat, maize and soya beans. The other half carries about 1000 cattle including 200 stud cows.

Due to recent heavy rains, we had to access the farm by 4WD utes – there is no shingle available in the Pampas so, once off the tar sealed highways, coach access is sometimes difficult in damp conditions. All part of the experience! Set amidst 10-15ha of mature trees and parkland is the



family's beautiful colonial styled estancia. Here we learnt about the farms and checked out the stock before we enjoyed a wonderful Asado (BBQ) with beef, lamb and pork on the menu, naturally washed down with their iconic Malbec red wine. Then a chance to mingle and chat with the family, see their horses and listen to some of our hosts serenade us on the guitar.

To a Kiwi, it is amazing how most Argentinean families retain their estancia for such long periods, often 50-100 years. They continue to farm productively but also as an escape from the city for the extended family where many of them live and work, often in a professional capacity. The sale of land attracts a capital gains tax so is a disincentive to sell, but there seems to be an inborn desire to retain what land you have and, where necessary, earn additional income elsewhere. Certainly a different scenario from many farming in New Zealand.

Inflation in Argentina is currently at 44%, supposedly brought about by inept governance and ongoing political corruption.

We heard how farmers manage to cope with such financial uncertainty. Basically they don't bank their proceeds but rather sell soya beans or whatever to buy cattle and vice versa. A type of a barter trade really.

So although it has its problems, Argentina is a wonderful and diverse country that is a pleasure to visit. The people are incredibly warm and welcoming to visitors and really turn it on for Kiwis – especially in sharing our common interests of farming and rugby!

Next tour to South America 5 May - 1 June, 2019

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**Rangiora Office NEW PREMISES**



## Belinda Gould

With the huge swing towards craft beer there is a lot of confusion about the styles and flavours. Belinda takes away the mystery and will help you find the tittle that suits you the best.

## Red Ales

New Zealand missed out on the Super, Wolf, Blood Moon which graced Northern Hemisphere skies on January 20. But if you'd like to know what it would taste like if it was a beer, drop in to the Brew Moon and we'll give you a glass.

Back in 2015 there were 4 Blood Moons in a row which in biblical times was thought to be a portent of the end of the world. 'The sun shall be turned into darkness, and the moon to blood, before the great and terrible day of the LORD come.' To celebrate this rare event Adam Anderscavage, a young American brewer who was working with us, brewed our first red ale. I guess it depends on your opinion whether or not it's a good thing that the Lord didn't come, but I'm pretty glad to still be on earth and able to enjoy delicious malty red ales! In fact I'm enjoying one with lamb chops and new potatoes as I write.

Red Ales are all about malt colour. New Zealand brewers are very lucky to have Gladfield Malt in Dunsandel producing malts that enable brewers to get the colour right. Doug and Gabby from Gladfield make a malt called 'Shepherd's Delight' which has an amazing red hue. There's also a trick to getting the depth of colour right. Too deep and it's just a dark beer (the red gets lost) and too light and it's a tawny brown. Brewing is, to some extent, all about dilution; we start with a very sweet, malty liquid that we gradually dilute, but diluting to the right sweetness and still getting the colour right is a balancing act.

Red ales cover a whole range of styles, from Belgium's Flanders Red Ale (which is a sour beer) through to clean and dry, but still malty, Irish Red Ales, to hoppy and quite bitter American-style Red IPAs. Our Blood Moon, thanks to our friend Adam, is in the latter camp. All the hops we use are American, which give the beer a fruity, citrusy smell. The beer is malty but not sweet and quite hoppy with a clean, dry, pleasantly bitter finish making it perfect to enjoy with food, hence the lamb chop!

## Blood Moon Red IPA

Colour: Ruby red-brown  
Alcohol: 5%  
Food Match: Lamb (or other meat)  
Bitterness: 48 IBU (that's quite hoppy)



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# Pam's Picnic Pie



Treat the one you love with a Valentine's Day picnic whether it's a picnic in the backyard or at the beach, whip up our Pam's Picnic Pie to impress.

Serve it with some tasty relish, crusty bread and a glass or 2 of Torlesse Waipara Sauvignon Blanc. All ingredients and wine supplies are available instore at New World Rangiora.



*Barbara Palmer has worked at New World Rangiora for the past 15 years, the last 4 1/2 as their New World brand Ambassador during which time she has created many striking recipes.*

**INGREDIENTS**

- 2 sheets (300g) frozen short crust pastry sheets
- 1 T olive oil
- 5 eggs
- 1/4 cream
- 1 T wholegrain mustard
- 3 large handfuls leftover roasted vegetables (potato, kumara, pumpkin, etc) roughly chopped
- Large handful cooked ham
- 1 medium courgette, sliced
- 1/2 a round of Camembert cheese

**METHOD**

Preheat oven to 185oc. Line a 26cm tart pan with pastry and put aside. Heat the oil in a pan and slightly cook the onion until tender. Whisk together eggs, cream and mustard. Cover the base with onion, veges and ham. Season with salt and pepper. Pour over the cream filling, then cover with courgette slices and camembert slices. Bake for 30minutes until the tart is golden. Serve at room temperature.

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**three.** Whether you are looking to treat yourself or a loved one, pop in to Hair Gallery to browse their Moroccan oil products, Redken range and Cloud Nine Straighteners. Professional, experienced and friendly. You can be rest assured when you stop in to see the team at Hair Gallery that your hair is in good hands. Gift Vouchers available. Hair Gallery | Ph (03) 313 6121 96 Gables Arcade High Street, Rangiora



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**Matt Doocey**

Essence of the Electorate with Matt Doocey MP for Waimakariri



As we neared the start of the summer break last year, I was busy meeting with a number of residents who were concerned going into the holiday season about safety issues on State Highway 1. They urged me to keep up the fight for the four lane continuous motorway from Belfast to Pegasus and the Woodend Bypass after going through yet another round of community consultations with the New Zealand Transport Agency (NZTA).

This consultation only reinforced the findings of the community consultations undertaken in 2016. How many times do our residents have to say that they don't feel safe? The number of constituents I met with, I believe, shows how important this issue is for our community and how worried residents are about the safety issues.

One resident told me how she witnessed a child narrowly escape being hit by a truck at the courtesy crossing at the school when the truck going the other way failed to see him. She said it was only because her car window was already wound down, and the boy could hear her screams in time, that a fatality was avoided. She's asked me to press NZTA for a date for when the recommendations from the community consultations will be fed back to residents and for when funding will be allocated to safety measures, including signalling the courtesy crossing.

At the time of writing, NZTA have not supplied a firm date for when they will get back to the community and I have written to the transport agency to not only provide a date but to tell the community when traffic lights will be installed at the crossing by the school.

Traffic volumes, with the adjacent retail and residential growth, hit trigger point for this project following the earthquakes but instead of the four-lane motorway with separation of traffic and the bypass, as National pledged at the end of 2017, all residents have received so far is yet another round of community consultations, with priority going to public transport projects in Auckland. With the start of the new year, I am re-committing myself to continue working with our residents to keep the pressure on NZTA and Government.



156B Williams St, Kaiapoi. Ph (03) 327 0514  
 www.MattDoocey.co.nz

**David Boyce**

David Boyce Manager at Perpetual Guardian discusses why a trust may provide some benefit for you.



**Do you need a trust?**

A will and a trust can perform a similar function in terms of managing and protecting assets, but the important difference between the two is that a will can be challenged through the courts at the time of death, while in most cases a trust can't be.

**Key reasons why a trust may provide a benefit**

- To protect your personal lifestyle assets from the risks associated with owning a business. A trust can provide some protection for your personal property if the business fails.
- To protect the wealth of your children when they inherit rather than run the risk of a subsequent loss in a relationship breakdown
- To ensure continuity of family ownership where there is a desire to keep these assets in the family. Transferring assets to individuals may result in the sale of those assets.
- To protect the assets you bring to a relationship as separate property.
- To provide for unequal sharing of your assets to provide for children of a prior marriage, or if you want to provide a lesser share to one or more of your children.
- To manage any inheritance that you might receive in the future, by having it directed to your trust rather than to you as an individual.
- To provide long term support for a charity

**Who should you choose to be your Trustee**

- Consider the following before appointing a trustee:
- Do they have the expertise to manage your assets?
  - Will they be available to act? Will they be living, and have full capacity when they are needed?
  - Do they want the responsibility of managing your assets as well as their own?
  - Can you TRUST them? You are in effect giving your trustee full ownership of trust assets so choose carefully.

*We live longer and while we want to fully protect the assets we have accumulated during our lifetime, we also want to have the full use and enjoyment of them for as long as we can. In certain circumstances a trust is the only way in which you can achieve this. Perpetual Guardian offers a comprehensive estate planning service, and provides professional advice in area of trust formation and management.*

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**Liz Dittmer**

Owner of Helloworld Rangiora and Helloworld Kaiapoi. With 175 years combined experience in our stores we hope to share with you some of the things we have learnt along the way that you might find useful for your overseas holidays.



Welcome to our monthly edition of "your travel tips and tricks" that we hope will help you with your plans and ideas for your amazing holidays.

To kick off with one of the most common questions we get in our stores is "What is the best time to travel". This is a difficult one and depends on what you are after so hopefully here are some ideas to help break it down a little for you.

- It's more settled in the Pacific Islands during our winter months from May to September but be careful as it's not always as hot as you would expect in some of the places.
- Consider monsoon and cyclone season when planning your travels as this can affect your plans and expectations considerably.
- If time the time of year is the most important thing for your plans then just travel, don't worry about the weather but understand what to expect e.g. rainy season and maybe you need to tweak the destination list to make it work best for you.
- If you are heading to USA, Canada, Europe and you don't like crowds of people then you may like to consider off peak in their winter or even shoulder seasons like May and September/October. Remember when travelling in off peak seasons that some services may not always be operating.
- If you are a Christmas fanatic then December in the Northern Hemisphere is definitely for you, think Canada, Northern states of USA and Europe - Christmas markets, fairy lights and hot chocolate.
- If you need to travel in school holidays because of your work or family then the best advice is to get in and book early, very rarely do these times of year provide special deals and hotels and flights can get full very quickly during these times.


At the end of the day the best time to travel is what suits you and everyone is different, but hopefully if you are aware of some of these tips it helps you put together your best holiday experiences.



Liz Dittmer | Managing Director  
 Helloworld Rangiora, 99 High Street, (03) 310 6288  
 Helloworld Kaiapoi, 123 Williams Street, (03) 327 9247

**David Ayers**

Waimakariri Mayor



Like many, I was sorry to see the doors of Spark's Menswear being shut by their Christchurch owners. There are many days when I can say that most of what I am wearing has been bought at Spark's. I try to do all my shopping within the District and I know that I can, and do, buy clothing elsewhere locally: at Blackwell's, the Farmers, Postie, the sports shops, the Warehouse, and so on. Nevertheless, losing an outlet does narrow the range of choice and it was a shop, albeit with different owners over the years, that had been in Rangiora for longer than I have.

I think most people realise that local retailing these days is hard work. The competition from on-line sources and from huge international low-price chains has destroyed small local retailers all over the world, as well as some larger groups. Borders, an international bookseller that had a branch in Christchurch, found it too tough to operate

when the likes of Amazon not only sold books more cheaply than they could, but also sold even cheaper on-line editions.

Humans are communal animals who like to be where other people are. Local shoppers in numbers attract others, our town centres remain places where people socialise, retailers are better able to understand local demands and people in the business of services, like cafes, draw more customers - and those customers are more likely to shop locally. It's a beneficial circle that encourages investment not only in private businesses but also public facilities.

I find it interesting that people get excited by the arrival of outlets like Ikea and H&M in the country. Whether we are better off for their presence is a moot point. What I do know is that we are worse off if local businesses cannot survive because of that kind of competition. Shop local!

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## The mine field that's ACC with Hank van Keulen

does work very well for most of us. As long as we understand it. Therein lies the problem. Many of us don't, especially self-employed and small business owners, this is where things get a little clouded. This is a little complex to explain and may take more than just this issue. Bear with me and I'll try and explain the best I can, but it'll take a couple of issues to go through it.

ACC was first formed to avoid private litigation in the case of an accident where there is a loss to the victim either by way of lost income due to an inability to work (thereby earning an income), and medical expenses. The Government, through ACC, take liability in the case of accidental injury and pay for those expenses through various levies.

ACC compensate for the loss of income if we're unable to work as a result of an accident. For the most part that's very simple. ACC will pay the victim 80% of their gross income on a weekly basis after one week of work. And, it's taxed under PAYE before being paid. So, as an employee being on salary or wages, that works very simply, you get 80% of what you'd have got if you were still working. Really easy.

ACC, another word that for many of us, especially if we're self-employed or small business owners, conjures up a nightmare. Levies are way too expensive and going up every year. And, like any other insurance, it always seems to be a bun fight at claim time. Then, when we do get a claim, it's a lot less than we expected, never enough!! I've often heard it best described by business owners as "just another government tax".

However, The Accident Compensation Commission, known to many of us as ACC,

Not quite so for those of us who take what's known as "drawings" from our business. This is not classed as income by either the IRD or ACC. Income is defined by the profit (and in some cases losses) in our annual company returns which is completed and furnished by our accountant. This taxable figure in many cases is actually often less than what we take in drawings.

I'll give you an example. Let's say you take \$1,000 a week in drawing. This money pays all your personal bills, rent (or mortgage), food on the table, a beer on a Friday night, etc... etc. That equates to about \$50k a year. But, once your accountant has waved his magic wand, i.e. income less all your claimable expenses, you'll find that your tax to pay based on this is less than what you've taken out. You may have to pay tax, for example, on only \$45k compared to the \$50k you've taken out because of the claimable expenses.

Now, lets relate that back to the ACC income compensation scenario. ACC work on a default system unless otherwise told or other options are taken, and, there are options for those that take drawings. Your

accountant, once complete and signed, submits your annual accounts to the IRD. The IRD then forward those accounts to ACC. ACC then bill you for levies based on that income. In the previous example that would equate to levies based on income of \$45k.

So, if you have an accident and can't work, you'll expect ACC to compensate you for the loss of income. But, how much will you get? 80% of your income. Your taxed income. 80% of \$45k. That's \$365 per week. And, it's taxed. You'll get approximately \$570 per week. Not your usual \$1,000!! There goes your beer on Friday night!!

There are alternatives. However, it can be even more complex. I'll tell you more in the next issue...

Contact Hank on 021 357 062 or email [hank@ppnzl.co.nz](mailto:hank@ppnzl.co.nz)



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\*Conditions: Price and availability correct at time of printing 30/01/19. All tours are subject to availability. Price includes return international economy flights, accommodation, some meals, sightseeing and entrance fees as stated on your itinerary, and all transportation & transfers. A deposit of \$400 per person is required within 3 days of booking. Tipping is not included and is subject to change. For full terms and conditions please contact helloworld Rangiora or helloworld Kaiapoi.