EXAMPLE 1 EXAMPLE 1 EXAMPLE 1 EXAMPLE 1 COURTER FREE monthly community magazine for Kumeu & surrounding townships

Safer communities Food & beverage Home & garden Property market report

Taupaki School celebrates 125 years

Circulation is 10,000 print copies and 3371 opened and read email copies. Editorial contributions are free from cost. Advertising starts at \$100 plus gst for a business card size. Contact Geoff Dobson on 027 757 8251 or geoffdobson2017@gmail.com May 2024



Greetings

A cell phone ban in state schools is expected to be fully in force this term (from Monday April 29) under the National-led coalition government.

The Ministry of Education says on its website under the heading "Phones away for the day" that the regulations require that schools must ensure students do not use or access a phone while they are attending school, including during lunch time and breaks.

"This includes students who are on a school course or visit outside the school grounds."

Some exemptions are included, and it will be interesting to see what happens if a student needs to be quickly contacted, say in an emergency.

I've already heard of one parent whose student child was ill (advised by the school) so she had to ring the school office to relay messages rather than contact the child at school directly.

The Ministry of Education outlines what must be in school rules and provides phased guidance on how to develop and implement student phone rules intended to support and improve student engagement and achievement.

"The Government has introduced regulations that require all state schools and kura to have student phone rules in use. Rules must be in use as soon as possible in Term 1 2024 and no later than Term 2."

It adds there is some flexibility in how the rules are implemented based on the school's circumstances and the needs of learners and their families.

Schools must allow students to use or access a phone when it's needed for health reasons (for example, to monitor insulin levels), to help a student with a disability or learning support need (for example, to assist with impaired communication), a teacher requires students to use phones for a specific educational task or purpose (for example, for a class assignment), or the principal decides that they are needed for special circumstances (for example, the student is a teenage parent), the ministry explains.

Schools are also required to store or keep phones safe, respond to rule breaches, manage exemptions, and to update and review the rules.

Cell or smart phones are now an everyday necessity.

I heard that Rodney Local Board members are even allowed to have private cell phones at meetings and workshops (presumably with the ring sound off).

I know of many people who I would say are 'wedded' to them and could easily walk (or drive) into trouble as a result.

I don't know how I ever managed without one but tend to base my use on commonsense and communication.









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Taupaki School commemorates 125 years



Taupaki School celebrates 125 years since it first opened in 1899 - growing from a tiny schoolhouse to a thriving hub of culture, innovation and community spirit.

People are invited to an afternoon of activities at 14 Cottle Road (near the Waitakere Road intersection) on Thursday May 23 from 2pm.

"We think this milestone deserves a celebration, and we'd love you to come along and share this day with us," say organisers.

"We're inviting everyone in the Taupaki community, our students' families, our students from the past, past staff and everyone who has contributed to the wonderful place that is Taupaki School.

"Join us for a fun afternoon of memories, shared stories and activities from times gone by, plus the chance to add your own memories to the rich tapestry of the Taupaki School story."

Classes will be open with historical content from 2pm followed by celebration activities. Light refreshments will be provided and food can be purchased at the event.

Stories and photos received may make it into a book for the community to purchase later in the year.

Following a campaign led by Taupaki Residents and a generous land donation from a local, Taupaki School started its journey in 1899 with just one classroom and 22 students.

The school burned down shortly after and a new one built atop Taupaki hill, where it proudly stands today boasting 12 classrooms, a tech block serving seven neighbouring schools, and a growing enrolment of more than 220 students.

During the school's early years, what we now know as Taupaki Kindy was utilised as a paddock where students would securely tether their horses before heading to their classes. After a day of learning, they would ride back home.

This historical detail reflects the rural character of Taupaki and provides a charming glimpse into past transportation methods, highlighting the unique connection between education and the surrounding community.

During the 1920s Taupaki School gained renown for its emphasis on gardening and appreciation for native trees.

Annual excursions to Annandale's bush provided students with opportunities to study and identify native flora.

Gardening became an integral part of the curriculum, often resulting in students bringing only bread for their lunches as they cultivated vegetables and flowers. Remarkably, a century later the gardening tradition persists.

That's alongside a diverse curriculum that includes Te Reo, Spanish, Music, and Leadership lessons, as well as experiencing learning beyond the classroom.

"Our school community is proud to include many students whose parents are alumni, with some families spanning four or even five generations connected to our school," organisers say.

"It's a testament to the enduring legacy and strong ties that bind generations of families to Taupaki. This shared history enriches our community and highlights the deep-rooted commitment to education that has been passed down through families over the years.

"We cherish this continuity and look forward to continuing to

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nurture and educate future generations of students from these longstanding families."

Visit www.taupaki.school.nz to register your interest in the anniversary or for more information.

Email stories to 125years@taupaki.school.nz as these may be included in the special book due out later.

Annual toy drive for kids in need

Oh the joy on your child's face on their birthday when they receive yet another toy. With the wrapping discarded in a messy pile, they waste no time before moving on to the opening the next gift.



'How are they ever going to get use all of these, you think

to yourself as you carefully stack them into an already overflowing cupboard?'

Whilst so many of us take these small luxuries for granted, there are a lot of children who do not experience the excitement of receiving gifts.

Kiddywinkles has for the past five years supported The Salvation Army by donating toys at Christmas, so young ones do not go without at this special time of the year.

It's time to help again. As the winter months advance with speed, and the cost of living continues to impact on so many, Kiddywinkles and The Salvation Army are preparing to bring smiles and happiness to children who might be going through tough times as their families struggle.





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Ian Wells, Auxiliary Captain and Corps Officer for the Salvation Army says working with Kiddywinkles on this project is a great way of bringing the community together.

"Its tough out there for so many people and generosity from our local families will spread a little mid-year joy to kids in need"

Allen Court, owner of Kiddywinkles Childcare, is already being contacted by families keen to support this initiative. People are genuinely happy to contribute.

"Having three boys of my own, I know how toys just accumulate", says Allen. "What a pleasure it is to be able to pass on preloved or new toys and know others will get so much satisfaction"

The date for the toy drive is 18th May and the collection point will be Kiddywinkles Childcare , 53 Station Road in Huapai from 9am -1 pm. Kiddywinkles is just opposite the Huapai District School.

Safer speed limits

Brent Bailey - Chair, Rodney Local Board.

We hear from some "Road Safety Campaigners" that we need to keep the speed limits high in order to prioritise journey times and network capacity over safety of all road users. This is nonsense.

New Zealand has not kept up with changes to speed limits in the rest of the world based on clear evidence of safe and appropriate speed. Speeding – exceeding the legal speed limit – contributes to about 60 percent of fatal crashes in New Zealand, while 71 percent of injury crashes occur at speeds higher than the Waka Kotahi assessment of the safe and appropriate speed for that road. This is not surprising given that 90 percent of the country's speed limits are too high.

This science behind this seems to be ignored by many and in fact political support for speed limit reductions is absent at many levels of Government both local and central. For some reason New Zealand accepts unsafe speed limits despite being this being leading and yet most preventable cause of death and life changing injury for all New Zealanders.

I believe the root of this blindness is rooted in the deeply held belief that we are far better than average drivers and it is drink, drugs and poor road maintenance that is causing these horrible statistics. Sadly, the other driver can involve you in an accident that you cannot avoid and the consequences of this accident are largely determined by speed. Statistically deaths are twice as likely in 100kmh as they are at 80kmh.

Further, all speed limits are maximum permitted speeds and in fact the responsibility to drive to the conditions rest with the driver. A safe speed is determined by the conditions and factors such as

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road condition, traffic, weather and congestion all play a part in this decision making. Some "Road Safety Campaigners" suggest that failure to drive at the speed limit is an indication that these drivers lack skill and should perhaps "take the bus". I would argue that they are making the better assessment of an appropriate speed, rather than assuming the posted limit is safe.

Throughout the western world that condition and capacity of infrastructure is being run down. Decades of underinvestment has been evident almost everywhere. Increased taxes and rates are politically unpopular and consequently nobody is facing up to this situation. As an Elected Representative the dull roar of complaints about lack of value for money achieved with our rates and taxes while all the while the scope of Central and Local Government responsibility grows.

New Zealand is broke. Government spending priorities need to change. While our infrastructure and productivity deficits remain, speed reductions are an appropriate mitigation of risk. We cannot keep killing and maiming ourselves in the mistaken belief we need to "Keep New Zealand Moving". Productivity and global competitiveness requires and investment in infrastructure so we can have the economy that makes New Zealand an attractive place to live.

Sayers says it

By Rodney Ward Councillor Greg Sayers

The Auckland Council has been working to clear debris out of the Kumeu River that could block water flowing during any potential future flood event.

It used drones to assess the Kumeu River catchment following the severe weather events in early 2023. This was then followed up by work to clear streams to an acceptable level to reduce future flood risk.

Kumeu, and much of the land around it, is on a flood plain.

These affected properties will flood again.

The council cannot stop the flooding.

Landowners with the risk of flooding must remain prepared for such an event happening again.

The January 27, 2023 storm that hit Auckland broke all previous rainfall records and caused widespread damage, mostly from



flooding and landslides.

While climate change may help to explain the intensity of the rainfall, the way land has been used and built on in is a major factor in what occurred.

Properties once able to be consented in the past are not always able to be consented now.

The council flood maps were 100% accurate in determining how the area was going to flood.

Unfortunately for many families, the floods acted exactly as was foreshadowed.

These flood maps are available to view on the Auckland Council website - "Check for flood risks before you buy or build".

The council received a lot of feedback that locals believed the river was partially responsible for the flooding because the previous Rodney District Council used to keep it clear of debris.

The council has now removed large trees, many willow trees and other debris, and has weed-sprayed a large extent of the riverbanks between Riverhead Road and Oraha Road.

It has also removed dead trees and vegetation from the area behind the old sand works.

Council staff continue to proactively visit the river conducting walkovers accompanied by contractors to see if there is anything else that needs to be done.

To assist water escape into the Kaipara Harbour large areas have been weed-sprayed by helicopter north of Helensville removing riverside weeds that were building up across the river and acting like a bung. Their removal stops water pressure building further upstream at Huapai and Kumeu, helping protect properties by allowing the river water to flow freely.

Local groups are busy setting up automatic alert systems to warn of rapid increases in the river water levels, and its contributory streams, so we have additional warning time of localised floods when they occur.

Many families have still not fully recovered from the devastation of the 2023 floods.





Insurance companies are beginning to refuse insuring some buildings. Banks are not lending money as readily on many affected houses.

The stress and ongoing suffering is still very difficult for many families in our community.

Auckland Council's Recovery Office will continue to work positively with people around the risk assessment and categorisation of private properties.

If you, or your family needs help the Auckland Council is available to support you. Please email navigators@aucklandcouncil.govt.nz or call toll free on 09 301 0101.

Landscape designer competing at Asian garden festival

As a teenager growing up in Taranaki, Riverhead resident Jules Moore won the Rose Bowl Cup for Top Horticultural Apprentice.



Since then, her career has grown, branched out, and blossomed - and this August she'll be representing New

Zealand at the prestigious Singapore Garden Festival, the only New Zealander invited to participate.

With a flourishing career spanning nearly four decades, Jules, owner of Whenuapai's Touch of the Tropics Garden Centre, is one of new Zealand's top landscape designers and she's thrilled to have been selected to compete in an event which attracts more than double the audience of the Chelsea Flower Show.

The theme of the festival is "Celebrating Nature and Community in the Tropics" and Jules will be one of 12 award-winning designers from around the world competing in the Best of Show Designer Garden category.



"It's a massive challenge I can't wait to tackle," says Jules. "The judging criteria includes a strong focus on sustainability, recycling and upcycling, and drawing attention to climate crisis and biodiversity loss.

"I'm designing and doing a pre-build here, and while the plants and other components will be sourced from Singapore my garden will have a distinctive Kiwi feel, complete with touches of paua, flax and a soundtrack recorded by my son James and some local performers especially for the show.

"I've also propagated a miniature feijoa tree which I hope to showcase at the festival. It's compact, fruitful, and perfect for community gardens and balconies. And of course I'd like to include the newly named dendrobium orchid Christopher Luxon."

Now in its ninth year, the festival is a flower and garden lovers Utopia and is expected to attract record crowds when it runs August 3-11 at Singapore's Suntec Convention and Exhibition Centre.

Jules says: "It's a wonderful opportunity to showcase Kiwi talent and landscaping design skills to a global audience. I'm determined to bring home the gold!"

To support Jules in her quest for success at the festival, contact her on 021 809 089 or email nzlandscapedesigner@gmail.com for more information.

BMX girl racer backed by Maddren for May worlds

Mia Grant, nine, from Northwest Auckland is ready to race in the UCI BMX World Championships in Rock Hill, South Carolina, on May 12.

She qualified last year by placing third in the New Zealand BMX Nationals in Tauranga.

Mia gained support from Maddren Homes in Kumeu

through its sponsorship project "Building Better Kids" for which more than 100 nominations were received.

She is pictured with Maddren Homes director Tony Anderson and her brother Tyler who races in the UCL 13 age category.

Mia describes herself as "a bubbly, energetic nine-year-old girl that races BMX for North Harbour BMX".

BMX racing since she was six, Mia says she loves riding her bike and



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races in a very competitive group of UCI age 10 girls.

"I love travelling around all of the tracks in New Zealand with my family and my brother who also races BMX.

"We also recently did a trip to Australia for the BMX Oceania's. "

I currently hold North Island 4, South Island 4 and Oceania 7 titles in my age group."

Mia says she's excited for the opportunity to ride her dream at a world championship, wear the New Zealand fern proudly and be part of the BMX NZ team.

"I love seeing girls out there riding in a very boy dominated sport. I love encouraging my friends to give it a go because girls can do it too."

TOUGH KID 2024 – Local leaders developing local kids

By Mitre 10 MEGA Westgate & Henderson.

On the 21st March 2024 Mitre 10 MEGA Westgate & Henderson partnered with the Royal New Zealand Air Force and hosted the TOUGH KID 2024 at the Whenuapai Air Base.



The event has been well over a year in the making, having had to cancel original plans to run the event in March 2023 but were cancelled due the 2023 New Zealand floods and Cyclone Gabrielle.

We managed to pick an amazing day of beautiful weather and the team from Mitre 10 MEGA Westgate & Henderson along with the talented staff of the RNZAF put all our planning together and prepared to bring on to the air base hundreds of school kids that registered for the event.

We had fifteen schools all from all over the West Auckland district participate in the event bringing hundreds of kids, teachers, and parents to have a go at Tough Kid 2024.

TOUGH KID is a super fun child-friendly military style combat course which we run in age groups for kids school years 3 to 6 (age 6 to 10 year olds), the kids ran, walked and crawled their way across the gruelling course over a distance of 1-1.5km set up by the RNZAF, through the mud, long grass, plenty of water to contend with and obstacles that were both challenging and fun, and at the end of the course everyone received a goody bag full of really cool stuff kindly donated by the Mitre 10 amazing suppliers, the RNZAF and Mitre 10 MEGA Westgate & Henderson.

During the day the RNZAF surprised everyone by landing the NH90



Helicopter on the field for all to see, then the Kiwi Blue parachute team gave us an air borne demonstration and an Airforce Hercules did a flyover and gave everyone a thrill. The RNZAF also had a range of military vehicles and equipment for the children to explore and interact with. These included a little airplane, communication truck and a fire engine. This provided a wonderful educational opportunity for the children when they were not completing the challenge.

More FM and Mai FM were also on-site handing out treats and running an exciting Pass N Play game to win fabulous prizes.

The Tough Kid Challenge is getting more and more popular every year and is great for growing confidence in our children as well as fabulous memories that last a lifetime.

Mitre 10 MEGA Westgate and Henderson would like to thank the Royal New Zealand Air Force for helping bring this amazing activity together and we can't wait to it again.

Big thanks to all the Mitre 10 valued suppliers and partners for all their support:

Rnzaf, Esko Safety, Agrippa Paint, Firth, Daltons, Bahco, Resene, Bostik, Smits Group, Selleys, Otter, Elite Medical, Prestige Loos, Media Works, More Fm, Mai FM & many more...

Kudos for Kumeu Eye Care

There's a hidden gem in the Kumeu Shopping Village: an Optometry Clinic with a fit-out of modern equipment to equal (or better) any in NZ.

For Eyes Optometrists prides itself on delivering exceptional eye care services. Owners Molly and Matthew Whittington continually invest in state-ofthe-art equipment - they were first in NZ to offer ultra-wide field imaging, and among the earliest adopters of tomography



scanning for eyes. "These new technologies have changed the way we diagnose eye disease, and allow us to detect anomalies much sooner than was previously possible" says Matthew. His Ultra wide field scanner images 82% of the retina compared to around 30% with the best competing scanners. For Eyes remains one of a rare few few optometry clinics to offer ultra wide field scanning.

The modern fit-out is complemented by Matthew and Molly staying up to date with the latest advancements in ocular health through continuing research and education, both on-line and by attending conference seminars. Matthew has an interest in helping children with reading difficulties, and all age-groups with migraines and



persistent eye strain, and has specialty tinted lenses to help with these ailments. Molly has worn spectacles herself since the age of seven, so has a good understanding of the challenges spectacles can present. She has completed training in myopia control to limit the rapid increase in spectacle prescription many children with myopia undergo. She introduced lenses to correct red-green colour-blindness to New Zealand in and continues to assess and improve colour vision for many patients.

A commitment to quality eyewear completes the package. Both Matthew and Molly have extensive experience in lens prescribing in all fields including prescription sunglasses and For Eyes has excellent spectacle frame collections.

Matthew and Molly's reputation is well established and has seen For Eyes grow largely through word-of-mouth referrals from happy clients. Now that Kumeu is growing, it's time to get the word out to new arrivals – bring your eyes to For Eyes!

For Eyes Optometrists is at Kumeu Shopping Village, 90 Main Road, Kumeu, phone 09 412 8172, email foreyes@foreyes.nz for more information.

Blend Art Cafe

During COVID, entrepreneur and mother of two young children Amy Brent-Jones created a concept making concrete decor selling from a trailer to eventually leasing her own premises to open what is now Blend Art Cafe.



Amy has created a safe space that takes care of parents and their kids with delicious healthy food options and an art space to occupy them. Using her own experience of being in a cafe once with her children and people looking at her as though to say 'control your children' spurred Amy on to make sure Blend had a kid's corner. Blend Art Café is a place

where mums and dads can meet up with friends to have a coffee, dairy-free smoothies, chia bowls or healthy food options while their kids play or paint. It has grown into a community cafe for many locals, business owners and people passing through.

The elderly come too and have a cup of tea, slice or even a chat with the friendly staff in a "peaceful setting".

When Amy knew she couldn't run the shop all by herself she hired a few local teenagers to work for her. Her loving and hardworking nature has attracted a great group of young people who work hard and take pride in their work.

The café has not come without its challenges, and there have been plenty.

Amy's 'never give up' attitude and willingness to change things up has Blend still here.

In the past six months Amy has had to think outside the box and create other streams of income and the 'eat, sip and paint' for any age groups has expanded to include kid's parties, team building events for businesses, neon parties after hours, Christmas work parties, art therapy for couples, individuals, friends and families or just something great and therapeutic to do whilst hanging out with people you love.

Amy's passion for children also had her reach out to local day care centres to offer lunch deliveries for their staff. Amy never stops creating and looking to see how she can best serve the community or collaborate with others.

"It has been so great to see new faces come in and try our offerings including our local tradies, new businesses, mums and many more," she says.

"We are so grateful for the support of our community and those who travel to us as far as the Hibiscus Coast. Thank you from the bottom of our hearts for making our place a place to stop at, say 'hi', support and enjoy our sip 'n' paint and our delicious food."

Check out Blend Art Café, come on in and enjoy the new menu where there's something for everyone from yummy smoothies, breakfast bowls, loaded avocado on sourdough toast, ham and cheese toasties and more.

Pre-order if you don't have time to wait. Call 027 BLEND NZ for more information.

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Whether or not we have a continuous

supply of water will also assist us in determining what strategy and tactics we can undertake to contain or extinguish the fire.

Clear visibility and access to fire hydrants allow us to quickly connect our equipment and access water. In critical situations, every second counts, and easy access to water these water sources can make a significant difference in containing a fire before it escalates further.

This is why these are painted yellow and are generally well indicated by a yellow plinth, a yellow triangle painted on the road, or a blue cat's eye in the centre of the road.

How can you assist us in ensuring we can respond to the best of our capabilities?

Any obstruction, such as parked cars or overgrown vegetation, can delay our response time, potentially allowing a fire to spread and cause more damage and putting lives at risk.

Ensuring fire hydrants are visible and unobstructed is a shared responsibility



within our community. Residents, property owners, and local authorities all play a role in maintaining clear access to these vital firefighting resources. By working together to keep hydrants clear, we enhance overall safety and resilience against fire emergencies.



Jamie Shaw Deputy Chief Fire Officer Waitakere Volunteer Fire Brigade Phone 09 810 9251



Be prepared and know how to float	Only go fishing off the rocks if you know how to float well. Wear a lifejacket and shoes with good grip that are designed for the water. Plus, it pays to take a flotation device that could be thrown to you.					
Go fishing with a friend	If something happens they can help. If you fall in stay calm, float on your back and ask them to help by throwing you the floatation device. Check what the tide is doing and think about how it could affect your fishing. Watch the area for a while to assess waves. Never turn your back to the sea.					
Be aware of the dangers						
Know your limits	If you're in doubt of your ability or the conditions, don't go out. dpanz.org.nz					

May at Kumeu Arts

This May we're celebrating NZ Music Month with one of our favourite themed exhibitions 'Art on Record'. Our member artists have been asked to create LP, album covers for real or imagined bands or musicians. At the opening event and launch party on Friday the 3rd of May there will be DJ's as well as live music. You are welcome to join us for this fun community event. We've also got an exhibition of abstract paintings starting by local artist Caitlyn Manning who "works in



an intuitive way, pushing and testing her relationship with painting". Term Two starts too, with numerous classes for adults and children in areas such as clay and painting. Also, a special wreath making workshop for Mother's Day. There's always lots happening at Kumeu Arts so come and join the fun. Find us on Facebook or visit www. kumeuarts.org for more info. Photo is by Caitlyn Manning.

Hospice Awareness Week 2024

Weaving a network of care around people facing end-of-life.

At any given time, there are more than 250 families in our community who are under the care of Hospice West Auckland, each with their





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own unique needs. When Corrie's husband Brian was referred to Hospice, it reaffirmed everything she knew about the specialist palliative care service - and so much more. "It was the sheer breadth of service that Hospice provided that was incredible for us," says Corrie. "Every single person from Hospice was knowledgeable, supportive, caring, helpful in a day-to-day way, and importantly took the time to talk to me. They told us what to expect and what not to expect. They explained how the dying process was likely to play out, and that was very helpful." Corrie and Brian discovered the many forms of wrap-around care Hospice could provide, including counselling, music therapy, massage therapy, spiritual care and caregiver support sessions. "I felt so supported, which meant that Brian felt so supported," says Corrie.

Regardless of the unique needs of each of our patients and whānau, Hospice West Auckland has solutions – but each year we need to raise over \$4 million in essential community fundraising in order to continue providing our services for free. This Hospice Awareness Week (13th – 19th May), we need your help to continue weaving a network of care around Westies facing end-of-life. Please donate at www.hwa.org.nz/donate to make a real difference.

Feeling a bit low? Maybe it's time to check your iron levels

Iron deficiency silently lurks, affecting many New Zealanders, yet often goes unnoticed until symptoms become severe. This condition, characterized by low iron levels results in insufficient red blood cell production (anaemia) and can have profound consequences on an individuals' health and well-being.



To better understand this condition, we have to look at how it develops. Simply put, it can be thought of as either insufficient iron supply through reduced intake or absorption, or, increased demand through blood loss and iron consumption. It can be the first sign of a serious condition.

The signs and symptoms of iron deficiency anaemia extend well beyond mere fatigue and weakness and can include:

- Impaired cognitive and physical performance
- Compromised immune function
- Tongue pain
- Abnormalities in hair and nail growth





- Pale complexion

It can be easily detected through a community blood test (complete blood count and iron studies) arranged by your family doctor. Once detected however, a cause needs to be established.

Causes of iron deficiency with or without anaemia include:

- Reduced dietary intake

- Reduced absorption including coeliac disease and other inflammatory conditions of the small bowel

- Heavy menstrual blood loss
- Gastrointestinal blood loss including malignancy (cancer)

Whilst iron deficiency can be treated with dietary modification, oral supplementation or infusions, we strongly recommend investigations for all cases of iron deficiency in men and post-menopausal women. In pre-menopausal women, a thorough history, examination and discussion is required to determine if investigations are required.

The most common investigations you will require include gastroscopy (a flexible camera assessment of the stomach and first part of the small bowel) and colonoscopy (a flexible camera assessment of the large bowel or colon).

At Waitemata Endoscopy, taking a proactive approach to your health is easy. If you or your family doctor are concerned about iron deficiency, with or without anaemia, we accept GP, specialist and self-referrals via our website. Our experienced team will put you at ease when it comes to your endoscopy. Take a virtual tour of the patient journey and our clinic for an insight of what to expect at www.waitemataendoscopy.co.nz/locations

Dr Sam Seleq, Gastroenterologist & Endoscopist, MBChB 2014,

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Gently Loved Markets

The Gently Loved Markets Flea Market returns to Hobsonville Point this May. Flea Market is an indoor garage sale filled with preloved treasures at significantly reduced prices. Explore stalls selling preloved clothing, accessories, books, games, homewares and more!



Gently Loved Markets Flea Market will be held on Saturday 25th May from 10am until 1pm at The Sunderland Lounge - Te Rere, Hobsonville Point. Free entry. Come have a preloved treasure hunt with us. Don't forget your fabric bag on the day!

Time to declutter around the house? Come sell with us! Contact Donna Buchanan on gentlylovedmarkets@gmail.com to inquire about a stall.

Gently Loved Markets hold different of styles of market days - from everything preloved, Curvy (size 16+ / XL+), Teens (8-16 year olds), Flea Market and Just Kids! Keep an eye on their Facebook and Instagram for the market day announcements @ gentlylovedmarketsnz.

Kumeu Childcare

At Kumeu Childcare learning is fun and joyful. Children initiate their own learning through play following their interests. The outdoor areas allow individual space to play, explore and discover. Teachers make sure the environment is aesthetically pleasing and rich with learning opportunities. Children's well-being and



emotional development is nurtured with positive relationship and open dialogues. We respect and acknowledge the aspirations of parents and include them in our centre programme.

We are currently accepting enrollments for children of all ages and

would welcome you to come and meet with us.

Please feel free to call or email us on the details below for any enquiry or a friendly visit.

info@kumeuchildcare.co.nz / manager@kumeuchildcare.co.nz. Mob: Alka 021 119 5148 / Anna 021 091 04333.

The Village Market Helensville Showgrounds

Sunday 19th May 8.30am to 1pm

Come and spend a relaxing Sunday morning with us. There's coffee and food, local art and crafts, cosy winter knits, candles, gifts, people and pet health products, preserves,



plants, fresh fruit and veg, homewares, flowers, pre-loved bargains and much more. Enjoy live music from duo Gillian and Mike while you browse the stalls. Plus we have free hair plaiting and kids activity table.

No dogs please with the exception of assistance dogs. Gold coin donation for parking - proceeds to the Helensville/Kaukapakapa scouts and St John youth.

For more information contact sarah@riversidecrafts.co.nz.

Wellness Expo

Discover the power of wellness and beyond at the Northwest Wellness Expo, a dynamic community event presented by Paradoxx Therapies. Our mission is to bring together local beauty, health, and wellness professionals, artisans, and enthusiasts to promote holistic wellbeing and beyond.



Join us in creating connections and the sharing of knowledge as we cultivate a supportive network dedicated to community health

and wellness. Whether you're a seasoned practitioner, an aspiring entrepreneur, or simply curious about holistic living, our expo offers something for everyone.

Save the date for the fourth Sunday of every month and join us at

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the Riverhead Citizens Hall from 10 am to 1 pm. Our next Expo is Scheduled for Sunday 28th April. Admission is free, and parking is plentiful, making it easy for you to immerse yourself into a day of inspiration and exploration.

We welcome all local businesses, individuals, and groups who share our passion for wellness to join our expo community and grow our vision. Join us as stallholders and showcase your skills, products, and services to the community. Visit our website for more information www.paradoxx.nz/expo or connect with us on Facebook: Northwest Wellness Expo. Let's come together to ignite a wave of wellness and connection within our community.

Art Classes For Northwest's Budding Artists

Seasons Art Classes beckon in Northwest Auckland, extending a warm invitation to individuals who may have long abandoned their artistic pursuits or those who are entirely new to the world of art. Annalie and Karl, the



owners of Seasons Art Class Northwest, attribute their success to the meticulously crafted curriculum, leaving no stone unturned to ensure that students receive genuine value and an exceptional experience.

Catering especially to beginners, Seasons' teaching method gently guides participants from fundamental skills to an intermediate level, with tutors providing unwavering support for individual expression. The curriculum spans 14 sessions, each lasting 3 hours, allowing ample time for students to immerse themselves in creativity, complemented by refreshments to enhance the experience.

Over the three-month course, students explore four different media: Drawing, Watercolour Painting, Acrylics, and Oil Pastels, unveiling the secrets of renowned artists to craft their unique pieces. The course structure is designed to be accessible and enjoyable, accommodating individuals who have never wielded a brush before.

Seasons Art Classes are not just about artistic development; they also serve as a social hub. Participants bond over shared interests, often forming friendships that extend beyond the classroom, engaging in group outings to art galleries and collaborative projects.

The benefits of engaging in such artistic pursuits are welldocumented. Art is known to nurture the soul, promoting mental wellbeing and a balanced lifestyle. With classes limited to an average of 12 students, Seasons ensures a high standard of instruction, urging interested individuals to secure their spots promptly.

In conclusion, Seasons Art Classes offer more than just art education; they provide a supportive environment where creativity thrives, friendships flourish, and individuals find joy in exploring their artistic potential.

Don't miss out, call Karl now to book - 027 258 9446 www.seasonsartclass-westharbour.com.



Next course starts 04 June 2024 at Kumeu Arts Centre

In Brief

Autumn Book Fair

25th and 26th May 2024 - Helensville A&P Showgrounds

"Still the Biggest & Best Book Fair in the West!"

The Lions Club of Helensville will be holding their Autumn Book Fair at the Helensville A&P Association Showgrounds on the weekend of the 25th and 26th May, opening at 9.00am on Saturday until 4.00pm and again on Sunday 10.00am until 3.00pm. As this is a community event entry is free, and we do not allow traders in before you, our community.

Our last Book Fair held in November raised \$8,400 from the sale of books, for which many thanks. All the money raised went towards helping individuals and organisations in the community that required assistance. We have had an unprecedented number of books donated this year so there will be plenty of choice in all genres.

Books are priced to sell, with nothing over \$2. There is a large selection of children's and YA books for \$1. Also, we have many jigsaw puzzles, board games, DVDs, CDs, and quality magazines available.

Non-Fiction will be split into twenty separate categories, including one section dedicated to New Zealand subjects, which is still our largest section. We have introduced two new sections, Art and Music, splitting these out from the Craft & Hobbies section. There is also plenty of general Non-Fiction which you can spend hours browsing through.

Fiction is arranged alphabetically by authors, with six special interest groups, the largest of which is the Fantasy/Science Fiction section.

Small donations of books can be left at Burmester Realty, Helensville, or for larger lots, contact Chris on 027 646 3324, or any other member of the Helensville Lions.

Please note that the last date we are accepting books for this Book



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Fair is Friday 17th May. Sorry, but we cannot accept donations at the Book Fair.

Craiqweil House

Nestled in our neighbourhood is Craigweil House Home and where residents Hospital, enjoy a day filled with simple pleasures and engaging activities.

In a cosy corner of the activity residents gathered room, with anticipation as they were introduced to a new musical



instrument. Barbara Husband from Memory Unit played a song with Norway's national instrument. The listening session became a communal experience. Laughter and camaraderie filled the air as they reminisced about concerts attended, dances enjoyed, and favourite artists admired.

Our residents also enjoyed walks outside the facility. As summer has ended, the outing provided a refreshing opportunity to soak in the last warm sunshine and revel in the beauty of the great outdoors. Led by dedicated staff members, the group set off from the rest home, armed with comfortable footwear and cheerful spirits. They chatted amiably as they walked to the local dairy, sharing stories and laughter that added an extra spring to their steps.

If you would like to inquire about Craigweil House for your loved one, please get in touch. We are a boutique rural facility with personalised compassionate support and care for rest home, hospital, and secure dementia levels of care - 09-420 8277.

Kumeu Libraru

If you love to read, Kumeu Library has two activities for adult readers each month, and we'd love for you to join us. If you are a keen reader, and love to talk about great books you have read, then try our Book Chat sessions on the first Tuesday of every month at 10.30am. We have a relaxed chat about whatever great books we've been reading over morning tea. Any genre is interesting to us - it's a great place to get new ideas for what to read and meet up with a great group of people who love to read. Kumeu Library's Book Club meets on the fourth Thursday of every month at 7.00pm to discuss the selection of the month - open up a world of discovery as you read a book from a specific genre, or on a different subject or



In Brief

theme, or by a particular author or from a particular country.

Are you interested in the history of fashion in Auckland? Auckland's Central Library's new free exhibition : "That's So Last Century: What we wore 1950s-1990s" is on now at Level 2 of Central City Library, showcasing fashion and the ways it has impacted different parts of society in Aotearoa. Explore photographs, magazines, LPs, trade catalogues, manuscripts, clothing patterns and books held in Auckland Libraries Heritage Collections, and learn about the history of clothing manufacturing and the importance of home sewing and knitting, providing a snapshot of what we wore in the latter half of the twentieth century. Enjoy reminiscing, shaking your head or nodding with approval at the numerous fashion trends on show, from miniskirts, cardigans and paisley print to shoulder pads, kneehigh socks and bow-ties.

Watch out for some upcoming changes in how you find your requested items at all Auckland Libraries – the Auckland Libraries app will be hugely helpful for this as you will be able to check which shelf your items are on at the library through the app. The app is available on Android (version 5.1 and up) and iOS devices (iOS version 11 and up), and enables you to store a digital version of your library card barcode for checking out items, search the library catalogue and request items and manage your library account. You can also scan any book's ISBN barcode to see if the library has a copy. Ask us at Kumeu Library if you would like help setting up the app on your phone.

Follow us on Facebook (www.facebook.com/kumeulibrary) to keep up with all our news and events.

I promise ... something new!

I promise ... something new!

Were you a Cadet, Kea, Scout, Brownie, Guide, Ranger, Royal Ranger ...?

I was. I attended Brownies and Guides and was a Royal Ranger Leader. Back in the day we had Promises eg Guides: "I promise on my honour to do my best: to do my duty to God, to serve the Queen and my country and to keep the Guide Law" and



Pledges eg Royal Rangers: "With God's help, I will do my best to ...". The Royal Rangers' Motto was "Ready. Ready for anything; ready to work, play, serve, obey, worship, live etc".

I'm picking up here on working, playing, serving and worshiping.



At St Chad's Anglican Church in Huapai, we have a new Priest-in-Charge, Rev Dr Helen Wilderspin. A Welcome Service was held for her on Weds 17 April in the evening and was very well attended by people from near and far. Rev Helen has a doctorate in The Role of Creativity and Playfulness as a Stimulus for Adult Creativity, Spirituality and Learning. We are ready. Ready to work, play, serve, obey, worship, live - and to share church with any and all who wish to join us. You are most welcome. 10am on Sundays.

Administrator - St Chad's, Huapai.

Paradoxx Therapies

Paradoxx is more than just a space–it's a dedicated hub committed to nurturing holistic wellness journeys and beyond. We specialise in providing personalised services for individuals aged 18 and above, navigating mild to moderate mental and emotional health challenges. Recognising the inherent uniqueness of each person's wellness journey, we prioritise a tailored approach for every client. At Paradoxx, our mission is to craft therapies specifically aligned with your individual needs and aspirations.

Guided by our founder, Katt, who embodies authenticity and compassion, Paradoxx Therapies delves into the complexities of each individual's experience. With extensive experience in quantum healing, and reiki practice, Katt brings a genuine and empathetic approach to every session. Her diverse expertise, including her background as a Therapist and Registered Nurse Specialist, ensures a comprehensive and caring approach to your wellness sessions.

Our comprehensive range of services, available both in-person and online, caters to your physical, emotional, mental, and spiritual needs. From counselling and coaching to quantum healing and energy work, we offer a diverse spectrum of support. Additionally, our offerings extend to Wahine Wellness, support groups, workshops, sacred rituals, and bespoke packages. We also have a referral process and subsidy criteria in place to promote access as well as frequent opportunities that offer free services, session giveaways and access to our special promotions and discounts.

We also extend a warm invitation to join our Community Connections coffee group on Thursday mornings. This informal gathering provides an opportunity for fellowship, networking, and support. Whether you seek advice, friendship, or simply a moment to unwind, you're welcome to join us.

For more information and updates on our events, workshops, and offerings, please visit our website www.paradoxx.nz or Facebook page: Paradoxx Therapies. Stay connected with us as we journey together towards holistic wellness, creating a community of understanding and empowerment.



Property market report

All signs are for growth in the Auckland property market based on a number of changes being made by Central Government and signals given by the Reserve Bank.

Let's break this down for you:

The median house price in Auckland is \$1,050,000, however most suburbs have a volume of stock well under this figure.

Auckland's house prices are

estimated to be 8.9% below long term average value, caused by a price correction through 2022 and 2023. Over this period 22% fewer properties sold compared to the average and the average correction was down 18.1%.

Median rent values in Auckland have risen by almost 6.5% over the last 12 months, reducing the rent payment to mortgage payment gap.

Properties for sale in Auckland today are around 14,000 (average is 11,000) however we expect properties on market to drop significantly as we move into Winter and properties are sold or withdrawn, creating a smaller pool of houses for sale. This has a stabilizing effect on the market and on property prices.

Reversal of the CCFA (labours responsible lending act) often referred to as the latte act, has been put to the sword allowing more freedom for mortgage lenders to operate and create their own risk templates in which to operate without punity from Central Government.

Reversal of the 10 year brightline test (reverting to National's 2 year brightline policy). Suggested as labours capital gains tax, the re-alignment of the brightline test to 2 years removes much of the property trading restrictions while retaining a sensible policy for property flickers.

The Reserve Bank has softened its language around the official cash rate and is confident it has curbed market inflationary pressures including Government spending.

As we move through 2024 these changes will compound to allow the Auckland property market to move into a new phase of confidence and progress. The first signals are often the sold signs and the reduced 3 and 5 year interest rates, so lets take a peak:

ANZ Floating 8.64% 1 year 7.84% 3 year 7.25% 5 year 7.34%

ASB Floating 8.64% 1 year 7.24% 3 year 6.65% 5 year 6.39%

BNZ Floating 8.69% 1 year 7.24% 3 year 6.55% 5 year 6.55%

Kiwibank Floating 8.5% 1 year 8.25% 3 year 7.55% 5 year 7.45%



TSB Floating 9.44% 1 year 8.04% 3 year 7.45% 5 year 7.39% Westpac Floating 8.64% 1 year 7.89% 3 year 7.25% 5 year 6.99%

What this means for property owners in Auckland is a more confident buying public that will have greater access to funding and fewer homes on market to look at, which in turn means property prices are more likely to be firm and time on market less. All good news for sellers and the strongest signal to buyers to get in and buy before Fear Of Missing Out returns.

Let's look at the sales:

Coatesville	\$2,885,000 to \$4,730,000
Helensville	\$430,000 to \$1,050,000
Huapai	\$900,000 to \$1,375,000
Kumeu	\$725,000 to \$1,435,000
Muriwai	\$1,166,000 to \$1,450,000
Riverhead	\$1,525,000 to \$1,955,000
Swanson	\$740,000 to \$1,530,000
Taupaki	\$990,000 to \$1,660,000
Waimauku	\$995,000 to \$2,820,000
Waitakere	\$776,000
Whenuapai	\$685,000 to \$1,610,000

If you are looking to achieve a great result for the sale of your property please contact me today for a free pre-sale property checklist and appraisal that will provide a starting point in your decision-making. After 18 years working with buyers and sellers, I have a depth of knowledge and experience to share with you. No cost, no obligation, just some honest feedback. Call me, Graham McIntyre AREINZ directly at 0800 900 700, via text at 027 632 0421, or through email at graham.mcintyre@mikepero.com. Mike Pero Real Estate Kumeu/ Hobsonville. Licensed REAA2008.

Deciding on the right type of property ownership

When individuals are considering co-owning property, it is important for them to understand the forms of property ownership available to them. The two most distinct forms of ownership are joint owners and tenants-in-common.

One significant difference between these two forms of ownership lies in the right of survivorship. In joint ownership, the right of survivorship means that the surviving owner(s) automatically inherit the deceased owner's share. In contrast, tenants-in-common do not have this automatic transfer of ownership. Instead, each owner's share is treated as a distinct asset in their estate that can be passed on as expressed in their will. When individuals are considering co-



owning property, understanding these differences is crucial, as they can have significant implications for estate planning, property distribution, and ownership arrangements.

For individuals owning property as tenants-in-common, it is recommended they have a property sharing agreement to safeguard their interests and responsibilities. Whether it is a residential home, a vacation property, or an investment asset, such agreements outline the rights and obligations of each party involved. This can include things such as ownership percentages, financial contributions, maintenance responsibilities, and dispute resolution mechanisms. Each party's financial investment should be clearly outlined, including initial contributions and ongoing expenses such as mortgage payments, taxes, and maintenance costs. Moreover, addressing potential scenarios like the sale of the property, one party wanting to buy out the other's share, or the death of a co-owner is crucial for clarity and peace of mind.

Seeking legal advice is highly recommended to ensure the agreement is enforceable and adequately protects all parties involved. It can also help individuals choose the most suitable form of ownership based on their circumstances and preferences. If you would like more information on this or any other legal issues you can contact Kemp Barristers & Solicitors at info@kempsolicitors.co.nz or 09 412 6000.

Importance of pre-settlement inspections for investments

Investing in a new build property can be an exciting venture for landlords, offering the allure of modern amenities and reduced maintenance. However, before finalizing the purchase of such an investment, conducting a presettlement inspection is crucial. At The Rent Shop Hobsonville,



we understand the significance of this process in ensuring our investor clients make informed decisions and protect their interests.

A pre-settlement inspection is a thorough evaluation of the property conducted shortly before the settlement occurs. Our qualified builder from the Property Services division carries out this assessment and provides a detailed report with photos. This report can be forwarded by our client to the property developer. Additionally, it is shared with the client's property manager, who can perform a follow-up check during the initial routine inspection after the tenants have moved in. Here's why these inspections are crucial



SALES & PURCHASE OF REAL ESTATE RELATIONSHIP PROPERTY | BUSINESS STRUCTURES POWERS OF ATTORNEY | WILLS & TRUSTS COMPANY & EMPLOYMENT LAW

ivan@vlaw.co.nz 09 412 8000 4a Shamrock Drive Kumeu, Auckland for investors buying new build properties for rental purposes:

Identifying Defects and Issues. Newly constructed properties can sometimes have defects or incomplete work that may not be immediately apparent. A pre-settlement inspection allows us to thoroughly examine the property for any such issues. This includes checking for structural defects, faulty installations, or unfinished work that needs to be rectified before settlement.

Ensuring Quality Standards. By conducting inspections prior to settlement, we can ensure that the property meets the expected quality standards promised by the developer. This includes verifying the functionality of appliances, fixtures, and other amenities essential for rental purposes. Any discrepancies can be addressed with the developer or builder before the property changes hands.

Client Peace of Mind. For our investor clients, conducting presettlement inspections provides peace of mind. They can proceed with the property purchase confidently, knowing that they are wellinformed about its condition and have taken necessary steps to protect their investment.

Planning for Tenant Occupancy. By finalising any necessary repairs or adjustments pre-settlement, we can streamline the process of preparing the property for tenant occupancy. This minimises delays between settlement and rental commencement, allowing our clients to start generating rental income sooner.

In conclusion, pre-settlement inspections play a critical role in safeguarding the interests of investors purchasing new build properties as rentals. As property managers, we prioritise these inspections to ensure that our clients' investments are protected and positioned for success in the rental market. By addressing any issues upfront and verifying quality standards, we contribute to a smoother transition from property purchase to rental management, ultimately benefiting both landlords and tenants.

If you would like to know more about our pre-settlement inspections or property management services available, please feel free to contact us 021 RENT4U mike.james@therentshop.co.nz.

rentshop

Mike James

Managing Director

021 413 660

mike.james@therentshop.co.nz

The Rent Shop Hobsonville Ltd PO Box 317118 Hobsonville Auckland 0664



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www.therentshop.co.nz

I don't really need a Will, do I?

By Debra Barron, Principal of ClearStone Legal

If you've ever wondered if you need a Will, then the real question you should ask yourself is do you want to have a say about how your Estate is distributed? For example, do you want to leave your property, money, Kiwisaver or your vintage vinyl collection to a friend or loved one? Who do you want to take charge of carrying out your wishes? If you have young children (or beloved pets), who will look after them?



If you don't have a Will, then distribution

of your estate will occur according to the Administration Act 1969. The first \$155,000 of your Estate will be given to your partner. What's remaining will then be divided into three, with 33% going to your partner and 66% going to your children. If you don't have any children, 66% will go to your partner and 33% will go to your parents.

If you have a Will in place, then (if required) Probate at the High Court will be applied for. The alternative is to apply for Letters of Administration which requires more steps (and of course costs) and can also result in delays and distress for family members.

Who can bring a claim against my Estate?

The Family Protection Act 1955 has built-in protection for members of your family, which means that if you wish to exclude a child (or partner) they may have a claim against your Estate for being excluded or not receiving an equal share as their siblings. It's a tricky area - as while you may wish to divide your Estate in a particular way, the law says otherwise. Sometimes this is accepted by the beneficiaries in your Will, but other times it can lead to delays and disputes between

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the parties.

Another type of claim is a Testamentary Promise. This is when the Will maker has made a promise to provide something to someone in their Will. If it was not provided, that person could bring a claim for a Testamentary Promise. For example, a neighbour may look after your classic car (clean and maintain it) and even take you out for a drive in it, as you can longer drive yourself anymore. As a thank you, you may have verbally promised the neighbour that you will leave them your classic car, but you don't update your Will to provide this. Your neighbour may have a claim for a Testamentary Promise. In this case, the gift is proportionate to the service given by your neighbour.

If a claim is brought against an Estate, then the parties could agree to what's called a Deed of Family Arrangement to settle matters between themselves. However, if the parties can't agree then the other option is to file a claim in Court which will mean instructing a Barrister and engaging in litigation, which is very costly and time consuming.

Putting a straightforward Will in place or updating your Will is not as costly as you might think and it could spare your loved ones a lot of time, cost and distress down the track. If you'd like to discuss this further, feel free to give us a call on 09 972 5102 or email your enquiry to us at admin@cslegal.co.nz.

Are you mortgage ready?

So, you or someone you know have decided that 2024 is going to be your year of owning your own home.

That's great, but if you need to borrow to buy, then it's important to understand what the banks look for in the mortgage approval process are you mortgage ready?

Four things that will help you prepare for a successful mortgage application:



1. Check Your Credit Score - Your credit score provides banks with valuable insights into how you manage your debts. A clean credit history increases your chances of a successful application as it demonstrates responsible borrowing behaviour.

Before applying for a home loan, obtain a copy of your credit file to check for any negative marks that could impact your application. The most popular sites to do this are Centrix, Equifax, or ClearScore. Maintaining a good credit score requires responsible financial

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habits, such as paying bills on time, keeping within your credit card limit and avoiding excessive borrowing.

2. How Is Your Bank Account Looking? Good Account conduct is essential when applying for a home loan.

The banks will want to look at the last 3 months of your bank account statements to make sure you are managing your money responsibly.

If you go into overdraft on your accounts regularly this can be seen as a negative so you will need to watch this closely. Furthermore, if you go into an unarranged overdraft on a regular basis this is a definite "red flag", so make sure you keep your accounts looking good at least 3 months prior to applying for a home loan.

3. Clear the Debt Decks - Having outstanding short-term debts, such as credit cards, BNPL (Buy Now Pay Later) or personal loans, can definitely impact your borrowing eligibility.

Before applying for a home loan, it's beneficial to try and pay off any existing debts.

You could also consider consolidating multiple debts into one which can help to reduce your overall repayments.

Prioritise paying off high-interest debt first to minimise your ongoing interest charges which will help to free up more funds to pay down your other debt or boost your deposit.

4. Talk to a Mortgage Adviser Upfront - The best time to involve a Mortgage Adviser is the moment you decide that you are going to buy your own home.

A Mortgage Adviser can assess your financial situation upfront and highlight the things you need to clean up or concentrate on first, which will save you a lot of time and hassle.

To get Mortgage Ready, Stephen Massey - Loan Market, call 021 711 444 or check out my website loanmarket.co.nz/stephen-massey

Who stays in the family home if we separate?

As a general rule where there is a dispute the law would see minor children of the relationship staying in the house with the person they naturally turn to for their day-to-day needs. Where there is no agreement, one remedy is to apply for an Occupation Order and the Judge will decide who should stay in the home.

If you are at loggerheads but do not want to apply to Court, Family Dispute Resolution provides a mediator to help resolve issues around children.

If you are renting the Court can make orders vesting the tenancy agreement in one party. If it is a trust owned property the Courts also have avenues where there can be shown to be a right similar to a tenancy to live there.



Taina Henderson Shelley Funnell Amie Wallwork 027 537 9222 027 537 9221 021 421 336

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Who has to pay the mortgage?

As a general rule, the one who stays is responsible for the outgoings. However, if both your names are on the mortgage you are both responsible to ensure payments are made and so you both have a stake in agreeing how outgoings are covered. If the party who stays in the home has young children and can't afford to cover the mortgage, spousal maintenance may be an option. If one party continues to pay the mortgage but lives elsewhere, unless it is maintenance, they may be entitled to compensation upon division.

If you are in this situation, you may be able to put the mortgage on an interest only or mortgage holiday while you work through the division of property.

Can my ex-partner sell the house out from under me?

Eventually, probably, but not quickly, and not without taking things like minor children's interests into account.

Do I need a formal agreement to divide up the house?

Relationship Property includes important assets and debts. Those trying to do without or DIY their agreements may end up with an agreement that is not in line with current law and is susceptible to future challenges. The bank may also require a formal agreement if you are buying your partner out.

Is division always 50/50?

Equal sharing of the family home is a key component established by The Property (Relationships) Act 1976. However, exceptions to equal sharing include s13 (extraordinary circumstances) and s15 which rebalances lower earnings caused by roles assumed during the relationship, and relationships of less than 3 years.

Where to find further information:

This article contains general information which is not a substitute for legal advice so if you are separating or wanting to understand what will happen if you do, protect your interests by seeking early legal advice. You can also listen to the burning questions episode of Divorce Café. Or call: Stuart Henderson, Nicole Dore or Taina Henderson in the family law team at Henderson Reeves on 09 281 3723.



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Area Property Stats

Every month Mike Pero Real Estate Kumeu assembles a comprehensive spreadsheet of all the recent sales in the area that reviews the full range of Residential and Lifestyle transactions that have occurred. To receive the full summary simply email the word "full statistics" to kumeu@mikepero.com. This service is free from cost.

SUBURB	CV \$	LAND AREA	FLOOR AREA	SALE PRICE \$	SUBURB	CV \$	LAND AREA	FLOOR ARE	A SALE PRICE \$
COATESVILLE	2,950,000	2.14HA	311M2	2,855,000	1	1,480,000	605M2	292M2	1,525,000
	4,350,000	1.02HA	291M2	4,730,000		1,250,000	640M2	185M2	1,550,000
HELENSVILLE	1,000,000	500M2	162M2	980,000		2,000,000	802M2	226M2	1,955,000
	700,000	407M2	96M2	930,000	SWANSON	760,000	496M2	94M2	740,000
	910,000	693M2	157M2	875,000		1,620,000	616M2	400M2	1,530,000
	970,000	859M2	150M2	750,000		1,350,000	780M2	235M2	1,525,000
	860,000	663M2	113M2	818,000		835,000	176M2	78M2	780,000
	1,000,000	704M2	152M2	945,000		1,125,000	1176M2	230M2	1,155,000
HUAPAI	1,650,000	603M2	211M2	1,375,000		1,875,000	6.86HA	107M2	1,300,000
	1,500,000	802M2	280M2	900,000		1,045,000	337M2	146M2	995,000
	1,125,000	442M2	115M2	1,035,000		1,175,000	307M2	202M2	1,100,000
	1,350,000	607M2	190M2	1,305,000	TAUPAKI	1,700,000	1.14HA	179M2	1,660,000
	1,425,000	708M2	200M2	1,309,000		975,000	1012M2	129M2	990,000
KUMEU	1,600,000	675M2	219M2	1,435,000	WAIMAUKU	1,725,000	800M2	278M2	1,425,000
	1,125,000	254M2	214M2	1,119,000		1,375,000	2249M2	250M2	1,350,000
	1,150,000	458M2	138M2	1,100,000		1,475,000	2539M2	213M2	1,940,000
	1,300,000	401M2	198M2	1,072,000		1,450,000	14.47HA	180M2	1,020,000
	1,475,000	827M2	207M2	1,265,000		1,700,000	1501M2	307M2	1,595,000
	1,250,000	505M2	182M2	1,190,000		2,450,000	3.16HA	384M2	2,820,000
	825,000	103M2	85M2	725,000		840,000	8006M2	0M2	995,000
MURIWAI	930,000	809M2	72M2	1,166,000		1,475,000	1570M2	163M2	1,508,000
	1,150,000	1310M2	142M2	1,450,000	WAITAKERE	970,000	809M2	91M2	776,000
RIVERHEAD	1,500,000	801M2	200M2	1,585,000					

DISCLAIMER: These sales figures have been provided by a third party and although all care is taken to ensure the information is accurate some figures could have been mis-interpreted on compilation. Furthermore these figures are recent sales over the past 30 days from all agents in the area.

Mike Pero's OW commission rate: 2.95% up to \$490,000 (Not 4% that others may charge!)

1.95% on the balance

Plus \$490 admin fee. All fees and commissions + GST

Mike Pero Real Estate Kumeu also provide statistical data FREE from cost to purchasers and sellers wanting more information to make an informed decision. Phone me today for a FREE summary of a property and surrounding sales, at no cost and no questions asked. Graham McIntyre 027 632 0421 *Available for a limited time. Conditions apply.

mike Pero REAL ESTATE

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Kumeu l Hobsonville

Licensed Salesperson

021 058 5692

stacey.milne@mikepero.com

REAL ESTATE



Hot Property



Sun kissed, north facing house and land package

A large north facing canvas, with natural water course and established plantings with options to select the best house and land package for you, including home and income options. Elevated rolling land with views to Kumeu and beyond, the houses selected are designed to make the most of the aspect and the outlook. This land is historical and original clay base which has no historical slip effects nor movement lines. In addition much of the area is slowly moving to countryside living which allows for great intensification within this residential lifestyle community. Please survey the house and land package options outlined and book a walk-the-land meeting with leading Taupaki agent and local resident Graham McIntyre.

Renders and pricing for House and Land Packages provided by:

GJ Gardner indicative value \$3,479,000 approx. enquire for further information

Golden Homes indicative value \$3,798,000 approx. enquire for further information

Signature Homes indicative value \$3,326,500 approx. enquire for

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Hot Property



further information

The CV on this property is \$1,775,000. We are happy to supply a list of the last 12 months of transactions in this area. For a complete transaction list please email graham.mcintyre@mikepero.com.

For more information on this property call Graham McIntyre on 027 632 0421 or graham.mcintyre@mikepero.com - Mike Pero Real Estate Ltd Licensed REAA (2008).









Island Floor Plan © G.J. Gardner Homes 2023



SUPERB LIFESTYLE LIVING

G.J. Gardner Homes has an extensive range of customisable plans to suit all kinds of families, lifestyles and budgets. From modern, stylish homes at an affordable price to sprawling country estates, every plan has been thoughtfully designed to suit New Zealand's landscapes so your home will always look at home in its surroundings.

View our full range of concept plans at gjgardner.co.nz. We can also design a new home for you from scratch.

For free expert advice, call into one of our showhomes or have one of our local new home consultants visit your site.



mike Pero



ELEVATED FAMILY BUNGALOW, VIEWS AND SUNSHINE

193 Wairere Road, Waitakere Offers Over \$925,000 Viewing by appointment

Picture perfect this beautifully matched stately bungalow within a glade of calm, raised bed garden, play lawn and securely fully fenced. A home you 'll love, finding peace and solace with after work, and tinker in the workshop downstairs or cultivating fresh produce in the garden. Upstairs you 'll be impressed with expansive views from the decking and alfresco through to open plan lounge and dining with galley kitchen through to laundry and central hallway to three bedrooms and refurbished bathroom. A much loved and enjoyed family sanctuary, which is now asking questions if it is your new place of peace and harmony. Close to Waitakere Primary School, parks, walking tracks, transport links and convenience shopping.

Offers Over \$925,000

1 📑 1 🚖 1 🦷

Graham McIntyre 027 632 0421 graham.mcintyre@ mikepero.com

www.mikepero.com/RX4003057

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LIFESTYLE-URBAN BLEND - GOOD LIFE ON ALMOST ½ ACRE 4 🚔 2 🚍 2 🚖 2 🛁

29 Sunny Crescent, Huapai By Negotiation Viewing by appointment

Seldom found this is an outstanding mini-lifestyler in an urban setting, offering the best of urban and lifestyle living. Offering the good life in so many ways, the home has been meticulously crafted to deliver functionality and beautiful form. Clad in Hinuera split face, kiln fired stone, it offers a special exclusive style that merges seamlessly decking and patio entertaining. Extensive sliders deliver the outside in, enjoying open plan lounge-dining and kitchen-cozy meeting the dynamic needs of family living. Hardwood flooring that takes your breath away. All bedrooms, bathroom and laundry off a central corridor. Master, ensuite and walk in wardrobe also enjoys slider access to north facing decking.Smart and sustainable services with solar hot water, wet back, ventilation and heat transfer systems, uncompromised insulation, and significant loft storage space which could see further development.



By Negotiation

Graham McIntyre 027 632 0421 graham.mcintyre@ mikepero.com

www.mikepero.com/RX3977654

mike Pero



BRICK AND TILE ON 704SQM (APPROX.) - FAMILY OASIS

2 🚍 2 🚖 2 🥫

By Negotiation

130 Matua Road, Huapai By Negotiation Viewing by appointment

A beautifully appointed and finished Ashcroft Home, offering an easy living 237sqm (approx). floor-print and a generous 704sqm (approx). section-size. From entrance to entertainment area the home seamlessly caters for a family that respects space, quiet and independence, offering two separate bedroom wings, entertaining and a multi-room offering media/ office/ guest room options. Four rooms and two bathrooms, separate laundry and oversized double garage. A large entertainers kitchen/lounge/dining leading to outside decking and lawn with established fruit trees and easy care garden. So much to see, and plenty to impress. This Ashcroft Homes build does set a high standard and certainly a great home to make your own.



Graham McIntyre 027 632 0421 graham.mcintyre@ mikepero.com

www.mikepero.com/RX3758090

WWW.mikepero.com Mike Pero Real Estate Ltd. Licensed REAA (2008)

mike fer



OCEAN AND KAIPARA VIEWS, BUSH AND GRAZING

429 Kiwitahi Road, Helensville **By Negotiation** Viewing by appointment

Indulge in the splendour of country living with this extraordinary home boasting unparalleled views to the Tasman Ocean and northward to the enchanting Kaipara Harbour. Nestled on a sprawling 1.6 HA (approx.) of land, the property features meticulously designed formal and informal gardens, meandering pathways, an amphitheatre, and unique micro-glade gardens seamlessly blending into native bush. This restyled and refurbished home offers spacious living areas, bedrooms, ensuites and with studio options, as outlined in the provided floor plan. Tailored for the discerning mature buyer who appreciates the value of active relaxation amidst a sun-soaked glade with breath taking panoramic views, this property is truly special. Barns, implement sheds, chicken and hobby garden, raised growing beds, deep water bore and established orchard, the list goes on.

Graham McIntyre 027 632 0421 graham.mcintyre@ mikepero.com

www.mikepero.com/RX3870348

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We specialise in all things tiling; providing high quality services including Auckland Council approved water proofing, bathrooms, kitchens and splash backs.



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Laser Plumbing and Roofing Whenuapai

Winter is only one month away and at Laser Plumbing & Roofing Whenuapai we have an incredible team of experienced plumbers, roofers and drainlayers who can help you keep your home healthy this winter. Here are

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whenuapai@laserplumbing.co.nz

www.whenuapai.laserplumbing.co.nz

Laser Whenuapai's top tips to prevent leaks, avoid excess water loss and excessive bills to ensure you maintain a healthy home.

Gutters - Check your gutters are clear from leaves and debris to prevent water build up and overflowing that could lead to roof leaks.

Drains - Check for slow running water into shower drains, basins and outside drainage also.

Hot water cylinders - Check your HWC for surface drips and leakage. Especially in cupboards where this can easily go unnoticed.

Dripping and leaking taps - Check all taps inside and outside to make sure they aren't dripping.

Running and leaking toilets - Check your toilet is flushing properly and make sure there isn't a 'running water' sound.

If you have any of these issues one of our experienced team would be happy to help, so give us a call today on 09 417 0110 or email whenuapai@laserplumbing.co.nz to get your home ready for winter. We are open 5 days a week from 7:30am-4:30pm and located at Unit 4, 3 Northside Drive, Westgate. For more information, visit our website www.whenuapai.laserplumbing.co.nz

We are also excited to share that we offer a Supergold card discount. Just let us know you have a Supergold card when you book in your plumbing job, and we will give you 20% off your first hour of plumbing labour.

Cut above the west - Stihl Shop Westgate

Who is your local West Auckland garden maintenance guy or gal who cuts your grass, does your edges or hedges and keeps your property looking great?

Where are these good, reliable, garden heroes?

Let's celebrate them.

We know at times running your own small business can have its challenges, so we've created the "STIHL SHOP Westgate

'Cut Above the West' Award" as our way to shout out to and reward those garden maintenance companies in our area who are doing it well -

But we need your help to find them

They could be your regular lawnmowing guy/gal, or a team you've used for a one-off garden job - any small garden maintenance





HELP US FIND WEST AUCKLAND'S BEST

business in the West Auckland area who has impressed you. We want you to share all the stories, help us promote their business and find the winner of the very first "STIHL SHOP Westgate 'Cut Above the West' Award"

As well as bragging rights, the winner will receive a generous bundle of essentials for any garden maintenance contractor - safety gear, accessories, STIHL branded merch, refreshments, treats AND store credit at STIHL SHOP Westgate... and of course, the coveted title of the "Cut Above the West Contractor 2024".

How to nominate:

The nomination process is simple, just comment below tagging in your garden hero's name (or company Facebook page). Short stories, examples, pics will all help our esteemed judges determine our winner, as well as the amount of nominations/tags received - so spread the word and get your nominee tagged as many times as possible for everyone to see.

Nominations close on 31 may 2024 and our finalists will be invited to attend an in-store awards event where our winner will be announced.

Make sure you follow our Facebook page to stay up to date with our awards process and other tips, tricks, giveaways and competitions.

Native plant "Walk & Talk"- free event

Saturday 25th May (9.30am to 11.30am)

Whilst still one of the most beautiful areas within New Zealand, Kaipara faces many ecological challenges; particularly maintaining the water quality on which its various eco-systems depend.

Kaipara Moana Remediation (KMR) were established over a decade ago and partner with various organisations as well as landowners to establish remediation strategies and in some scenarios assist with funding of these so as to address the underlying issues.

During this 2-hour interactive workshop members of the KMR team will be making a brief presentation explaining some of the main challenges facing the area as well as strategies to offset them. This will be followed by a walk through the gardens and nature trails highlighting key considerations.

The team will also be answering your questions along the way.

You will also have the opportunity to enjoy the beautiful 1 km sculpture trail which has over 40 marvellous new sculptures created for our 2023 exhibition by local and international artists on display.

There is also a 2.5km nature trail which meanders around farmland and native forest, has a beautiful lookout point of the Kaipara Harbour and forms an important part of the Kaipara Coast Plant Centre conservation and restoration programme.*

PLEASE NOTE; numbers will be limited so booking your slot is advised. You can email info@kaiparacoast.co.nz, or phone 09 420 5655.

There is also our cute little coffee shop plus knowledgeable and friendly staff to assist with any garden related questions.

* Trail is not suitable for wheelchairs or walking frames and appropriate walking shoes (and possibly a jacket) are recommended.



948 STATE HIGHWAY 16, WAIMAUKU OPEN 7 DAYS

Venue location: 1481 Kaipara Coast Highway (SH16), 4km north of Kaukapakapa. Tickets: \$20 per person. To Book email - info@ kaiparacoast.co.nz or phone - 09 420 5655.

May garden to kitchen

May is the month that completes the transition from the mild days of autumn to the cold of winter. The stunning colours of autumn are starting to fade as we move into the heart of winter. Many plants relish this change of season, luckily the bugs don't!



Don't give up on winter vege

seedlings as they can still be planted. Garlic will be available late May so start planning your garden bed and do a final clean up in the garden. Collect fallen autumn leaves and use them for compost.

Sow green crops of lupin and mustard in any spaces you are leaving empty for digging into the soil for green manure and refresh soil for crops by adding new compost and sheep pellets.

Plant seedlings: broccoli, cabbage, cauliflower, lettuce, Brussels sprouts, silverbeet, spinach, and onion. Don't forget to protect seedlings from the cold while they are young.

Sow seeds: spinach, cabbage, cauliflower, broccoli, Brussels sprouts, lettuce, onions, and peas. Transplant to the garden as the weather warms and when they are showing at least two sets of true leaves.

Broad beans can be planted directly into the soil, stagger your sowing for a continuous harvest. Plant parsley to replace any plants that have gone to seed and dust your cauliflowers, broccoli, and Brussels sprouts with derris dust to protect them from the white butterfly and the diamond back moth.

Cut back herbs as they become straggly and leggy, divide if



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necessary. Plant garlic and shallots bulbs; give them plenty of winter sun.

Tidy up old strawberry beds and prepare for new plants.

Check your citrus trees as they will be heavy with fruit, remove fruit and shorten any that are bending under the weight. Better to lose a few fruit than the whole branch.

Remove old fruit from the ground around all fruit trees to break the life cycle of bugs.

Pruning fruit trees can begin once the leaves have fallen. Grape vines can be pruned once all the leaves have fallen.

Watch out for early frosts and protect seedlings from slugs and snails.

Mitre 10 MEGA Westgate & Henderson

Getting your property ready for winter

Ahh, it's autumn. Those long warm days and bursts of rain - quite pleasant and just what we needed for good healthy lawns and gardens too. It's a favourite time of year to be out on the lawns or in the gardens. The sun is shining, the birds are singing and it's pleasantly warm but not super-hot.



Now is a great time to get your

lawns and gardens ready for winter. The growth has been strong over the last wee while, so while the temperature is moderate it's a good time to tidy up thing like overgrown lawns, weeds in the gardens or hedges that need trimming. By doing it now they should stay looking good for a nice long time.

Being autumn it's also a good time for a pre-winter fertilise to boost the lawn before temperatures drop. This will help it stay healthy and looking good well into winter and help keep the weeds out too. It's a good time too for a weed spray to tidy up the pavers and paths. Also remember how slippery your back path or wooden deck got last winter? Think about preparing your paths or wooden decks for the winter ahead - get rid of that dangerous slippery dark mould now before it becomes like ice to walk on - there are several products you can use or even a waterblast will do the trick.

The changing season also sees the leaves changing colour and falling. They look spectacular but can be a nuisance, so collecting leaves and clearing the gutters before the winter rains come are important tasks too. Maybe you want to install some gutter



32

protection to keep the leaves out. There are a range of products out there – some not so good that actually make the problem worse and others that are terrific – easy to install, let water continue to flow and most leaves just blow away.

Gary Turton, Franchisor - Jim's Mowing.

That early winter chill knocking at your door?

Autumn is here and winter is on its way. Are you prepared? Now would be a great time to start thinking about installing a new fireplace or checking your existing fireplace is up to standard. A wood burner is the perfect way to stay warm and keep your house dry this winter.



Supply, installation, consent all taken care of by us.

Let us do your dirty work.

Drains and gutters overflowing? Autumn is the prime time for

leaves to land on your roof and fall into your gutter and block them. Blocked gutters can cause water ingress in your ceiling, roof leaks, and gutter drooping. Book in today for gutter and drain cleaning to ensure your gutters and downpipes do not get blocked up. This will also ensure you are collecting sufficient rainwater and not letting it go to waste. Does your rainwater collection system have a flush out point for maintenance? Flush out points are great for regular maintenance to clear and flush out debris and other obstructions that might be causing your gutters to block. KPL 09 412 9108 - 156 Main Road Kumeu.

Big Blue Building www.kpl.co.nz or send us an email info@kpl.co.nz

Whenuapai Floral and Garden Circle

Margaret B (standing in for Margaret T) welcomed members at our April meeting with a slightly smaller assembly than usual due mainly to illness. Welfare of absent members was followed by a reminder that the next trip is a week earlier due to usual outing day being ANZAC Day. The fare of \$50 per person includes the midday meal.

Our guest speaker was no stranger having spoken to us before. Linda Cartwright talked passionately about plants and had brought along a few of her favourites, in the form of propagated cuttings, ready to find new homes in our member's gardens.

"Plants are a great source of medicine. According to modern history, many life-threatening diseases were cured by preparing pastes from roots, herbs, barks, and different plants' leaves. Aspirin, sandalwood, basil leaves, clove oil, and cinchona (a tree which has bark rich in quinine used to combat malaria) are a few examples of medicinal plants used even today in many pharmaceutical industries."

Apparently, kale is especially good for eye health, so be sure to eat more. Linda told us that all the people in the world plus all the animals only make up 3% of what is here on Earth while plants and trees combine to form 85%. I found that a staggering comparison however it certainly puts us in our place in the grand scheme of things. Especially when some trees live for thousands of years.

If you would like to know more about our Club, and wish to join us, please phone Judy Garrity on 09 833 5592. Meetings are held



at 1 p.m. at 41 Waimarie Road, Whenuapai Village, on the second Thursday of the month with trips usually on the fourth Thursday. Entry fee is \$4 with another dollar per raffle ticket.

Until next time, Happy Gardening from Mary Anne Clark

Do you need a switchboard upgrade?

Is it time to upgrade your Electrical Switchboard?

Electrical Switchboards. While they're usually out of sight, out of mind, hidden in a cupboard or tucked away in your laundry, they play an important role in your home - Switchboards are the 'Control Panel' for



Our homes are now running more appliances than ever before, and older switchboards are not designed to handle the high-wattage loads of homes today. This can cause problems like overheating and the danger of fires or electrical accidents.

your home's electrical system.

From computers, air conditioning units, and home theatre systems, to kitchen appliances, spa pools, and stereos, it's essential that your

switchboard can handle the amount of electricity required by your household.

Here is a simple list of common signs that indicate you need a switchboard upgrade:

1. Appliances short-circuiting: Older switchboards have a tendency to 'trip' or short-circuit when they are overloaded. This is a mechanism designed to protect the circuit from overheating and resulting in an electrical fire.

2. Flickering Lights: While flickering lights may be caused by loose lightbulbs that need to be tightened, they can also be due to loose wiring in an old or damaged switchboard.

3. An overcrowded appearance: If your switchboard's wiring looks overcrowded, it probably needs upgrading. This is particularly important if you plan on introducing additional devices to your home such as spa pools or air conditioning units. These require dedicated circuits to power them and prevent your switchboard from overloading.

4. Your Switchboard still has Fuses: Ceramic fuses are outdated and are a sign that your electrical system is at risk. While they function the same as a modern-type circuit breaker (shutting power off in the event of short circuit or overload), they cannot do it at the same speed - And the faster the power is terminated, the less damage will be done.

An upgrade of your switchboard is not a big investment for the sake of your family's safety.

Give the team at Blackout Electric a call and we'll talk you through the options best suited to your home.

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nights are getting cooler



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@ MEGAHenderson

WITH YOU ALL THE WAY



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Cat lovers we need your help

The NZ Cat Foundation has a sanctuary based in Huapai which houses over 150 cats. We offer safe sanctuary for older, disadvantaged and unhomeable rescue cats where they can live out their lives in safety and comfort. We need regular volunteers to help with routine chores so our cats can



enjoy happy, healthy, safe lives. We are looking for volunteers who are mature, have a sense of responsibility, are good team players and dedicated animal lovers. Helping at the sanctuary is a popular way to fulfil community service hours for Duke of Edinburgh, St John's, Scouts, Guides, church, university, animal sciences studies, etc. We are happy to sign off on your hours and provide any needed verification of your service. We rely heavily on volunteers on a daily basis and desperately need more.

Financial and food donations are also urgently needed to cover vet and other costs associated with our sanctuary. The NZ Cat Foundation also supports community Trap-Neuter-Return programmes and helps feed and care for many cats living in the community. Please visit our website for more information on volunteering and how to donate at www.thenzcatfoundation.org.nz. You can also email volunteers: volunteer@thenzcatfoundation.org.nz donations: info@ thenzcatfoundation.org.nz.

What Are the Best Autumn Dog Activities

Autumn brings its own unique charm and a plethora of outdoor activities to enjoy with your doggo. Here are some of the best autumn dog activities to enjoy:

1. Beach Walks: NZ has stunning coastlines, and autumn is an ideal time to enjoy uncrowded beaches with your dog. Take long walks



along the shore, allowing your pup to splash in the waves and explore the sandy expanses.

2. Forest Adventures: Explore the lush forests and bushland that

Leave the accounting to SBA Kumeu

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021 245 2949 | kumeu@sba.co.nz SBA BUSINESS Catch up for a coffee @ your local cafe! NZ is famous for. Many hiking trails are dog-friendly, offering opportunities for scenic walks amidst the changing colours of autumn foliage.

3. Mountain Hikes: Take advantage of cooler temperatures to tackle mountain hikes with your dog. New Zealand is renowned for its rugged landscapes and majestic peaks, providing endless opportunities for adventurous outings.

4. Festivals and Markets: Autumn is filled with festivals, markets, and outdoor events celebrating local culture and produce. Many of these events are dog-friendly, allowing your furry companion to join in on the festivities.

5. Dog-Friendly Cafes and Restaurants: Many cafes and restaurants are dog-friendly - often with outdoor seating areas. Enjoy a meal or coffee break with your dog by your side while soaking in the autumn ambiance.

6. Dog Sports and Activities: Engage in dog sports and activities such as agility, flyball, or obedience training. Many clubs and facilities across New Zealand offer classes and events where you and your dog can learn new skills and bond together.

No matter which activities you choose, autumn in New Zealand provides abundant opportunities for you and your doggo to enjoy the great outdoors and create lasting memories together.

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www.k9heaven.co.nz.

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\$100 = Exposure for a month

Budgets are tight and advertising is often expensive, but it's nice to know that someone is making it easy and cost effective. For \$100 plus GST you can be exposed to over 20,000 locals for a whole month. That is only \$3.30 a day. For more information email our editor at editorial@kumeucourier.co.nz.



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DISCOVER THE MAGIC OF AFRICA!

Embark on a journey of discovery at our spectacular Africa event! Whether you're an Africa enthusiast or simply curious about this rich and diverse continent, this event promises an unforgettable evening.

Date: Wednesday 22nd May 2024 from 6.00pm for a 6.15pm start. Venue: Huapai Golf Club, Coatesville Riverhead Highway.

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 Town City Tour
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Food & Beverage

West Auckland honey 4-Pack by Don Buck Honey

Have you tried the local honey that West Auckland has on offer? My honeybee hives have produced a tasty range of honey varieties from the forests of West Auckland's Waitakere Ranges and from the rural farmlands on the outskirts of town. They all have different tastes, textures, and colours, giving a real range of what West Auckland's flora has on offer. The four local varieties I have available can



be purchased as a discounted bundle of 4x 500g pots for \$40. This includes: Silver-Award Winning (2022) Waitakere Forest Honey, Rewarewa, Kanuka, and West Auckland Farm and Forest Blend.

Order online or get in touch. Pickups are from Massey, or orders can be couriered to you with Post Haste. www.DonBuckHoney.co.nz. Donbuckhoney@gmail.com.

Embrace the heart of Mother's Day: Celebrate at Allely Estate

In the tapestry of our lives, there are few threads as precious and irreplaceable as the love and guidance of a mother or mother figure. As we approach Mother's Day, it's a time not just to honour these extraordinary women in our lives, but to celebrate the essence of what makes them so uniquely special.



At Allely Estate, nestled amidst the serene beauty of Kumeu's landscapes, we understand at Allely Estate Sunday 12 May 2024

the profound impact mothers have on our lives. They're the quiet strength that holds us together, the comforting presence that soothes our worries, and the unwavering support that helps us navigate life's twists and turns.







321a Main Road, Huapai, Auckland 027 BLENDNZ From the tender moments of childhood to the challenges of adulthood, mothers are there every step of the way, their love lighting our path and their wisdom guiding our choices. It's a bond that transcends words, woven with threads of devotion, sacrifice, and unconditional love.

As Mother's Day approaches, there's no better way to honour these remarkable women than by gathering together at Allely Estate, a place that feels like home, for a celebration filled with warmth, laughter, and love. Whether it is brunch or dinner with family and friends, coupled with a meander through the garden this day will be a heartfelt tribute to the mothers and mother figures who enrich our lives in countless ways.

So, make this Mother's Day truly special. Book your spot at Allely Estate and let us create an unforgettable experience that honours the heart and soul of motherhood. Together, let's celebrate the extraordinary women who make life's journey a little brighter, a little warmer, and infinitely more beautiful.

Jesters Pies Westgate

Bite into this crunchy combo of tasty cheese, mouth-watering bacon, and ultra-thin puff pastry.

Save yourself some bucks on those extra hungry days. For a limited time, you can add two Cheese & Bacon Twists to any purchase for \$5. Or add one Twist to any purchase for just \$3. Yum!



Terms & Conditions:

- Add 2 Twists to any purchase for \$5, OR add 1 Twist to any purchase for \$3.
- Promotional period ends 26/05/2024.
- Valid in-store only at Jesters Westgate (next to Countdown).
- Available all day, while stocks last.

Hallertau Brewery

Have breakfast in the tropical environs of the Hallertau Biergarten.

Kokako Fair Trade Coffee, Bloody Mary's, Chicken Waffles and granola to give you a flavour. Every Saturday & Sunday 9-11am.





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Food & Beverage

Hallertau Brewery - 1171 Coatesville-Riverhead Hwy, Auckland www.hallertau.co.nz.

Mother's Day Bubbles Breakfast at Soljans

Celebrate Mother's Day in style with a special Bubbles Breakfast.

Treat your mum to a morning of luxury with a glass of our Legacy Méthode Traditionnelle, perfectly paired with a special two-course breakfast available exclusively for Mother's Day.



Two-course bubbles breakfast: \$55pp. Bookings are available from 9:00am for breakfast with our a la carte lunch menu starting from 11:30am. Tables will be limited, so secure your spot now. Call us on 09 412 5858 or book online, where you can find our menu www. soljans.co.nz.

Good from Scratch

An evening of cooking demonstrations with guest chef Ashmita from Tandoori bar and eatery - Thursday the 30th of May

At the Good from Scratch cookery school, we are thrilled to be joined once again by the wonderful Ashmita of Tandoori bar and eatery. Come along for an evening of demonstrations and tasters as you learn the secrets of creating beautiful Indian dishes at home.

Tickets can be purchased from our what's on page via the website. www. goodfromscratch.co.nz/whats-on/

Photography credit: Manja Wachsmuth.



The Riverhead is open on Mother's Day

Treat mum to lunch or dinner here with us on Sunday 12th May. The Landing Restaurant is open from 11am-Late and there will be special treats available on the day. We'll also have The Boat House, our functions centre, open from 12pm-4pm with live acoustic duo Jasper and Jane. Bookings are essential, give us a call: 09 412 8902



And on Saturday, 25th May we're hosting a Pink Ribbon Champagne Breakfast to raise money for breast cancer research, education, and support. Tickets are available on our website: www. theriverhead.co.nz/upcoming-events

Peko Peko Japanese Restaurant

In the heart of Hobsonville, our little Japanese restaurant is owned by a local Japanese family. We have been open for four and a half years now and it's been 10 years since we started the tiny food truck business that some of you may remember. We have never changed the recipe of our popular Katsu chicken and we have added a lot more authentic Japanese tastes for our local customers to enjoy. Our teriyaki salmon has been also very popular recently with our original house-made teriyaki sauce. Please visit our website on www.



pekopekojapanese.nz to check what we have onsite. We are fully licensed and serve Japanese beer and sake, as well as beautiful local Soljans wines. Located at 102c Hobsonville Rd, Hobsonville just next to Hobsonville Primary school. We look forward to seeing you soon. 09 416 1197.





The Riverhead New Zealand's Oldest Riverside Tavern

The Landing Restaurant *Portage Bar* *The Boat House Function Centre*

33 York Terrace, Riverhead www.theriverhead.co.nz

The Optometrist and the pencil sharpener

Once upon a time my elderly dad was chair-bound in a hospital care facility, and I visited him with gifts of colouring pencils and colouring-in book ... but realised en-route that I didn't have a pencil sharpener. Stopping off at a Stationers revealed the paucity of pencil sharpener selection in these modern times. The only model meeting my requirement of retaining the shavings for less mess was a novelty one: a cheerful bug with sharpener-holes for eyes atop a grinning mouth. Now, this represented a real conflict for me.



Optometrists teach children never to run with a sharp stick or a pencil, lest they trip, and it go into their eye. To poke a pencil into Cheerful Bugs eye on purpose, and twist it around to sharpen it, is an anathema to any optometrist. Yet this was the only less-mess version. I had no choice but to buy it.

My dad greatly enjoyed his colouring. Cheerful Bug however was a failure. No matter how I explained it, no matter that I sellotaped a Pencil Sharpener label onto Bug's head, my dad would say at every visit, with identical puzzled frown, "I can't figure out what this could be for!" And I, the optometrist, would have to sharpen all his pencils for him. In Bug's eye.

Time passed and eventually my dad passed, but somehow, I can't part with Cheerful Bug. I've started colouring a book of my own. And every time I sharpen a pencil, I remember a certain elderly man smiling in surprised delight as he watched me, and realised what the grinning bug was for.

Molly Whittington is an optometrist at For Eyes in the Kumeu Shopping Village. Ph 09 412 8172.

Profhilo or dermal filler? What's the difference?

Profhilo and dermal fillers are both popular treatments for rejuvenating the skin and reducing the signs of ageing. However, they have some key



differences in terms of their composition, application, and results.

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Phone: 09 412 8172 email: foreyes@foreyes.nz website: www.foreyes.net.nz

Matthew and Molly Whittington, optometrists in the Kumeu Village since 1993 Open 9-5 weekdays, Kumeu Village, 90 SH16 Kumeu Whether you're a seasoned pro when it comes to injectables, or you're looking to dip your toe in for the first time, there is a treatment suited for all faces and skin goals. And the key to deciphering which is right for you is to first understand what each of the treatments does, and how they do it.

When it comes to reversing the signs of ageing, more and more people are turning to injectable treatments, out of which 2 that are most popular are Dermal Filler and Profhilo. And while there are some similarities between them, they are actually two different antiageing treatments. So, let's break them down...

How does Profhilo work? Profhilo is a unique injectable treatment that contains a highest concentration of hyaluronic acid (HA). Profhilo is injected into specific points on the face and/or neck, it spreads beneath the skin, working on the different layers of skin and superficial fat compartments, stimulating collagen and elastin production and restoring aged tissues, resulting in improved skin quality, texture, tone and hydration.

How does Dermal Filler work? These fillers are injected into the different areas of the face to add volume, hydration, and plumpness, resulting in a more youthful and rejuvenated appearance. Commonly used in areas such as lips, cheeks, nasolabial folds, marionettes, and jawlines.

Your skin's surface will appear smoother, and fine lines and folds will be less visible. And you want to know the best part? The results are instant, and you will notice the hydration, especially in the lips.

The effects of HA dermal fillers are temporary and typically last for several months to a year, depending on the specific product used and individual factors.

What's the difference between Profhilo and Dermal Filler? Dermal fillers are a game changer for those who want to enhance certain parts of the face such as plumping the lips or shaping the jawline by replacing lost volume. Profhilo doesn't play a role in volumising or restructuring the face, however. Think of Profhilo as a really really hydrating facial, but rather than layering the products on top of the skin, you are injecting it into the skin. This will give you that lit-from-within glow and be able to give the entire face a glowy complexion, rather than just certain areas. It works as an under-skin nourishment for underlying tissues.

How long does each treatment last?

Dermal Filler - Results vary from person to person, but clients can usually expect their dermal fillers to last between 6 to 24 months. This depends largely on the personal individual metabolism and skin care regimen, as well as the area treated. We recommend getting treatments once or twice a year (depending on the area) to achieve and maintain your desired look.

Profhilo - Again results will vary from person to person, however, typically they last 6-9 months depending on your age, skin type and metabolism. We recommend that you have maintenance treatments at least once a year to maintain the best results.



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So which one should you choose, dermal filler or Profhilo?

So while both treatments are beneficial to most people, when you're deciding which one to get, it's important to think long and hard about what you want to get out of it. If you're wanting to plump your pout or cheeks, then dermal fillers are the way to go as results are instantaneous. But if you want to give your face an all-over glow-up and give it an unmatched hydration boost then you might want to look into Profhilo which is a more gradual process to skin enhancement.

If you want to speak to an expert about how best to reach your specific skincare goals, then book a complementary consultation with us at Caci Clinic Kumeu and our skilled nurse will be able to offer you advice on which treatment is right for you. While they both have significant differences, they both offer exceptional results!

Ask Dr Heather

What is filler made of?

Anon, Whenuapai.

Dermal filler is commonly made of Hyaluronic Acid (HA). HA naturally occurs in our tissues and attracts water to help hydrate them. Filler contains artificially made HA, chemically bonded together with various degrees of cross-linking to create different gels. The more cross-linked a filler, the firmer the gel. The firmer the gel, the longer it lasts in tissues and the better it is as mimicking bone lost to ageing. Different fillers are injected into different areas of the face



to replace lost tissue. When done appropriately, this leads to a harmonious, natural result where it is difficult to tell if someone has had "work" done. Too much filler leads to a puffy overdone look, as does too firm filler too close to the skin's surface as modelled by many in the media (think girls of "Married at First Sight Australia").

HA filler can be dissolved with the enzyme Hyaluronidase, also a naturally occurring entity we make in our tissues. Cosmetic injectors should always have this at hand for dissolving HA filler in cases of emergency such as blocked blood vessels, as well as correcting overdone or undesirable results. Irreversible fillers such as calcium hydroxyapatite are used less frequently; the latter used more commonly for skin rejuvenation and reduction in fine lines, although some also use it to alter facial structure.

Historically fillers such as silicone have been injected, however thankfully this is no longer a common occurrence as a raft of



complications have been described with its use including chronic inflammation, lumps, swelling and skin changes.

The world of fillers is a rapidly growing one. Products are becoming increasingly safer with better testing leading to improved outcomes. Better results are achieved by injectors who appreciate the nuances of these products existing amongst a saturated market, coupled with their technical skills. Just as our faces are multifaceted, so too should be our injectors.

Dr Heather Anderson is a Cosmetic Medicine and Urgent Care/ Emergency Doctor who practises in her own clinic at ALLOR Cosmetic Medicine in Whenuapai. If you have a question for Dr Heather you'd like answered anonymously in the magazine, please email askdrheather@allor.co.nz.

A callout to stressed mums

This month @LiveChiropractic is presenting a FREE health workshop all about stress: how it works, why it affects your health, and what you can do about it, and since May is Mom's month, we've made it specifically for her.

Stress has been linked with poorsleep, anxiety, depression, addiction, and chronic pain. However, learning how to handle stress can actually result in INCREASED health and vitality.



Monthly Health Workshop - 7pm May 22 STRESS - Unlocking your health & vitality Book your ticket now - It's FREE

This workshop is guaranteed to equip you with the proper tools to help you LIVE up to your potential. Because your family deserves you at your best.





67 Brigham Creek Road, Whenuapai www.dtdentureclinic.co.nz P: (09) 416 5072

Event Details:

• When: 7pm Wednesday, May 22

• Where: Live Chiropractic - 306a Main Road, Huapai (next to the Art Centre)

• Refreshments: Snacks & kombucha provided

Spaces are limited, so please book early to avoid disappointment. Booking workshops can be done by clicking "book appointment here" on our website www.livechiropractic.co.nz.

SWAN Skin Wellbeing and Nutrition

Hello everyone, I'm excited to introduce myself to you all. My name is Sarah, and I'm deeply passionate about skincare, digestive health, allergies and intolerances as well as stress management. I find there is always a link between these within the body.

It's my mission to guide you towards holistic wellbeing through personalised approaches tailored specifically for you. Whether

you're seeking to rebalance your skin health, address digestive concerns, or manage stress levels, I'm here to support you every step of the way. You don't have to live with skin issues, suffer from a sore or bloated gut daily, or feel overwhelmed by stress. Together, we can embark on a journey to healing, by understanding the links and embracing one rejuvenated skin, balanced gut, and stress-free



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My services include: Digestive &/or Skin Consultations, Tailored Nutrition Guidance, Treatment Facials, Relaxing Reflexology Facials and Swedish Massage.

Let's start this journey together towards a healthier, happier you.

Visit SWAN Skin Wellbeing and Nutrition on the Main Road, Kumeu, for a holistic wellness experience. Discover a path that nurtures your well-being, enhances skin radiance, and resets your digestive health. Book online www.swanskinandnutrition.com or email swan. skinandnutrition@gmail.com Sarah Tumulty, Functional Skincare Practitioner and Nutritionist

Meet Nerissa Leach: Expert in pelvic health physic

Pelvic health is an essential aspect of overall well-being that often goes overlooked. Yet, conditions such as pelvic pain, urinary incontinence, and pelvic floor dysfunction can significantly impact one's quality of life. This is where Nerissa Leach, a dedicated pelvic health physiotherapist at Kumeu Physio, steps in to provide expert care and support.



With a passion for helping individuals regain control over their pelvic health, Nerissa brings a wealth of experience

and knowledge to her practice. Trained in physiotherapy with qualifications in pelvic health, she understands the intricacies of the pelvic region and how it affects various bodily functions.

What sets Nerissa apart is her holistic approach to treatment. She recognises that pelvic health issues often stem from a combination of physical, psychological, and lifestyle factors. Therefore, her assessments are comprehensive, taking into account not just the symptoms but also the underlying causes.

Nerissa believes in empowering her patients through education and personalised treatment plans. Whether it's through manual therapy techniques, pelvic floor exercises, or lifestyle modifications, she works closely with each individual to develop strategies that address their specific needs and goals.

Moreover, Nerissa creates a safe and supportive environment where patients feel comfortable discussing sensitive issues related to their pelvic health. She understands the importance of open communication in the healing process and strives to establish trust and rapport with everyone under her care.



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At Kumeu Physio, Nerissa Leach is committed to making a positive difference in the lives of her patients. By offering expert pelvic health physiotherapy, she helps individuals regain confidence, improve their quality of life, and ultimately, thrive. If you're experiencing pelvic health issues, don't hesitate to reach out and schedule a consultation with Nerissa today. Your journey to better pelvic health starts here. Phone 09 412 9063 or info@kumeuphysio.co.nz.

Get to know David Paek: Your trusted acupuncturist

When it comes to your health journey, having the right acupuncturist by your side can make all the difference. At NorthWest Physio +, we're thrilled to introduce you to David Paek, a dedicated professional committed to helping you achieve your health goals. With David's expertise and compassionate care, you can expect top-notch treatment tailored to your individual needs.



David brings a wealth of

experience and expertise to his practice. Trained in acupuncture with a focus on musculoskeletal and sports injuries, he has a deep understanding of the human body and how it functions. Whether you're recovering from an injury, managing chronic pain, or seeking to optimise your overall well-being, David has the skills and knowledge to guide you every step of the way.

What sets David apart is his personalised approach to treatment. He takes the time to listen to your concerns, thoroughly assess your condition, and develop a customised treatment plan that addresses your unique needs and goals. Whether it's through acupuncture, herbal medicine, or lifestyle advice, David empowers you to take an active role in your healing journey.

David is available to see patients on Mondays and Thursdays at NorthWest Physio +. His dedication to providing high-quality care means that you can trust you're in good hands whenever you visit our clinic. Whether you're dealing with a nagging injury or simply want to optimise your physical health, David is here to help you reach your full potential.

If you're ready to experience the benefits of expert acupuncture care, don't hesitate to schedule an appointment with David Paek at NorthWest Physio +. Your journey to a healthier, happier you starts now.



Mentorship · Peer Suppor Alternative Therapies Wahine Wellness Workshops · Events Community Connections 4B Shamrock Drive, Kumeu, phone 09 412 2945, www. northwestphysioplus.co.nz.

Can poor balance lead to ankle sprains?

Ankle

Sprains

Ankle sprains are incredibly common, affecting people in various activities, from sports to everyday life. While their frequency might downplay their severity, it's essential to recognise that poor balance can significantly increase the risk of such injuries.

Why are ankles particularly vulnerable to injuries related to poor balance? Our ankles bear the weight of our entire body when we stand on one Reduced balance and stiffness following an ankle sprain can cause pain long after the original injury has healed.



foot. They provide both agility and stability, allowing movement in multiple directions. However, this complexity also means they're susceptible to injury, especially during sudden movements, tiptoe activities, or jumping and landing.

Most of us naturally favour one side of our body for activities, including balance. Just as we are left- or right-handed, we often have a dominant leg. This imbalance can leave one leg weaker and more prone to injury than the other.

Reduced balance not only increases injury risk but also leads to inefficient muscle activation. Improving balance enhances overall movement efficiency, even without significant gains in muscle strength.

Balancing exercises are often overlooked in physical training, but they can yield quick improvements. Try a simple test: stand on each leg for two minutes with your eyes closed. If it's challenging, consider incorporating balance exercises into your routine.

Your physiotherapist can identify balance deficits and create a tailored training programme for improvement. Book an appointment to receive personalised guidance. Remember, this information doesn't replace medical advice, so always consult a healthcare professional for individual concerns.

Take Action Today

aradoxx

Contact our Hobsonville or Riverhead clinic to schedule an appointment. Let us help you achieve better balance and prevent ankle sprains. Call us at 09 416 4455 (Hobsonville) or 027 313 6036 (Riverhead), or book online now. Let us help you find freedom in



Area Columists Getting a child ready for a new sibling

Here at Country Bears, we have always known the importance of family and community; we love it when our existing families grow and we wait in anticipation for the sibling. This new arrival brings so much joy, love and excitement for the adults, but how does a child respond or try to make sense of what is happening? How do they comprehend that their world will be changing? While a child can exhibit excitement, it may also bring other emotions, such as confusion, worry and jealousy. During this time,



we often see children's behaviour change, for example, a child reverting back to baby talk or behaving like a baby, wanting to wear a nappy or drink from a bottle. We also witness the child's toilet learning or habits change, or they show challenging behaviour. This may be a result of the child feeling unsure or possibly that when the baby comes along, they may not be loved or wanted. All of this is totally normal and the child may just need extra compassion, connection and understanding from the adults in their lives.

I remember when I was studying (yes, a while ago now), I will always remember one of my tutors talking about this, the arrival of a new sibling and the ripple effects. After discussion in our class (all female), her comment made the room go silent. She said to us: "When a child gets a sibling, their emotions could be the same as yourself, if your husband brought home a new wife" you could hear a pin drop! This totally put things into perspective for me and made me realise the impact that a new sibling could have on a child.

Engaging with your child throughout the journey will help them gain an understanding and give them some time to process the new arrival. This is especially important with one-on-one interactions; choose something that the child enjoys, or read them a book, just a few extra minutes of one-on-one connection. This will help assure the child they still have your attention, time and love - that they do matter. Then, continue to do this when baby arrives. There are a lot of great children books and resources that can help communicate in a way the child may understand.

It is important to keep to the same routine as possible when the baby comes along, to help ease everyone in this transition. Depending on the age of the child, you may want to get them to become involved in picking out toys or books for the new baby, asking them, "what shall we call them?". Small jobs like getting a nappy or helping at bath time with make the child feel important and included.



If your child is already at a preschool and you're expecting a new baby, communication is so important in supporting the child transition into their new family dynamic. This is something we strive for with our parents, as we know it will always be in the best interest of the child.

Country Bears - a friendly and engaging family atmosphere, reflected by our beliefs. With over 28 years of experience, Country Bears is the name in childcare that you can trust. We are proud of who we are and how we got here, and we are committed to continue to provide this Country Bears quality for another generation.

Please feel free to come and have a look at our beautifully placed Centre with our professional and caring team of teachers. Check us out on our Facebook page: www.facebook.com/cbearsecc

Banks, insurers and councils targeting property owners

By Guy Wishart, Kumeu Community Action (KHRRA) Opinion Piece

The Northwest and parts of West Auckland have experienced some of the worst severe weather events in Auckland since 2021.

We have had 42 years since the last major floods of the late 1970s.

But the last few years have changed everything, particularly for properties on flood or slip prone land.

This does not include those properties affected by notices of requirement by Supporting Growth that has added further uncertainty to the Kumeu community's future.

The Auckland Council has updated its flood maps to match the modelling for a 3.8 degree Celsius increase in temperature. This temperature rise means more severe flooding along with more severe droughts, winds, fire risk and an increased likelihood of slips.

It's not a pretty picture, but NIWA and most credible international climate scientists are in agreement about the likely patterns ahead.

Even without a heated discussion about the validity of the modelling, insurers and banks are already responding.

New Zealand is increasingly being regarded as an unsafe bet for insurers. They are in the business of making money - not losing it.

So a country with a risk of severe earthquakes in several of its major cities (including its capital), eruptions, tsunami, droughts, floods, slips and fires to name the most likely, it's not an easy place to make that money.

Although the Australian-owned banks controlling most of the lending in New Zealand have made record profits (even more return



Area Columists

on capital than in Australia) they are keen to avoid any chance of reducing that profit.

The council's modelling on their flood viewer has vastly increased the sea of blue ink that has now spread out through areas that have never had homes flooded but are predicted to do so in the future.

Coastal inundation areas are also included with the viewer with Parakai largely expected to be under sea water with a 3.8 degree C temperature rise.

The follow-on effects of this are that property owners who are recorded as being on the future enlarged flood plains are now at risk of not being able to sell their properties as easily. Real estate agents get push back from buyers who are not keen to risk the uncertainty of buying anything that is on or near the flood plain areas recorded on the viewer. If that doesn't put the buyers off, the banks are now increasingly refusing to lend on properties with this risk associated with them. If you get a loan but can't be insured the banks will likely not proceed with the loan.

So this is the ugly situation that thousands of property owners in Auckland and across the country find themselves in, me included.

Councils and government have talked about a "managed retreat," but this is not what is happening here.

This is a potentially chaotic situation where market forces strand vulnerable property owners leaving them with a deep sense of uncertainty and anxiety as they wait for local and central government to catch up and start managing the wider developing situation beyond the current categorisation process.

What do we need from the Auckland Council and Central Government?

We need them to get in front of the potential fallout as insurers and banks exit risk prone properties, and to devise a plan that will give citizens and property owners certainty that they have a plan to "manage" the situation.

Sadly, this comes at a time of budget problems with councils and a government in austerity mode.

In spite of this, both councils and government are charged with looking after their ratepayers and citizens as well as they can.

We do not want to see a whole lot of hand wringing, concerned faces and no action. We are past all that. We need a plan for "managed retreat" that doesn't leave thousands of unfortunate victims suffering from poor forward planning and an inability to look after property owners, leasees and renters during what is likely to be a difficult upcoming few years.

Go to the Flood Viewer link- www.experience.arcgis.com/.../ cbde7f2134404f4d90adce5... for more information.



It's time to address the elephant

In essence, having an elephant in the room signifies a glaring issue or challenging circumstance that everyone avoids addressing. So, let's confront the elephant in the room. It's a major factor



contributing to the downfall of many businesses, and it's high time we acknowledge it openly.

Neglecting this fundamental aspect of your business renders everything else irrelevant.

Can you hazard a guess? It's not even the calibre of your hires. It's not your marketing strategies or even your branding efforts.

The primary reason behind the staggering failure rates of small businesses is their inability to effectively sell their products or services. It's a fact, no sugarcoating, no falsehoods. You don't need a meticulously crafted brand identity to start generating revenue for your business.

No matter how many branding experts insist otherwise, it's simply not the case. Drawing from my experience as a multi-business owner who has built one company from \$0 to \$10M turnover and helped 100's and 100's of businesses to grow revenue, I can assert unequivocally that salesmanship is the paramount factor in business success. Without sales is the number one reason why businesses fail!

We hear often from business owners "I despise sales. Can't I delegate it to someone more skilled?" True, you absolutely can, but let me explain why that would be a monumental error in your entrepreneurial journey. You are placing the entire burden of driving revenue on another individual which will leave you and them in a bind because you lack a comprehensive understanding of your business's sales strategy, plan, activity, and sales cycle.

This lack of understanding of your sales cycle will hinder your ability to properly train someone.

You won't fully grasp your customers' objections. You won't be able to coach and support your sales team if you don't even have a strategy, let alone a plan. You won't have a solid process in place to effectively train someone else.

The only way to truly comprehend the sales process is to dive in and sell! Immerse yourself in the nitty-gritty of sales and start generating revenue for your business. The moment you empower yourself as a salesperson in your business is the moment your business will grow.

Chris Penk MP for Kaipara ki Mahurangi

Here to help

134 Main Road, Huapai • 🕜 christopherpenk chris.penkmp@parliament.govt.nz • <u>09 412 2496</u>

National 2

Area Columists

Email businessadvice@theengine.biz to receive your free 30min consultation on how to embrace 'sales' as a leader in your business.

Experience a Reiki session

Reiki is a word a lot of people have now heard of, but not everyone really knows what Reiki is. Reiki comes for a Japanese word meaning "Universal Lifeforce Energy".

A Reiki session is performed by a trained Reiki Practitioner who has received an attunement and training from a Reiki Master. A session usually last for about an hour, the recipient remains fully clothed, and the Practitioner gently places their hands on various parts of the body (or just above the body) and allows the Reiki energy to flow. The hand positions used have been designed to cover all the major organs and chakras.



During a Reiki session, everyone will experience it different way, some of the common experiences are heat, coolness, tingling, some may not feel anything, that is also perfectly normal. Most people feel very relaxed after the session and it's not uncommon for people to fall asleep during the session. It has been thought that an hour's Reiki session is similar to 8 hours sleep.

Reiki has become very popular in hospitals, rest homes and is used at palliative care centres. Studies have shown that Reiki can assist people with cancer and other illnesses.

Animals love to receive Reiki. There are various practitioners who work on animals such as horses, dogs and even cats.

Today, there are many forms and variations of Reiki, at Astramana[™] Healing Services we offer the following styles of Reiki: Usui, Holy Fire iii Reiki and Karuna[®], Gendai and Komyo Reiki (the latter two are Traditional Japanese Reiki). We offer classes in these methods of Reiki. Feel free to view our website to see what classes we have available. If you have a group of friends interested in learning Reiki, reach out to us and we will be happy to arrange an exclusive class for you and your friends.

Astramana[™] Healing Services, was founded by International Reiki Master-Teacher Jason Mackenzie. Having practised and taught Reiki here in New Zealand and internationally for over 20 years, he would like to introduce you to the stress-free art of Reiki. Regular classes are available for those who wish to learn and a mobile service is available for those who wish to receive a treatment.

Visit our website: www.astramana.com, www.astramana.co.nz or



email us at astramana@gmail.com or call us on 021 0277 0836 with any questions or to book yourself a journey back in time. We are available for tarot readings, Reiki, and other classes.

Citizen Advice Bureau

Plain down-to-earth information in easy-tounderstand English is just part of the positive feedback from Citizen Advice Bureau's new Youth Tool Kete.

"Following the launch of the kete, it's been great to hear how relevant it has been for clients, including adults



who have English as a second language," says Rani Timoti, CAB Helensville manager.

She showed participants at last month's Community Support Network group so they could check it out and pass to their young family and friends.

The design is also a bonus in presenting information or help. "It was easy to use and understand. I like the colours and the animation characters. My friends would really learn from the different topics which help us out as youth," says Shavaughn Hill-Khan, 17, who is connected to Haranui Marae.

The kete supports young people deal with "adulting" and all the new challenges it brings- whether it's about employment, flatting, buying a car, getting ID sorted or understanding insurance.

"Rest assured there's no misinformation or disinformation here. Our information is current, correct and crucial for youth to thrive in their communities," says Rani.

A Youth Engagement Report has also timed with the kete launch from CABNZ. It spotlights on issues facing young people throughout NZ, particularly a year of enquiries to CABs from clients aged under 25.

Rani says there also seems to be a need to provide reassurance for clients who want to check if they're on the right track or following proper procedures for all sorts of issues.

CAB Helensville also refers clients to specialist services.

"This is seen so clearly with our own South Kaipara networking for our locals with organisations and groups who go the extra mile even with their own constraints," says Rani.

Check out the Youth Tool Kete on our website at cab.org.nz to chat



Area Columists

online or email us.

Or if you want to see some friendly faces come and see us at 16 Commercial Rd, Monday to Friday from 10am to 1pm or Saturday, 10am to noon.

Caption: Shavaughn Hill-Khan, 17, researches information from the new Youth Tool Kete provided by Citizens Advice Bureau.

Unlock the Healing Powers of Hydrotherapy

In today's fast-paced world, finding moments of tranquility and relaxation is essential for maintaining our well-being. Trueform Spa Pools offer more than just a luxurious escape; they provide a myriad of health benefits that can transform your life. From easing muscle tension to promoting better sleep, the therapeutic effects of hydrotherapy are truly remarkable.



Relaxation and Rejuvenation - Life can be hectic, but Trueform Spa Pools offer a sanctuary where you can unwind and rejuvenate both body and mind. Hydrotherapy, which combines heat, buoyancy, and massage, is known to relax muscles, improve circulation, and alleviate pain and tension. Whether you're seeking relief from back pain or simply craving some R&R, a soak in a Trueform Spa Pool is the perfect solution.

Arthritis Relief - For the 647,000 New Zealanders affected by arthritis, Trueform Spa Pools offer much-needed relief. The warm, soothing water can help relax joints and muscles, reducing stiffness and discomfort. With regular use, spa therapy can keep joints moving, preserve strength, and protect against further damage, providing a natural alternative to prescription medications.

Healing for Farm Workers - In the heart of New Zealand's agricultural landscape, farm workers toil tirelessly to sustain our nation's economy. Yet, their demanding work often takes a toll on their bodies, leaving them in need of restorative care. Trueform Spa Pools provide much-needed relief by relaxing muscles, improving circulation, and alleviating tension. For farm workers who spend long hours in physically taxing conditions, a soak in a spa pool is not just a luxury-it's a vital investment in their well-being.

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Enhanced Sleep Quality - A good night's sleep is essential for overall health and well-being. Trueform Spa Pools can help you achieve deeper, more restful sleep by promoting relaxation and lowering your body's internal temperature. As your core temperature drops after leaving the water, your body signals that it's time to sleep, leading to a more peaceful slumber.

Cardiovascular Health - Immersing yourself in water up to your neck, as offered by Trueform Spa Pools, provides a cardiovascular workout that keeps your heart healthy. The pressure of the water increases cardiac volume, helping to improve circulation and lower blood pressure. For those at risk of heart disease or hypertension, regular spa sessions can be a valuable addition to their health regimen.

Weight Management and Diabetes Control - Studies have shown that regular spa sessions can aid in weight loss and help regulate blood sugar levels in individuals with diabetes. By simply soaking in a Trueform Spa Pool for 30 minutes, six days a week, participants were able to achieve significant improvements in their health without altering their diet or exercise routine.

Skin Cleansing and Headache Relief - The heat from Trueform Spa Pools opens up pores, allowing water to cleanse the skin of impurities and toxins. Additionally, the relaxation and warmth provided by spa therapy can help reduce headaches by dilating blood vessels and alleviating pressure in the head.

Boosted Self-Esteem and Reduced Anxiety - Feeling good about yourself starts from within, and Trueform Spa Pools can help enhance your self-esteem and confidence. By providing a moment of relaxation and rejuvenation, spa therapy can uplift your mood and alleviate anxiety, leaving you feeling more positive and self-assured.

Experience the transformative power of hydrotherapy with Trueform Spa Pools. Whether you're seeking relief from physical ailments or simply craving a moment of serenity, our spa pools offer a sanctuary where you can truly unwind and embrace a healthier, happier lifestyle.

Discover the difference Trueform can make in your life today.

Warren Leslie - Managing Director, Trueform Spa Pools www. trueformspas.co.nz.

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Budgets are tight and advertising is often expensive, but it's nice to know that someone is making it easy and cost effective. For \$100 plus GST you can be exposed to over 20,000 locals for a whole month. That is only \$3.30 a day. For more information email our editor at editorial@kumeucourier.co.nz.



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