

Complimentary  
MONTHLY PUBLICATION

March 2020

# essence

essentially...north canterbury



11

Home & Garden  
**The anti-  
minimalists**

A town like **S**  
**Oxford**

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**WIN** Win a double pass to see Ben Hurley & Friends in Rangiora on 28th March at the Rangiora Town Hall. Jump on our Facebook page to our competition, tag a friend and both follow our page or email your entry - info@essencemagazine.co.nz. Competition closes Friday 13th March.

## Resene - Autumn

Burnt orange, desert pinks and earthy browns are trendy colours for this time of year and look exceptional against white furniture accents. Try **Resene Tuscany**, **Resene Just Right** or **Resene Rebel** for truly autumnal tones. Accessories with a metallic finish are also ideal for the autumn to create a warm, rustic look and blend well with aged wood. Give some favourite accessories a strong dose of glamour with a fresh coat of Resene FX Rose Gold metallic paint..  
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## CFS introducing Hayden O'Donnell

Who has joined his father Mark to assist with providing financial services advise to our clients increasing the business capacity to provide financial advice in our community.

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# contents

With all the doom and gloom associated with the Coronavirus, the girls and I are trying to keep things upbeat by providing our usual entertaining read.

Drive through the gates of Dorothy and Clive Washington's home and you're greeted by a line of cherry blossom trees; several outbuildings and a church bell mounted on its own bespoke wooden bell-tower. It's a hint of what is to come in this eclectic setting. Pg 12.

The late 1880's were gloomy years for North Canterbury, (sorry, I did say upbeat didn't I? lol) following on from the difficult 70's. However, the one bright spark in the second half of the decade, was Queen Victoria's Golden Jubilee. The staunchly royalist province celebrated in style. The Rangiora festivities took place on Thursday 2 June in 1887, and no expense was spared to mark the occasion. Pg 18.

Bonjour à nos anciens amis de North Canterbury. It has been over four years since my Woodend accountant Philip Wood sold his practice and moved to France with his wife Eve. They have settled into a small hamlet in the Périgord-Limousin National Park, near the medieval commune town of Rochechouart. He shares some of the quirkiest aspects of living in France. Pg 6.

With great cafes, quirky shops and a backdrop of rolling green hills - the rural town of Oxford is a great spot to wile away a few hours. Just 40-minutes from Christchurch it's the perfect spot to get a little taste of country life on the weekend. Pg 8.

While most people are stocking up on essentials at the supermarket, we are buying chocolate biscuits, cream cheese and packets of Pascals new Snifter Lumps to make Barbara from New World's fabulous cheesecake! Nothing like being prepared! Pg 10.

Exciting news for Essence team. Congratulations to graphic designer Larnya and husband Ben on the birth of gorgeous wee Milly Jayne Beard.



front cover: Rangiora Colour Festival - Sunday 29 March.

Details page 4 Image supplied by the Rangiora Photographic Society.



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# ART EXHIBITION

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# WHAT'S ON

## Waikuku Art Show

The 16th annual exhibition of the WAI (Waikuku Artists Inc) will be held at The Mill on the main road in Waikuku on the weekend of 21-22 March with the opening at 7.30pm Friday 20.

This year the group decided to hold the show a month or so later than in previous years to move it a bit further away from the pressures of Christmas. About 16 artists from the Waikuku Area will be showing work in a variety of media from watercolour paintings to sculpture. Some are familiar faces, two artists showing this year have been members of the group since it started and we have several talented people who will be exhibiting with us for the first time.

The theme this year is "Stories" and those showing work will be displaying a random and fun short story of their own. We understand that these stories may be related to the work being shown.

Guest artist is Elisha Clarke Jordan. Elisha is known for her, sometimes larger than life, welded, metal sculpture of animals and birds, and will be a real highlight for our show.

The opening night has become practically legendary in the Waikuku community, always being a great evening with music, finger food and good cheer along with the opportunity to add to your home environment by purchasing unique fine art.

**Tickets for the opening can be purchased from the ID Gallery at The Mill, the Waikuku Beach Store or from group members for \$25. Door sales will be available at \$30. On Saturday and Sunday the show opens between 10am and 4pm with a gold coin admission.**



Quilliam Collister  
 Elisha Clarke Jordan

## North Canterbury Sunday Market

The new North Canterbury Sunday Market is set to bring a whole new shopping experience to the region. Packed with a wide range of stalls - the new market promises to be a vibrant and positive environment with friendly stall holders and a fun atmosphere. There will also be music and food vendors.

The very first market on 8<sup>th</sup> March will start at 9am and have over 50 stalls. Mayor Dan Gordon will be coming along at 10am to cut the ribbon and open the market to the public.

Organisers Shelley and Mark Bromley have put in a huge amount of time and effort to bring together a good mix of stallholders to this new venture. They are looking forward to seeing stall holders and shoppers coming together at the Rangiora Racecourse setting.

So put the 8th March in your calendar and make sure you head along to the very first North Canterbury Sunday Market.

**Rangiora Racecourse (Lehmans Rd entrance) 9am - 2pm every Sunday.**  
**Free parking onsite and free entry.**  
**North Canterbury Sunday Market is proudly sponsored by Wilson Print.**



# LIME LIGHT

## MOLTA BELLA - Celebrates opening of new store - page 16



1. Anette Drewery, Maria Robinson, Sara Syme 2. Sharon Booth, Annie Smith 3. Linda McLean, Elaine Powell 4. Gerda Racke, Di Gillanders, Richard Shepherd, Anette Drewery, Christine Thompson 5. Graeme and Anette Drewery 6. Gaye Edwards and Gerda Racke 7. Julie Bohnenn, Petra Lundstrom-Campbells 8. Di Gillanders, Gaye Edwards

## KAIAPOI RIVER CARNIVAL



Visit Waimakariri was proud to support the 2020 Kaiapoi River Carnival through the Waimakariri Event Fund. The Waimakariri Event Fund is a contestable fund which is provided by the Waimakariri District Council, and is managed by Enterprise North Canterbury and administered by Visit Waimakariri.

For more information on the fund including past recipients visit [www.visitwaimakariri.co.nz](http://www.visitwaimakariri.co.nz)

## GIVING AWAY

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**The Good Home- WIN \$50 FOOD AND BEVERAGE VOUCHER**  
 To be in the draw to WIN a \$50 food/beverage voucher, jump on our Facebook page to our competition, tag who you would bring with you and ensure you are both following our page. You can also enter via email [info@essencemagazine.co.nz](mailto:info@essencemagazine.co.nz). Competition ends Thursday 2 April 2020.

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# Settling into the Limousin

**Bonjour à nos anciens amis de North Canterbury.** Hello to our old friends in North Canterbury. It has now been over four years since I sold my Woodend accountancy practice and we moved to our new home in France. Eve and I have settled into a small hamlet in the Périgord-Limousin National Park, near the medieval commune town of Rochechouart. Limoges is 30 km due east and so our situation is very similar to that shared between Rangiora and Christchurch.

I'll try to avoid this article turning into yet another glossy narrative extolling the wonders of the French cultural lifestyle, as that is well covered in a myriad of other places. Instead, I thought that I might entertain you with some of the quirkiest aspects of living in France.

The French maintain a rigid daily timetable with no event more important than their full three course lunch, everyday! Everything stops at noon and stays dormant for at least an hour, sometimes two. All smaller shops close as the church bell strikes twelve. When we first arrived in France this was a highly annoying custom but as we've settled into being a little more accepting we just find it rather quaint and amusing. British-run businesses actually advertise the fact that they are, "open during lunchtime".

Most small shops also do not open on Mondays, which is really frustrating when we only recall this fact after we've arrived in an eerily quiet empty high street.

"Entrepreneurship" maybe a French term, but you'll find scant evidence of it anywhere in the country. Stifling rates of tax and social charges, combined with 40% of the workforce employed by the government results in jobs for life and zero motivation to become financially successful. Money is not that important to the average French person, it probably ranks well down on their list of priorities after good food and wine, relaxation and social intercourse.

You greet everyone with a "Bonjour" in France. Strangers along the road exchange "Bonjours". Upon entering a shop you "Bonjour" the shop assistants and all their customers and at the medical surgery the Doctor cordially shakes hands with everybody with a "Bonjour". And, of course, you have to "Bonne Journée" everyone as you depart.

Loose your licence for speeding or drinking? No problem here! Merely buy a cheap VSP (voiture sans permis) being a small two-seater vehicle that is governed to 50kph max and then chug around in that as it requires no licence to drive. This of course creates huge tailbacks of traffic trying to overtake you on country roads.

Working more than two hours over the thirty five hour standard week is illegal and requires specific government approval for each worker, on each occasion. This even applies to the self-employed.

France is a highly bureaucratic, socialist country, requiring documents, in triple, for every conceivable activity. We have never had to show our passports, birth and marriage certificates to so many officials in such a short time in our whole lives. They also don't accept British short form certificates either.

Officially all women must use their maiden names on all legal documents. So Eve is a Smith on her driver's licence, rather than a Wood, which of course creates problems when travelling to other countries. This rule relates back directly to the 18<sup>th</sup> C revolution and the sacrosanct Napoleonic Law.

We came to France to experience cultural differences and we certainly have, fortunately not all have been so frustrating.

Our home overlooks an acre of nature paddocks with an oak forest beyond. These nature paddocks are legally required by farmers, being a paddock prohibited from raising any livestock or crops. The grass and hedges are only trimmed in July, to provide wildlife a spring and early summer sanctuary.

The advantage to us of a neighbouring nature paddock is that we are regularly visited by such creatures as families of pheasants, partridges and quails, woodpeckers, grey heron and hoopoe, red squirrels, rabbits, coypu and even the occasional wild deer. No wild boar yet, but maybe one day.

One of the reasons for selecting this region of France is the relative ease of travel around the rest of Europe. We try to get away three or four times a year. As a large country even at 130kph on excellent motorways it can



**"France is a highly bureaucratic, socialist country"**

take all day to arrive at any of its borders in any direction. But this hasn't prevented us from exploring all over the continent, from Amsterdam to Rome and Budapest to Seville. Ryanair fares from as little as €10 mean that sometimes the Bordeaux airport car park costs us more than the actual flights to such places as Marrakesh and Portugal.

Planning a visit to Europe in July or August? My only advice, DON'T! Everywhere is overcrowded, hot and expensive; visit during the other ten months.

Our adventures have also kept my trusty Nikon hard at work. I have recently had my first book of photographs and their inspired poetry called "Phrotose" published by a London publisher. An easy Google search if you are interested in viewing what we have been up to.

I trust that you have enjoyed these musings and anecdotes on our French experiences. Moving to France has certainly enriched our lives and widened our perceptions on life.

Words and Images: Philip Wood



Stuart and Claire Morris - Business Owners

## 2020 - The year ahead

We are already almost a third of the year down and as people start to plan their lives for 2020 one of the big questions we are still getting is "What's the market doing?" and "What do you think the rest of the year will be like?"

We are always a little nervous answering this because the chances of being wrong can be high. But let's start with the facts:

- In the middle of 2019 we noticed some seasonal slowdown for the first time in a while. In certain price brackets in particular, supply well outweighed demand and time on the market pushed out a bit.
- Then in complete contrast November and December heated up, buyers regained their enthusiasm for making decisions and the market became busy! Suddenly there was a lack of property on the market and buyers outnumbered supply.
- This has for the most part carried through with new listings down on this time last year across Canterbury by quite a margin.

When trying to predict the future we think it's important to look at the facts for clues. The facts we are taking particular note of for this are:

- Interest rates are low, and they are expected to stay low for quite a while. Money is cheap to borrow (however the banks are fussy about who they lend it to). This will continue to have a positive effect on the market and keep investors in the game as they seek "safe" options with better returns than the bank with their money.
- North Canterbury looks great. The major towns, the smaller towns, the attractions, amenities, schools, retail and hospitality options have never been better. Now is a great time to live in North Canterbury and the word seems to be spreading.

• Combine this with the fact that property "out here" offers excellent value to buyers coming from or considering Selwyn, coming from Christchurch, and almost certainly better value than anywhere further North and the Central Lakes districts.

All of this would suggest we are in for more of the same. In general, it's a positive time to buy and sell property. Properties should reach fair prices and sell within a reasonable time frame. It should be a pretty even market with little swings in favour of the buyer and seller throughout the year, depending on stock levels and buyer numbers

But there is another fact that needs consideration - there is a General Election this year. This usually creates an increased level of activity, followed by a slow down as the public lose a bit of confidence around making decisions until a government is announced. The election is in September, it will be interesting to see what impact, if any, it has on our local real estate market.

Our suggestions always remain the same. If you are thinking about buying or selling, do your homework and then commit to the process. Ultimately if it's the right time for you then it's the right time to do it.

## Property Management

Continuing on from last month, we have moved into our next round of rental legislation, with the latest rental reforms progressing to Select Committee. Latest statistics show that there are 609,700 households living in rental homes which is around 32% of the population.

The Government says that they are trying to get the balance right, modernising laws and correcting problems in a way that is proportionate and places reasonable requirements on landlords and tenants, providing both parties with certainty.

But... are they really proportionate and reasonable? I guess it depends which side of the fence you are on.

The proposed changes include, allowing the Tenancy Tribunal to keep identifying details of parties in claims anonymous where a party has been wholly or substantially successful in taking a case, removing the ability to end a periodic tenancy for 'no reason' (there will be specified reasons only), an automatic rollover from a fixed term tenancy to a periodic (unless otherwise agreed), allowing tenants to fix minor (and removable) fixtures and fittings, dis-allowing solicitation of rental bids, increasing allowed rent increase periods from 6 to 12 months, increasing the fines and allowing the Tenancy Tribunal to take direct action against parties who are not meeting their obligations.

Some of this could certainly change the face of renting in New Zealand, however the risk of some of these reforms is that by removing a landlords 'choice' we could experience a lot of landlords deciding to sell their investment properties, which unfortunately would undoubtedly result in a shortage of rentals throughout the country.

A lot of people, both landlords and tenants, have strong opinions around these reforms, and I recommend having your say through the Select Committee. As I find out more I will be posting information on our Facebook page, Ray White Morris & Co Property Management, if you want to keep up to date, or feel free to give me a call.

**Katrina Green - Property Management**  
E [katrina.green@raywhite.com](mailto:katrina.green@raywhite.com)



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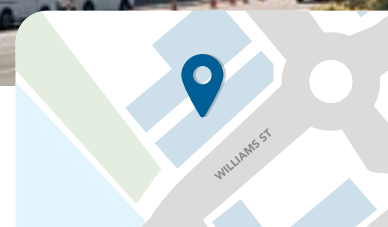


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### Reporting Issues IS A SNAP

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Visit our website or Facebook page for up to date club information  
160 High Street, Oxford Ph. 03 312 4411



Photo Credit: Lucy Harvey

# a town like OXFORD

With great cafes, quirky shops and a backdrop of rolling green hills – the rural town of Oxford is a great spot to wile away a few hours. Just 40-minutes from Christchurch it's the perfect spot to get a little taste of country life on the weekend

A stroll along Main Street will keep shoppers happy with a range of interesting stores to explore. Thea's New & Preloved Boutique is a treasure trove of ladies' fashion, footwear and accessories – with new items as well as some great preloved labels. For the crafty amongst you head to Jannz Craft shop and stock up with interesting things to make and do – from cross stitch sets to yarns, pin cushions to sewing machines – you'll find it here.

Oxford has a long history, the town dates back to 1850 and an excellent local museum, run by volunteers, is packed with interesting artefacts. From farm and forestry machinery to clothes, toys and ornaments you never know what you might spot next. You can also pop into the historic jail on Main Street and imagine what it might have been like to spend a night behind bars in old time Oxford.

Just a few steps on from the jail you'll find the Art Gallery – with its fascinating and varied exhibitions as well as a lovely gift shop.

Of course you can also head out of town and

into the surrounding hills. Here you'll find some fantastic walks and cycling tracks to suit all abilities. The nearby Oxford Forest Conservation Area covers some 11,350 hectares with tracks through beech and scattered podocarp forests filled with birdsong.

Once you've worked up an appetite, Oxford has you well covered with a range of eateries catering for every taste and style of cuisine – there is something for everyone. For a small country town, locals are spoilt for choice, with international dining through to kiwi cuisine, takeaways and cabinet food. Whether you are travelling through Oxford or a local looking to dine out, there is plenty to take your pick from.

On Sunday mornings the town has the added attraction of its weekly farmers market – a chance to buy fresh, seasonal produce from the region's growers.

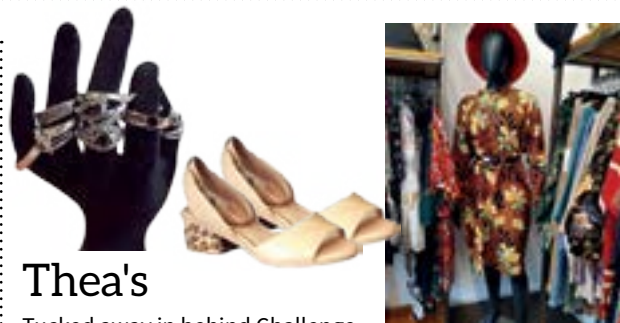
So why not get away from it all this weekend and try a taste of country life in the charming little town of Oxford?



## Oxford Pharmacy

Oxford Pharmacy offers more than your typical pharmacy. Along with providing professional services, such as warfarin management and emergency contraception, Oxford Pharmacy has an amazing gift range that caters for all ages and tastes. With one of our friendly pharmacists always available, our team have you taken care of.

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## Thea's

Tucked away in behind Challenge Oxford is a neat industrial vintage boutique called Thea's. Clothing range to suit teens to 80's + with labels like Foxwood, Siren, Seeking Lola an Italian range. Clothing is complimented with awesome footwear and accessories. Our welcoming staff creates a laid back warm shopping experience.

102 Main Street Oxford P. 03 312 4509



# Oxford Observatory

Ever looked up at the night skies and wanted to know more? Where is Jupiter? Is that bright light a star or a planet? What is that constellation called?

Oxford Observatory is a real hidden gem in North Canterbury staffed by knowledgeable astronomers who are happy to share what they know. The Observatory can be booked for private events and later in the year, usually from April, it runs regular open nights where the public can go along and find out more about the amazing night sky above us.

They also run courses for both novices and those more advanced in their knowledge of astronomy. The only requirement is that you have an interest in what goes on in space beyond our planet.

For further information check out Oxford Observatory on Facebook.

## Oxford A&P Show

115<sup>th</sup> Annual Show

Saturday 4 April 2020

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## Oxford Farmers Market

Main Street, Oxford Every Sunday 9-12 noon

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## Arts in Oxford Gallery

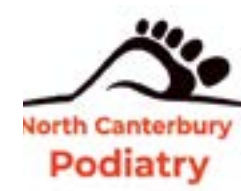
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Arts in Oxford



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# Snifter Cheesecake

*If you're a fan of Snifters, Cadburys have bought out a limited edition range of Pascall Snifter Lumps, they're a combination of the old Kiwi classic made into a minted chewy dark chocolate coated lump.*

In homage to the Snifter this month's recipe is a Snifter Cheesecake with subtle spearmint flavour.

This would easily serve eight people and is easy to make. Make sure you choose some chocolate biscuits for the base that don't have a runny centre as it will make the biscuit base too wet, I used our own Value Chocolate Cookies. When adding the essence, test the flavour of the mixture after adding a teaspoon at a time, depending how strong you want the flavour you can always add more. Make sure you dissolve the gelatine well in the boiling water otherwise it will make the mixture grainy. Remember to use a warm knife when cutting the cheesecake, it gives a lovely smooth edge. Enjoy.



### Ingredients

- 200g chocolate biscuits
- 80g melted butter
- 750g cream cheese
- 2/3 cup caster sugar
- 2 tsp gelatine, dissolved in 1/4 cup boiling water
- 2 tsp mint essence or to taste
- 1 & 1/2 cups cream (whipped)
- 1 packet Pascall Snifter Lumps
- Dark chocolate for making decorations

### Method:

Throw the chocolate biscuits in the food processor, when blended add the melted butter and press into a 22cm spring-loaded pan that has been lined with baking paper. Place in the fridge while making the filling.

Beat the cream cheese with the sugar. Add the essence to taste and then the whipped cream. Lastly add the gelatine that has been dissolved in the boiling water and cooled slightly. Mix until lovely and smooth. Refrigerate overnight.

Melt the dark chocolate and make some chocolate swirls by smoothing a thin layer of chocolate on a clean surface and when almost set scrape along the chocolate with a sharp knife and it will curl over or cover a cardboard roll with baking paper and drizzle melted chocolate over and leave to set. Then place on cheesecake along with the Snifter Lumps before serving.



Barbara Palmer has worked at New World Rangiora for 16 years, the last five as their New World Brand Ambassador during which time she has created many striking recipes.



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# Pegasus Bay Law - Anneliese Muldoon

Pegasus Bay Law is pleased to announce that Anneliese Muldoon has been promoted to be an Associate in the firm.

Anneliese is the resident solicitor in the Kaiapoi office, where she heads the team which includes Holly Stewart, a Registered Legal Executive, and Kiah Foote and Rebecca Burgess share the role of Receptionist/Legal Assistant.

Anneliese has been a solicitor in the North Canterbury region for the past four years. She is able to assist you with the sale and purchase of your home or business, with your will, enduring powers of attorney and other general legal matters.

Anneliese is a North Canterbury local who loves spending time with her young family outside of work.

Contact Anneliese and the Kaiapoi team on (03) 928 1215, or reception@pegasusbaylaw.co.nz

Kaiapoi Office: 97 Williams Street, Kaiapoi.

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# Get Crafty with Erica

Thank you for all the feedback on my first article. The response was overwhelming and I am humbled by the positive result from the lovely people of North Canterbury!

This month I would love to share the wonderful art of weaving. Weaving is an amazing craft which utilises beautiful wooden tools; looms, shuttles, frames and more. These tools are works of art in themselves, and even more incredible is the fact that they have been around for many centuries. Handwoven fabrics were used to make all sorts of garments such as clothing, cloths, rugs and blankets.

It might seem like an expensive hobby to start, but thanks to local New Zealand loom manufacturer, Ashfords of Ashburton, we are spoilt for choice.

They have looms which cater for the novice through to the well experienced weaver. I have a Samplelt Loom that I really enjoy. It's easy to use and I make placemats and table runners in gorgeous colours. It's also just the right size to make scarves and small blankets. I'm able to experiment with different patterns and yarns before upsizing to a larger loom.

The Samplelt Loom is light to carry, and perfect to take with you on holiday.

As the exclusive agent for Ashfords looms and wheels in North Canterbury, we would love to offer you the chance to come and try the Ashfords Samplelt Loom at our shop and who knows, you just might fall in love with the art of weaving.

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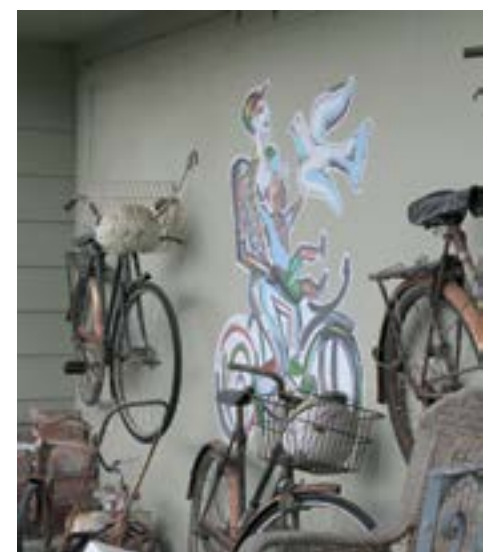
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*...Outside the house it feels like the Washingtons, who don't do things by halves, have created their own little town.*



*The Kennedy Room*



*The Bell Tower*

When Clive said there was no space for Dorothy to use in their existing sheds she took matters into her own hands and bought an old bus. He returned from a business trip to find it installed in the garden. Now it resembles a costume shop with crammed racks of cocktail dresses and bridal gowns and drawers marked Abba and Toppy Twins. A few steps away another outbuilding opens the door on a bygone world and is set up as two-room cottage with a living area and bedroom. There's an antique typewriter; old luggage and in the corner a life-sized doll in period dress stares out. "It's not very minimalist," says Dorothy with a grin. She's right it's not. None of it is. But in a time when we're all obsessing about clutter like Kondo and embracing the whites and brights of the Scandi look - there is something refreshingly different about this home.



# Anti Minimalists

By Pattie Pegler

Drive through the gates of Dorothy and Clive Washington's home and you're greeted by a line of cherry blossom trees; several outbuildings and a church bell mounted on its own bespoke wooden bell-tower. It's a hint of what is to come in this eclectic setting.

When the couple first looked at this 2-storey, Clarkville house, it echoed Dorothy's childhood in Lincoln. "I grew up in a house just like this," she recalls, "I walked through the door here and I thought 'Yes, I could live here'".

That was more than 25 years ago, since then they have made it their own. There have been big projects - a substantial extension across both storeys turned the 4-bedroom home into a 5-bedroom space with a large, upstairs office area. More recently they closed in the front verandah creating a cosy seating area and they have revamped their kitchen.

"I love this kitchen," says Dorothy, "It is full of hidden storage and everything is so well planned." So does she cook up a storm in here? "Actually I don't like cooking at all," she laughs.

Beyond the kitchen rooms lead onto rooms - this house is vast. There's a separate dining room; a formal lounge "mostly used for watching rugby," says Dorothy; an informal seating area next to the large kitchen. And an imposing wooden staircase leads to the upper level, where an apex ceiling soars upwards and a modern yet rustic chandelier hangs over the scene.

Dorothy might not like cooking but she loves entertaining and the house has seen all sorts of gatherings. From birthdays to weddings and even a version of the old TV show, This Is Your Life where she gathered friends and colleagues from Clive's life and surprised him with a party on a significant birthday.

And if people get carried away the house is large enough to accommodate overnight visitors in their own upstairs space - the Kennedy Suite Dorothy calls it. "Because Kennedy was a bit of a naughty president...so I say it's a bit of a naughty suite," she says.

But it's the extras that reflect the Washingtons' lives - from family photographs to paintings; ornaments and odd items. An old Chinese chequers board sits atop a bar stool - it belonged to Dorothy's father and she now uses it to play against Clive over a cup of tea in the mornings - "I'm fiercely competitive", she laughs. A large black and white photograph of the tree-lined drive into Fairlie commands the room - one of Clive's finds. In front of it two tall slim, black and white ornamental nuns compliment the monochrome shades.

## But it's the extras that reflect the Washingtons' lives

Clive founded a successful business many years ago and it has seen him spend much time travelling overseas. So it's Dorothy that has been more focused on the house. She draws inspiration from television programmes and house and garden magazines she says, flicking through them in the small hours when sleep might elude her. But it is Clive who often works on the projects she comes up with - like the carefully created wooden ceiling in the former verandah area.

The couple also fit in all sorts of activities from cheering on Coast to Coast participants on their specially constructed float to cooking up soup for Ronald McDonald House. They travel; they entertain; they support charities - they embrace life and it shows in their home.

Outside the house it feels like the Washingtons, who don't do things by halves, have created their own little town. Two of the sheds have fully-painted 1950s style shop hoardings "Clint's Garage" and "Doff's General Store" they say - their nicknames Dorothy explains. They are full of all manner of things - their children's sporting memorabilia to stacks of chairs. Outside there's a mini golf green; a greenhouse; a retro phone box.



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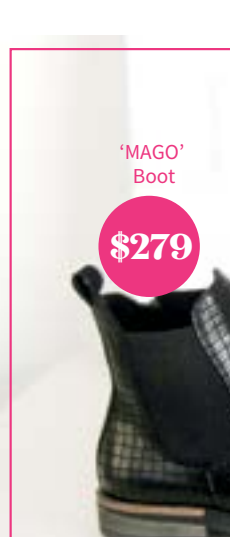
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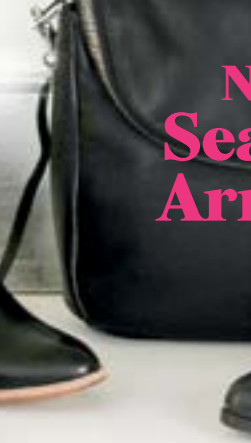
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When you're short on time and want maximum effect for minimum effort, dry shampoo is where it's at!  
**What is dry shampoo and how does it work?** Dry shampoo is a powder spray that soaks up oil and grease in your hair and prolongs the life of a blow dry.  
**What are the benefits of using it?** It saves time if you're busy, and adds volume and texture to the hair. Throw it in your gym bag or use on the days between wet shampooing.  
**Is it good for your hair?** Dry shampoo is fantastic for times when you need a quick freshen up or added volume when styling your hair. It solves an immediate problem (oily limp hair), but remember it's really the ambulance at the bottom of the cliff. The drying agents in the product can dry your hair with overuse so it's best not to use it for more than 2 days in a row.  
**Can dry shampoo be a substitute for regular shampoo?** You will still need to wash and condition your hair with regular shampoo and conditioner, as dry shampoo doesn't actually remove oil and dirt from



**Debbie's Tip**  
Downplay your flaws - don't draw attention to your challenge area for example a fancy belt buckle if you have a thick waist, make the attention upwards to your face and neckline.  
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# European Flair AT RANGIORA BOUTIQUE

The move to corner premises in the old Rangiora post office building has seen even more customers heading into the beautiful surroundings of Molto Bella the eclectic boutique full of European style.

"The new space is fabulous," says Molto Bella owner Anette Drewery, "It's much bigger with floor to ceiling window front so people can get a real taste of some of the gorgeous pieces we have in store."

Molto Bella carries a beautiful range of ladies' fashion from Italy, sourced directly by Anette herself. The emphasis is very much on natural fabrics - linens, silks and cottons in a range of colours. From tunics and tops to dresses and silk pants - these are unique pieces, many of them handmade in Positano on Italy's stunning Amalfi Coast.

There are also pieces from Italian designer Corinna Caon combining quality fabrics with superb design. These pieces hang beautifully and flatter the figure.

Meanwhile autumn and winter new arrivals include New Zealand merinos and some gorgeous leather jackets with faux fur trim and detail. The perfect item to keep you warm whilst looking utterly stylish.

Anette is also expanding her fashion offering to include a small range of menswear. So shoppers will now find some wonderful Italian designed linen shirts in striped teals and whites as well as classically tailored blazers in versatile navy and taupe.

With fashion taken care of, shoppers may want to browse something for the home. Again, Anette has used her unerring sense of style to source a range of beautiful European items - from French soaps and hand towels to Belgian tapestry cushions depicting animals and hunting scenes. And shoppers will also want to keep an eye out for a very select range of French antique homewares that will be coming to the store soon.

So next time you're in Rangiora head into Molto Bella and step into a world of lovingly curated European style. You will be delighted.



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# Queen Victoria's golden jubilee

a golden moment for the region.



Words: Grant Shanks

The late 1880's were gloomy years for North Canterbury, following on from the difficult 70's. However, the one bright spark in the second half of the decade, was Queen Victoria's Golden Jubilee, celebrating the old girl's fifty years on the throne.

The staunchly royalist province (to be anything else in those days was of course considered treason) celebrated in style. The Rangiora festivities took place on Thursday 2 June in 1887, and no expense was spared to mark the occasion.

The day dawned frosty and clear. All the shop and property owners along High Street were up bright and early erecting bunting and evergreens, along with lanterns and decorative window transparencies, ready for the evening celebrations.

Special excursion trains were arranged to bring visitors from all over the province to Rangiora in time for the mid-morning procession. Reports from the day say that the town was already crowded virtually to capacity, even before the first train arrived.

Floats and marchers assembled on Dudley's paddock, which was opposite Earnley, the notable churchman's home. Here some sort of order was created by the mayor, Hugh Boyd. The Rangiora Brass Band, Burnham Brass Band, Salvation Army Band and the Ashley Drum and Fife Band were stationed along the length of the procession. One wonders if they all played the same tune? Otherwise audible chaos would have reigned. Bringing up the rear of the formal section of the procession escorted by two pipers, were the impressive rifle volunteers in their scarlet uniforms.

It was just thirty-years since the arrival of the first of the main body of settlers and to celebrate this particular anniversary, some forty men from the first four ships formed up to march behind the volunteers. The Archdeacon (Dudley) travelled with them in his carriage (lazy bugger). Behind came the Fire Brigade with two decorated engines, each pulled by a team of four greys - definitely a stirring sight.

The Oddfellows, Orangemen and Druids came next, then the tradesmen. Most of whom had highly decorated displays on wagons and many of these displays were working. The printers led this section and they had an operating press from the Rangiora Standard on a wagon. As they went, they gave out programmes and a special jubilee edition of the paper to the eager spectators. The brewers came next with three decorated delivery carts with suitably adorned staff (not sure if they gave away their product or not). The brickies came next with a large wagon filled with their wares, and on it went, gardeners, basketmakers, tinsmiths (with forges going full steam ahead), followed by the wheelwrights and carpenters. The final display in the trade's section featured twenty-five butchers with a wagon that groaned under the weight of their products.

However, the procession didn't end there. At Church Street, approximately 500 school children (which must have been every child north of the Waimak) joined the tail of the procession, and by the time it reached the Recreation Ground, according to the Standard; it was fully a quarter mile long.

## By two o'clock an estimated three thousand people filled the Recreation Ground

A flagpole had been raised in the centre of the ground and the bulk of the population of the town and district gathered there to show their respects to the Queen. The children sang the national anthem, the volunteers fired a salute and following three lusty cheers, the crowd dispersed to their picnic lunches. There were publicans' and luncheon booths, and while the populace enjoyed their lunch, the bands played on.

What a display of affection for the Queen, or more cynically perhaps, a rare chance for a rollicking good old-fashioned day out - whatever? By two o'clock an estimated three thousand people filled the Recreation Ground, and with lunch over for most, the sports programme for the day commenced. There were bicycle races, Cumberland

wrestling (standing, chest-to-chest stuff), athletic events, a Punch and Judy show, and for the peckish, a bullock was roasted Maori-fashion (whatever that was or is).

After sunset the evening remained calm and crisp and the lights along High Street were lit. The street sparkled with hundreds of paper lanterns and transparencies of the Queen's likeness, mottos and emblems. Apparently, (according to D.N.Hawkins) the best displays were on the stores around the Junction Hotel. There was a fireworks display from the hotel balcony and at the Good Templar Hall in Albert Street, the children were entertained by a display of 'dissolving views', presumably a form of magic lantern. The Dramatic Society presented two pieces at the Institute Hall and the evening concluded with a dance; a very appropriate way to end what had in all probability been the biggest social event in the district's history to that point in time.

As probably could have been predicted, plans to commemorate the grand occasion ran into snags, both financial and ideological. So, ironically perhaps, the event that brought the entire district together wasn't celebrated beyond the day itself. However, Rangiora High School did plant a Wellingtonia to mark the occasion. Pupils of the primary school planted two more, and a fourth was planted in the Anglican vicarage grounds.

In late 1887 a plan was eventually hatched to mark the event in a practical way by drilling a well on the corner of High and King Streets. However, after drilling down 237 feet, there was no water pressure. The well was plugged - end of story. The great day had to remain in the collective memory of those who were there, and in D.N. Hawkins's wonderful history, 'Rangiora'.



## A Humanitarian Journey to Cambodia and Thailand

Project Starfish - Rotarian Action Group Against Slavery

Words and Images: Wendy Muldrew

Early December last year saw a team of thirteen Rotarians, including myself, head off to Cambodia and Thailand. Our initial aim was to carry out some projects at the Rescue Mission for Children Centre (RM4C) in Northern Thailand. With a stopover at Cambodia to compete in the annual Angkor Wat International Half Marathon.

The team's collective efforts in the Run for Freedom Marathon in Siam Reap raised over \$8,000.00, this money then went to the Hagar Charitable organisation to assist in prevention of child slavery, trafficking and abuse. The aim of Hagar (which is a Hebrew word meaning "one who flees" or "one who seeks refuge"), is to "Protect, Heal Thrive and Lead".

The privilege and inspiration that we derived from meeting some of the survivors that Hagar has helped was a truly inspirational and emotional part of my personal journey.

My big day for the marathon started at 4.30 am, but my initial enthusiasm for the event was completely overwhelmed when the team arrived at the starting point to join the massive crowd of over 12,000 contestants, all getting ready to line up for the various events. At 6:15, I joined the group of 5,078 others (including my older sister), for the 10km event.

Never having competed in any event of this nature before was quite daunting, plus the fact that big sister was fitter than me. A lot of the contestants ran the 10km, but not being a runner, I just walked fast, all the time pondering on how I was going to beat my sister. Rounding the last corner, I heard the loud speakers asking people to move away from the finish line to allow finishers to pass. The clock was on 1 hour and 29 minutes, not a bad effort. The official electronic time was 1-hour 33minutes, giving me 796<sup>th</sup> place followed by my sister on 1-hour 34 minutes, and 797<sup>th</sup> place, (she claims that I only beat her because I pushed through the crowd still gathering on the finish line).

The event was such fun, and a feeling of great triumph that my friends who sponsored me were going to pay up, with the money going towards a great cause. An experience like this certainly makes one re-examine your life and realize that we here in NZ have it pretty good.

From Siam Reap we travelled on to Chiang Rae in Northern Thailand and then to the RM4C at a village called Mae Suai, not far from the Burma Boarder. Luckily for us the weather was somewhat cooler than in Cambodia, and as there had been a recent outbreak of Dengue Fever it's very necessary to keep covered during the day.

We arrived in time to meet the 54 Arka children (aged between 5 and 17 years) before their evening devotions.

The tasks - first and foremost was replacing the roof on the laundry. Local contractors were employed to put the roof on, so our tasks were to remove the clothesline wires, and old concrete. The team worked tirelessly breaking up the concrete, and then set about making ready for the arrival of the concrete truck.

*God willing, to be able to return later this year to complete more tasks.*

How deflating it was to hear the news that due to the small amount of concrete required, it all had to be done by hand. No worries to this team, we soldiered on, even in the wake of unearthing a python and learning that this was a deadly snake, then cutting a main water line, and no one knowing where to turn the water off. What hilarity that caused.

Another project involved going to the local school to do a reconnaissance on their library. More than enough funds had been raised for the laundry project, being unsure on what funds would be left over for the library, I set about raising sponsorship to acquire resources for the school.

A trip to Chiang Rae on the back of a truck with two teachers to source library books, bookcases and other various items that they needed was an experience in itself.

The visit was all too short to accomplish everything we had hoped, but we managed to throw a Christmas party for the children and introduce them to good ole' Kiwi Trifle and Jelly.

We left the Mission in a better state, with a new laundry drying room, additional books and resources at the school. We even managed to repair school uniforms and other treasured clothing, and left new soccer balls, lots of chalk for drawing on the new concrete.



The splendid generosity from HSW Accountants, The Drawing Room, Canterbury Print Services, Pegasus Bay Transport, MTF Dunedin South and Beauty Spa & Well Being went a long way to help us accomplish these goals.

God willing, to be able to return later this year to complete more tasks.

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# ASK AN EXPERT...

If you have a question you would like our panel of experts to answer please drop us a line at [mel@essencemagazine.co.nz](mailto:mel@essencemagazine.co.nz)



## Belinda James

Belinda is an Accountant with over 30+ years' experience. BizBooks is part of North Canterbury Business Services which she runs with her husband Matt.

### Q. What services do you offer?

BizBooks is a one-stop-shop for accounts, bookkeeping and tax services for small to medium businesses. We offer both Xero and MYOB based services, as well as payroll.

### Q. Why is my tax bill so high?

Having a high tax bill means you have had a successful trading year. Sometimes it is hard to remember that. However, rest assured we will ensure you tax obligations are optimized when we produce your accounts.

### Q. It's my first year of Provisional tax - why am I paying so much tax?

Your first year under the Provisional Tax regime is always a double whammy as you must pay your last years tax alongside the provisional tax calculation for the current year. It does get easier in year two.

### Q. How am I going to pay this tax bill?

If access to cash is a problem, often we can negotiate a payment scheme with the IRD on your behalf. We always encourage our clients to put money aside for tax during the year to avoid this problem.

### Q. I've made a healthy profit but have no money to spend?

Sometimes clients forget that they have taken drawings during the year, effectively using their profit earned in advance. If you take too much as drawings, you will end up owing your business. You can't double-dip with profit and drawings. Keeping an eye on your drawings on the balance sheet during the year will help avoid this.

### Q. I'm a rookie setting up my first business, can you help?

Absolutely, let's have a chat.



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RVC has been serving the North Canterbury community for over 50 years. The Rangiora clinic is Best Practice Hospital accredited, which is the highest level of accreditation available in NZ, and represents an advanced level of treatment and care.

### Q. What is the best age to have my dog neutered?

Small/medium breed: from 5-6 months old. Large/giant breed female: 10-12 months old. Male: 12-16 months old, Giant breeds: at two years old.

### Q. My dogs behaviour is a concern, do I have to wait till they are old enough?

No. The procedure may be performed earlier, however this decision can only be made after a consultation with a vet.

### Q. Is anaesthetic required?

Yes. This is a surgical procedure. The risks are minimal in a healthy, young animal, however is important for all pet owners to realise there are always some risks with any anaesthetic. At RVC, we have fully qualified nurses monitoring pets during surgical procedures. These nurses follow the monitoring into the recovery period, until they are ready to go home.

### Q. How long does it take?

In nearly all cases, you can drop your pet off in the morning, and pick it up at the end of the day. Once your dog's recovery is complete and is ready to go home, a discharge nurse will speak with you and provide you with a neutering pack, which contains relevant information regarding immediate post op care and the special requirements of a neutered animal.

### Q. Does my dog have to come back for a post-op check?

Yes. They will be required back for a followup consultation, to check the surgical site, change dressings etc.

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## Mark O'Donnell

Mark is an Authorised Financial Adviser. He has 32 years' experience providing financial advice. We have a passion for helping people develop good financial outcomes that meet their goals and objectives.

### Q. I have long term savings for my retirement invested in term deposits and I am not getting enough interest, what can I do?

Firstly, you need to seek professional authorised financial advice. This will help determine your short and longer term goals and whether a term deposit is suitable for you or you should look to consider an investment portfolio to produce a mix of income and growth over time to achieve greater returns for a balance of risk.

### Q. I am 65 years and have just retired I now have National Superannuation and same savings in KiwiSaver. What should I be doing now?

We recommend sitting down with an authorised financial adviser to determine your goals, objectives and longer-term income needs. This can help determine the amount of funds you have available and a structured recommendation would be made to achieve the results required.

### Q. Will my investment savings last long enough in Retirement?

You may be surprised how long your savings will last. It depends on how your money is invested to achieve an acceptable return for the risk you can choose to spend capital and income to achieve a better lifestyle.

We recommend seeking professional financial advice.

We are happy to have an initial chat without any cost or obligation.

A Disclosure Statement relating to the Financial Advisers associated with Canterbury Financial (2005) Services Ltd is available on request free of charge.



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## Karen Bailey

With a professional approach & can-do attitude, Karen's passion for Real Estate is evident. Follow Karen's column over the next two months as she delves into her passion for Real Estate and Interior Design and how she merges these businesses successfully.

### Q. What are the key things that you bring to the home selling process as a Real Estate Agent?

I'm a natural communicator and "problem solver". It is also imperative that both property owners and purchasers know I am the one they will be dealing with the whole step of the way. Our agency commission is only 1.5%+GST\* (no offices & min fee may apply) so passing on those savings is the number one reason I made the move to Proppy.co.nz over 12 months ago. Everyone wants to keep more money in their own pocket, right?!

### Q. I see more and more people selling homes privately. What do you think about that?

I always say that no one knows a home better than those living in it. If you have the confidence to deal directly in negotiating with a prospective purchaser yourself, go for it! One of the ways Proppy.co.nz can help is with a "DIY" method of selling. We support and give advice in the background in addition to you saving on marketing costs, but with access to all the online portals all Real Estate Agencies use. I'm yet to have an owner use this service, but it is certainly available.

### Q. There seem to be so many properties for sale in my neighbourhood, how will you market mine to attract attention?

Having been in approx. 1400 properties over the course of my career and only living in Canterbury, I know the region well. Focusing on the unique features of the property is vital plus if necessary, bringing in my design business. I can have tradespeople complete work prior to going to market. It is proven that a small investment at this time is worthwhile in the overall sales result, often far exceeding owner's expectations. I get a real thrill from being able to do this!



Karen Bailey  
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## Maria Thackwell

Maria is a Registered Financial Adviser with over 30 years financial industry experience. She is the owner of Maria Thackwell Mortgage Company, which has a local Rangiora office and a team of 4. Maria won Financial Advice NZ, Adviser of the Year - Lending 2019/2020. Maria loves what she does!

### Q. How much will your services cost me?

Unless you have unique circumstances, our services are totally free as we get paid by the lenders. As mortgage advisers we have undergone industry certification, accreditation and qualification. We are individually approved by each lender and are members of our industry body, Financial Advice NZ. Our team has over 65 years' experience in the financial services industry.

### Q. How do I know I'll get the best deal?

By having in-depth knowledge of the lenders we can effectively match your needs to the best available deals in the market. As we are not tied to any one lender, we are able to leverage the best opportunities for you. The best deal is not always about interest rates but

about obtaining an approval to allow you to meet your personal goals and the products lenders offer to assist with debt reduction to put you in a stronger financial position. The proof of our success is that our loan approval rate is seen to be significantly higher than the industry average..

**Q. Which lenders do you work with?**  
We work with all the banks and non-bank lenders. The only exception is Kiwibank who currently do not work with most independent mortgage advisers.

**Q. What hours do you work?**  
We aim to make working with us as easy as possible by arranging appointments to suit your availability. We often see clients in the evening or weekend if necessary



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## Raquel Berg

Raquel has 21 years' experience in the paint industry and is well known for her eye matching of paint colour and has a real passion for interior decorating and re-purposing furniture.

### Q. With Summer coming to an end how can I protect my outdoor furniture over the winter months?

It's always a good idea to put a coat of furniture oil over your furniture to protect it for the winter. This will then keep your furniture looking good and make for an easier job come spring when it's time to start preparing for the summer months to enjoy.

### Q. Coming into the cooler months how do I know when it is ok to paint?

With the mornings getting cooler and afternoons cooling off quicker bear in mind the time you need for your paint to dry. Allow time in the morning for your surfaces to dry out and stop painting in enough time for your paint to fully dry before the temperature drops. As they say "if your washing won't dry your paint won't either"

### Q. How do I know if my existing paint is Oil base or Water base?

Take a rag and dip it into meths, then rub it hard over the surface. If it starts to come off onto your rag it will be water based but if it just slips over the surface and makes the surface 'glossy' and doesn't move then it should be oil based.

### Q. I have an old piece of furniture I would like to re purpose, what can you suggest?

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## Forget fixing: be kind to yourself

I'm a therapist and a coach. The people I work with want something to change in their life. They might want a new job, a better relationship with their partner or kids, or just long for life to feel different, without self-doubt, self-criticism, or anxiety draining their energy.

Whatever they come for, there's one misconception that we have to deal with to enable real, lasting change. This is the idea that change comes through understanding why we are the way we are, and then setting out, full of determination, to fix ourselves.

Understanding is helpful - even fun and fascinating - and the will to keep going when change gets hard is essential. But most of us already have a decent dose of not-good-enough, and an inner critic that's equal parts drill sergeant, angry, disappointed parent, and the meanest kid at school. When we focus on diagnosing and fixing ourselves, we're feeding that inner critic - and although you might not guess it, the inner critic is terrified of change.

If you want to change your life, it's more effective to learn how to be compassionate



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towards yourself. Bringing warmth and kindness rather than judgement when you fail, mess up, or are struggling, is not self-pity or self-indulgence. As Kristin Neff points out in her book *Self-Compassion: The Proven Power of Being Kind to Yourself*, "self-compassion involves wanting health and wellbeing for oneself and leads to proactive behaviour to better one's situation". Self-criticism, on the other hand, undermines our faith in ourselves, including our capacity to change.

Not sure what warmth and compassion for yourself would look and feel like? Neff's book is a great introduction. But if warmth and empathy are very unfamiliar to you, you might need to experience them from another person as part of your learning process. That person needs to be able to sit with you when you're struggling without judging, fixing or rescuing you - not always an easy task for friends and family. And that's where a therapist or - depending on how they work - a coach, comes in: offering true compassion (which can sometimes feel like a sharp sword!) so you can learn to have it for yourself.



## Matt Doocey

Essence of the Electorate  
with Matt Doocey MP for  
Waimakariri

North Canterbury farmers will be joining in a nation-wide conversation on mental health when Gumboot Friday's Tractor Trek arrives in Rangiora on Wednesday 11 March.

Having depression has been compared to walking through mud with your gumboots on, so what better way to start the conversation in our rural areas than to bring farmers on board with their tractors. Mental-health ambassador Mike King is travelling with the Gumboot Friday Tractor Trek from Bluff to Cape Reinga to spread awareness and fundraise for greater access to counselling, and they are stopping at 333 Flaxton Road on 11 March from 10am to 11.30am.

As National's first Spokesperson for Mental Health, I successfully advocated for a cross-party and cross-governmental approach to mental health that would not be dependent on Parliamentary cycles. I did this because I believed it was the only way to improve mental-health outcomes in New Zealand. Before politics, I worked in mental health and health-care management in New Zealand and the UK, delivering community health, mental health and social-care services in the voluntary and government sectors. I know that access to high-quality mental-health services is just as important as access to physical health services.

As a member of the executive of Parliament's Cross Party Mental Health and Addictions Wellbeing Group, which was launched by Sir John Kirwan last year, I will be a panelist at the New Zealand Mental Health Conference being held in Christchurch this month. We will be sharing the insights of the work we have undertaken following the formation of the group.

With the current dry conditions in North Canterbury putting stress on our rural areas, it's more important than ever that all our regions have the same access to mental-health services in an integrated way. We need to get to a place, as a country, where mental health first aid is delivered as routinely as physical first aid.



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# Gardening



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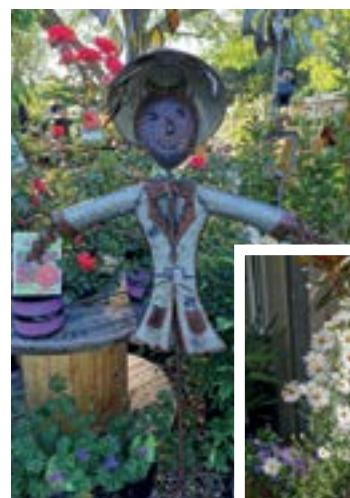


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# Why do so many people hate insurance? And do I need a broker

I'm taking a break this month and introducing you to our "Fire & General" and "Commercial" insurance adviser, Ross Campbell. Ross is a local boy having recently seen the light and moved to Rangiora from Invercargill. He specializes in giving Commercial Insurance advice to small to medium businesses. And so here we go, from Ross...

**Rule 1.** Insurance is not a commodity, so stop treating it like buying a fridge. A fridge does not care who is using it; it just works. The fuel in your car does not care who is behind the wheel or in passenger seats. Insurance, however, does care who is using it, so we need to respect it.

**Rule 2.** Insurance is a very complex legal contract between partners. We would suggest you read it.

**Rule 3.** Insurance is the transfer of risk from the buyer to the Insurers. Typically, the more you pay, the more risk is transferred from you to the Insurance company. The true cost is a combination of the premium and the coverage.

**Rule 4.** If you have borrowed money to buy a house, or start a business, then everything you own is financially interconnected. Financial survival for businesses or families requires the following.

**Ongoing Cash flows.** Without ongoing cash, you cannot pay the day to day bills, and everything crumbles. **Sufficient cash injections to replace any lost assets.** You may have lazy money sitting around, but for most, the replacement of houses, buildings or businesses are a significant investment. Covering both is vital. A failure of either one will cause financial failure.

**The Options are.**

You can study insurance law, and then in a five years time, you carefully put aside more time and review the various contracts.

The second option. Take a punt and buy Insurance Direct. While this sounds good, and maybe even cheap if the adds are true, it comes with one or two risks.

- Under NZ laws, you are required to disclose to the insurance company all "material" information even if they don't ask you. This is a very high bar to guess what might later be considered relevant to an underwriter. Failure to do this can void the contract.

- Direct insurers cannot advise you on setting the correct values for example. If they did, and it wasn't later correct, then they would be liable for any shortfall. So the buck stops with you alone.
- Under this direct purchase option, you not only must understand insurance contracts, which typically most people won't read. You must get all the values correct if you are to survive a large event.
- Terms and conditions. Every policy has a long list of requirements which must be complied with or you are wasting your money.

At claim time, the rubber hits the road, and the following will occur.

- They will pay and you hope your guesses are sufficient. (everything you own rides on this)
- Or, they won't pay. At this point, you will need an insurance lawyer to review your case and possibly take legal action in court.
- Or, they decline to pay in full and then look to negotiate a cash settlement, at which point you will need an Insurance lawyer.

For most people, hiring an insurance lawyer is beyond their financial reach. This is especially true after a large loss, and with bills to pay. The chances of success in court are shall we say not on your side, but you may have little choice.

The third option is to use a specialist broker to assist you with the process. Not only are their services free, but it also saves an awful lot of boring reading and study. We can help with that, after all it is what we do...



Ross Campbell



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- Natural Browns to Neutral Greys
- Contemporary to Classic - Lounge chairs and sofas to dining settings
- All furniture sold as individual items.

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