FREE monthly community magazine for Kumeu & surrounding townships

Kumeu Courier

- Safer communities
- Home & garden
- Health & beauty
- Property market report

Pet Patch - NEW LOCATION 1 Shamrock Drive, Kumeu



Greetings

Hard to believe Christmas is less than three months away.

And I thought things like the cost-of-living drama were supposed to get better this year.

It hasn't for my family but hopefully that will change soon.

At least US President Donald Trump hasn't yet been able to make his tariffs stick everywhere.

He campaigned for the presidency on the promise of a better economy, engineered in part by tariffs that he believed would lower costs and bring in a new golden era.

That seemed to find favour with voters but Donald's plans were criticised by many experts warning that a tax on imports would raise prices for US businesses and consumers and slow growth.

US employment growth has fallen this year and thousands of jobs have gone.

About 71% of manufacturers questioned by the Federal Reserve Dallas branch said the tariffs (from 10% to 50% on most imports) had a negative impact on their business, raising resource costs and impacting profits.

On August 29, the United States Court of Appeals for the Federal Circuit ruled seven to four that Donald Trump had exceeded his authority under the International Emergency Economic Powers Act (IEEPA) but it allowed the tariffs to remain in effect until October 14, 2025, to provide time for an appeal to the Supreme Court.

Several countries have raised the tariffs with the World Trade Organisation (WTO) but the US has paralysed the WTO since 2019 by blocking new appointments to its appellate body, so no final rulings can be made, according to some

If the US Supreme Court continues to uphold the ruling that Donald Trump exceeded his authority under IEEPA, is that likely to see the tariffs dropped?

I doubt Donald will let the issue go, just like his immigration and National Guard policies.

New Zealand will no doubt raise the price for wine and other goods it sells to the US.

Donald Trump's US administration announced a 15% tariff on New Zealand exports in early August - up from the 10% initially announced.

So what happens now?

Hopefully there are no tariffs and Donald Trump will be booted out in the next US presidential election on November 7, 2028, before he stuffs up the world.

Editor, Geoff Dobson



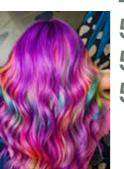
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Health & Beauty

Area Columnists





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Circulation is 10,000 print copies. Advertising starts at only \$100 + gst which includes a business card, editorial and an image. Get in touch with Gabrielle today

editorial@kumeucourier.co.nz

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COVER PHOTO: Pet Patch with Ruby the co-owner PRINT RUN: 10.000 copies. Treehouse Print EMAIL DATABASE: Sublime NZ

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People & Places

KUMEUCOURIER.CO.NZ

Pet Patch - Our Story



Independent, local, and proudly community-minded

Pet Patch is an independent pet and (when available) grooming hub based in Kumeu, New Zealand - founded and owned by Ruby

Scott-Smith and Ryan Gedye. We're built on a simple belief: when you care for pets like family and serve your community with heart, good things grow.

How it started - After more than 15 years in the New Zealand pet industry and Zoo. Ruby and Ryan set out to create the kind of store they wished existed: knowledgeable, welcoming, and genuinely focused on pet wellbeing. Pet Patch opened its doors in 2022 with a small but mighty footprint, quickly becoming a trusted local stop for nutrition advice, honest product recommendations, and friendly service.

As our customer base grew, so did our ambitions. We've been actively working on a larger premises in Kumeu to better serve the community - with more space for product ranges, education, rescue partnerships, and community events. (Watch this space!)

Meet the owners - Ruby Scott-Smith (Co-Owner). Ruby grew up in Taupaki and has always wanted to work with animals. She started her time at an independent pet store then moved into repping in the pet industry. During her teenage years Ruby remembers getting off the bus and spending endless amounts of time at the small pet store in Huapai and dreamed of one day having her own store in her local town, and in 2022 that became a reality. She has also volunteered with the Kakapo Recovery program spending 3 weeks working with them during the breeding season and loves to support our amazing NZ wildlife.

Ryan (Co-Owner). Growing up in Waitakere, Ryan started working in a pet retail store at the age of 13, volunteering and learning everything through observing and practical work. His dream since being a child was to be a Zoo Keeper, a dream he achieved after studying at uni. He worked at Auckland Zoo as well as Butterfly Creek and has a special place for birds and Crocodiles. In amongst this time at the Zoo he worked at different pet stores (both





independent and Corporate) as a manager until he finally decided to start his own store in the local community. He has worked on helping to breed and release Weta back into the wild and enjoys all things animals!

Together Ruby and Ryan have a true and genuine passion for bringing pet owners the right advice and products as well as customer service and pet knowledge. They are both passionate about protecting the NZ wildlife and educating owners on how they can contribute to keeping pets and wildlife safe. They balance heart and detail community impact with smart, sustainable growth.

What we do - We're more than shelves and price tags. At Pet Patch, you'll find:

- Nutrition-first guidance across dogs, cats, fish, reptiles, birds, and small animals - with premium options like Orijen, ACANA, Ziwi Peak, and curated NZ brands and treats.
- Thoughtful product ranges for everyday care: enrichment toys, training tools, habitat and tank supplies. litter and hygiene essentials, and treats that actually earn their keep.



- Hands-on help & honest advice from harness fittings and tank setup tips to "what should I feed?" questions and troubleshooting for new pet parents.
- Grooming support: a practical selection of grooming tools and skincare, in-store grooming appointments or referrals to trusted partners.
- Education, always: in-store chats, printable care guides, and digital resources to help you feel confident at home.

Come and see us at 1 Shamrock Drive, Kumeu

PM's visit



"Inspiring", "exciting"
- words from Prime
Minister Christopher
Luxon during a visit to
machine manufacturer
and automation
experts Motion Design
in Wookey Lane, Kumeu.

Christopher spent a day

in the Northwest visiting the Foodie Asian Supermarket near Mitre 10 Mega Westgate, Motion Design, and then the Settlers Country Manor in Waimauku for a function. He was hosted by the Minister of Small Business and Manufacturing, Kaipara ki Mahurangi MP Chris Penk.

The Kumeu Courier featured Motion Design on pages four and five in the February 2017 magazine when the then Muriwai-based robotics specialist firm won two Auckland business awards and just missed out on a third award.

It included directors Tim Brown and Gary Anderson with the awards, both also greeting the PM at the Kumeu factory where Christopher was shown various robotic machines – including a stacker, straw counter and paper folder. He told about 30 people at the Motion Design event he spent about 30 years studying small business and believes it's the way to go for prosperity in New Zealand, particularly in supplying know=how and new technology overseas. Motion Design has been based in Kumeu nearly a year now and intends celebrating 30 years in 2026 since it was formed by Frank Calis and Mark Page.

The Coalition Government is keen to support businesses like Motion Design which has two Auckland premises and one in Hamilton and about 30 staff. A leading provider

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of industrial automation and robotics in New Zealand, Motion Design also exports to key markets. It is well known among dairy laboratories world-wide and in the agricultural sector.

visit www.motiondesign.nz for more information.

Managing diabetes for better healing



If you've ever been asked by your physiotherapist, "Do you have diabetes?", it's not just small talk. Diabetes can influence how your body heals and knowing this helps us tailor your care.

Why diabetes can affect recovery

Healthy blood flow is vital for healing. Your blood vessels expand and contract to deliver oxygen and nutrients to injured tissues.

Over time, high blood sugar can make vessel walls stiff, reducing circulation to the injury site and slowing recovery.

Nerve health can also be affected, especially in the hands and feet. Reduced sensation can mean you don't notice when an injury is worsening, delaying treatment.

How your physio can help

Some people with diabetes may take longer to recover from injuries - sometimes up to twice as long. By letting your physiotherapist know about your condition, we can adjust your treatment, monitor progress, and support optimal healing.

Not everyone with diabetes experiences delays, but being proactive matters. We can provide tailored exercises, circulation-boosting strategies, and advice to help keep you active and safe.

Ask us about It

If you're managing diabetes and recovering from an injury, talk to your physiotherapist. We're here to help you heal well, stay mobile, and get back to doing what you love.

Riverhead Physiotherapy & Pilates: 027 313 6036

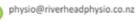
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People & Places

"Bathroom Clues: What the Colour of Blood Can Tell You"

It's not the most glamorous topic, but sometimes your bathroom visit holds important clues about your health. One of the most common – and most confusing – is blood in the stool. The colour and appearance can actually tell us a lot about what's happening inside.

If you notice bright red blood, it often means the source is lower down, like haemorrhoids or a small tear in the anal lining. While uncomfortable, these are usually not serious. Still, if it happens repeatedly, it's worth checking out.

Dark red or maroon blood, on the other hand, may suggest bleeding higher in the colon. This can be a sign of polyps, diverticulosis, or other conditions that need medical attention.

Finally, black, tarry stools are a red flag that bleeding might be coming from even higher up in the digestive tract, like the stomach or small intestine. These always need urgent evaluation.

The takeaway? Blood is never something to ignore. Even when the cause is harmless, only a proper exam or endoscopy can confirm it. And the earlier a problem is found, the easier it is to treat.

Your bathroom may not feel like the place you'd find

valuable health information – but sometimes, the bowl is your body's way of waving a flag. If you're seeing red (or black), don't guess. Get checked.

Quick Guide to Stool Colours

- Bright red: Often haemorrhoids or lower bowel bleeding.
- Dark red/maroon: Possible bleeding higher in the colon.
- Black/tarry: Urgent may mean bleeding from stomach or small intestine.

At Waitemata Endoscopy, we accept referrals from GP's, other specialists, and self-referrals. We can offer appointments within 7 days by matching you with the availability of our experienced specialists. To meet the team at Waitemata Endoscopy, visit www. waitemataendoscopy.co.nz

Mr Andrew Herd

General & Colorectal Surgeon and Endoscopist





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www.waitemataendoscopy.co.nz/referrals

WE have you covered from 'Top to Bottom'





URGENT APPOINTMENTS AVAILABLE



The fun side of hair at Zash Hair



At Zash Hair, we know hair is way too fun to be taken too seriously. Sure, it can make or break your morning mood, but let's be honest-half the fun is in its little quirks. A good hair day feels like strutting down a runway (even if it's just the supermarket aisle), and a rebellious curl? Well, that's just your hair showing off its sense of humour.

We love the drama of a bold chop, the thrill of a new colour, and the pure joy of a blow-dry that makes you feel like you should probably star in your own music video. Hair has a way of giving you that extra spark-the kind that makes you grin at your reflection a little longer than usual.

And when it misbehaves? We laugh. Frizz, cowlicks, windswept chaos-it's all part of the story. Hair isn't meant to sit perfectly still; it's meant to dance, bounce, swish, and occasionally stage a little rebellion.

At Zash Hair, we don't just style your hair-we celebrate it. Whether you're feeling daring, playful, or just need a lift (literally and emotionally), we've got you. Because hair should make you happy, not stressed. And if you can't have a laugh with your locks, what's the point?

So come in, let's play with your look, and send you out into the world with hair that's full of personality-just like you.

Call us today Zash Hair 021814663, 77 Waitakere Road





Nourish & Glow at lovesoul



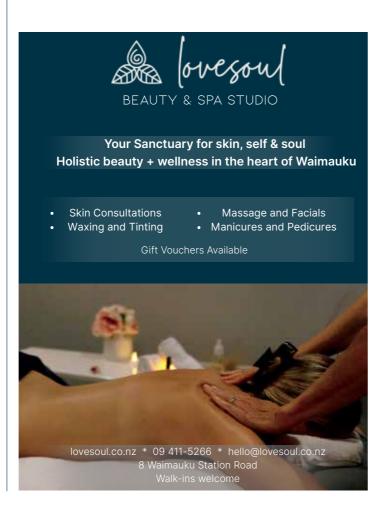
At lovesoul Beauty & Spa Studio, we believe true beauty begins from within. When you nourish your body with the right foods, supplements, and rituals, it shows on your skin.

This month we're focusing on Beauty from Within with the support of the Bestow free cleanse programmes. These gentle cleanses reset your body and support gut health - the foundation of glowing skin. Our team can guide you through the options in-studio and help you choose the supplements to match.

To complement your inner nourishment, enjoy our Spring Awakening Package: a 60-minute Wellness Facial and a 60-minute Relaxation Massage for \$235. Upgrade to the Hydration Boost Firming Facial (+\$20) or Hot Stone Massage (+\$50).

We also stock the full range of Janine Tait and Bestow cookbooks, and Christmas bookings are filling fast.

Let us help you nourish and glow - inside and out. lovesoul • Beauty & Spa Studio



People & Places

Reducing the cost of funerals



Much has been written lately on the high cost of funerals. The majority of New Zealand funerals are owned by overseas corporate entities, with shareholders baying for higher returns, and this in turn, is reflected in their higher pricing.

As an independently owned funeral home, Manning Funeral Cottage, has the freedom to set

their own fees, making funerals more cost-effective, e.g. Manning Funeral Cottage charges \$3750.00 plus the cost of medical certificates for a no service funeral, whereas some corporate funeral homes are now charging upwards of \$7K - and providing less.

A funeral cost comprises two components; the Professional Services Fee which is payable to the funeral home for the services they provide, and secondly, the disbursements, which are payable to a third party. Disbursements may include some, or all of the following: venue hire, cremation or burial charges, catering, flowers, orders of services, slideshow, newspaper

notices, celebrant or minister, organist, Medical Referee and a death certificate.

Martha-Louise Asmus of Manning Funeral Cottage strives to make funerals more accessible, while not diminishing the worth of the person who has died, to make their farewell a meaningful one. If you would like to chat with her to hear how you can do this, please call her on 0272 234 797 or email her at mla@manningfunerals.net.nz.

Gently Loved Markets

Get ready to shop preloved for Xmas and discover one-of-a-kind treasures because Gently Loved Markets is back at the Kumeū Community Centre on Sunday the 16th of November for your preloved treasure hunt from 10am till 1pm. Thirty plus stalls with an array of preloved, modern, vintage, retro, and upcycled goodies for all ages. Whether you're a fashion enthusiast, a home decor aficionado, or just someone who loves a good bargain, there is something for everyone at Gently Loved Markets because this treasure trove has got you covered.

Grab a friend and your favourite fabric bag for your preloved fix. All stalls are indoors, free onsite parking and with changing rooms at the venue so you can try before you buy. The event is mainly cash, some stall holders accept bank transfers. gentlylovedmarkets@gmail.com



Laser Plumbing & Roofing Whenuapai – your local plumbing & roofing specialists

Spring is here which not only brings more sunshine and warmer weather, but is an ideal time to sort out some of the post winter jobs around the house.

After a long rainy, windy winter, your gutters and downspouts may be full of leaves and other debris. Blocked gutters and downpipes can cause leaks into your home so spring is a perfect time to clean these out. With the extra time spent indoors during the winter months, you may have also noticed those dripping toilets and taps that you've been meaning to get round to fixing.

Laser Whenuapai is your local one stop shop for all plumbing, roofing and drainage needs.

Maintenance Plumbing – for all your plumbing requirements, from basic tap washers, leaking pipes, the dreaded blocked toilets, or gas work, our maintenance plumbers are here to help – 24 hours a day.

Roofing - we find and fix roof leaks. We also offer complete roofing services...from repairs and gutter cleans right through to full re-roofs.

Project Plumbing -we are specialists in new home plumbing, design and installation as well as home renovations. We also have extensive knowledge and experience in commercial plumbing. Contact us today and we will help manage your project.

Laser Whenuapai has been trading since 1985 - so choosing us means choosing a solid, reliable and experienced company that you can depend on. Not only can we offer you total solutions for all your plumbing and roofing needs, we stand by all our jobs by offering



warranties...and we always use quality New Zealand made products.

Get in touch with us today on 09-417-0110 or whenuapai@ laserplumbing.co.nz. We are open five days a week from 7:30am-4:30pm and are conveniently located at Unit 4, 3 Northside Drive, Whenuapai.



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Safer Community

Fire Safety Checklist for Renters



Renting a home and want to make sure it's fire safe? Here's a quick and easy checklist you can use to spot any risks or hazards that might cause a fire.

Walk through each part of your house and check off each point as you go. If a point doesn't apply to you (for example, if you don't have a fireplace), give it a tick.

Kitchen

- The stovetop is clean and free of any spilled fats or burnt foods.
- The rangehood filters have been cleaned recently.
- There's a fire extinguisher near the kitchen and I know how to use it.

5 KITCHEN FIRE SAFETY TIPS FOR TENANTS



- Never leaving cooking food unattended
- Keeping flammable items away from the stove
- 3 Checking that your stovetop is protected with a Denlar hood
- Cooking at recommended temperatures
- Only using appliances that are in good condition

Living room and bedrooms

- Smoke alarms are working properly and have fresh batteries.

It's your responsibility to make sure batteries are replaced regularly on smoke alarms that are not long-life smoke alarms. These usually have an easily accessed 9-volt battery.

If the smoke alarm stops working you must tell your landlord.

- The fireplace has a screen with a proper fireguard, and the chimney has been checked and/or swept in the last year.
- Powerpoints or multiboards are not overloaded with high wattage appliances like heaters.
- Matches, lighters or other fire starting tools are stored out of reach of children.
- Lights are fitted with the correct bulb size and rating (in watts).
- Electric blankets are in good condition, and not more than 5 years old.
- There's a torch near every bed (in case of emergencies).

Outdoors

- BBQ fittings are tight and secure, and there's at least 1 metre of clear space around the BBQ. Use the soap bubble test [link to BBQs and Gas cylinders page] to make sure there are no leaks.
- Flammable liquids in sheds or garages are stored in appropriate containers.

Laundry

- There's no lint built up in the clothes dryer filter (you should check this after every use).
- The clothes dryer has been checked recently by a professional to ensure there's no dust built up in the back (don't open up the dryer yourself, as this will breach the warranty).
- There's plenty of ventilation and air space around the clothes dryer

If you would like to engage, and are looking for a starting point, call me and I will point you in the right direction

Call Graham McIntyre, Phone 0276 320 421 or email graham.mcintyre@fireandemergency.nz

Graham McIntyre,

Chief Fire Officer -

Waitakere Fire Brigade



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Don't miss out - visit Firesale.nz today and grab the bargains before they're gone.





Is vaccination important for pets?



Vaccinations are one of the most effective ways to protect our pets and prevent the spread of serious diseases in our community. While New Zealand is fortunate to be free of rabies, other

preventable illnesses remain a real concern-especially here in Auckland.

For dogs, parvovirus continues to be a major threat. Outbreaks still occur in unvaccinated populations, and the disease is often fatal, particularly for puppies. Vaccines also protect against distemper and canine hepatitis, which, though less common, can cause lifelong health issues or death. Additionally, kennel cough is prevalent in social dogs, and vaccination helps prevent both illness and transmission.

Another disease of growing importance is leptospirosis. This bacterial infection is carried by rodents and can spread in damp environments, floodwaters, and rural areas. Dogs can contract it through contaminated water or soil, and it can also be passed on to humans, making it a public health concern. Vaccination provides strong protection and is especially recommended for dogs in Auckland, where wetter conditions and urban wildlife increase the risk.

Cats also need protection. Core vaccines guard against feline panleukopenia (cat parvo), calicivirus, and herpesvirus, which cause severe gastrointestinal and respiratory illness. These diseases spread quickly between cats, whether in multi-cat households, shelters, or outdoor neighbourhoods.

Vaccinating pets not only protects individual animals but also reduces the chance of outbreaks across the wider community. It's a simple step that saves lives, prevents suffering, and avoids expensive treatment costs.

As breeding and social seasons approach, now is the ideal time to ensure your dogs and cats are up to date with their vaccinations. **Gary Duggal Huapai Vet Clinic**



Dr Gary Duggal (BVSc)

- + (09) 412 2223
- 371 main road. Huapai
- Huapaivet@gmail.com

Community News

"One defining journey can change everything - Let travel be that spark"



There's a Japanese concept called Misogi - the idea of doing one defining thing each year. It might be something that scares you, something you've always wanted to try, or simply something that takes you out of your daily routine. The practice is said to build confidence, grit, and momentum.

I had my own Misogi this year when I learned to dive in Fiji. The experience taught me lessons I could never have found behind a desk - and that's what travel allows you to experience.

With the release of UK & Europe Early Birds for 2026, it's the perfect time to think about your own Misogi and start planning for a year that could transform you.

Europe is full of wonderful experiences. Here are a few ideas to spark your imagination:

- Glacier Express Switzerland's most scenic rail journey linking Zurich and Geneva.
- Walk the Dalmatian Coast Croatia offers cobbled lanes, fishing villages, harbour promenades and Dubrovnik's dramatic walls.
- Northern Lights A Hurtigruten voyage along Norway's coast is one of the best ways to witness this life-defining wonder.
- Neuschwanstein Castle Step into a fairy tale in Bavaria at the castle that inspired Disneyland.
- Sicily Sip volcanic wines on Mt Etna's slopes, swim at wild beaches, meet locals in fishing villages, and wander Taormina's chic streets.

I hope this inspires some family dinner table chats and gets you dreaming about 2026. Booking early not only locks in savings but also gives you the luxury of time - to prepare, plan, and get excited for the adventures to come. - Namrata Patel



Racer seeks sponsors after winning Toyota trophy series



Lee Zeltwanger of Red Hills Road in Massey/Taupaki won the inaugural 2025 Toyota TR86 Trophy winter series after five podium finishes (three wins, two seconds and two thirds) in his Skunkworks Motorsport

car. The 23-year-old has his sights on the upcoming summer's Toyota Gazoo Racing New Zealand's 2025-26 Bridgestone GR86 Championship, his win earning him free lease of a GR86 car and free support from a racing and championship winning engineer and mechanic, backed by CareVets.

Racing starts at Hampton Downs Motorsport Park on October 31-November 2. However, Lee still needs sponsorships to help pay for fuel, tyres, brakes, maintenance, travel, accommodation, ferry fees and other matters, saying sponsorship packages from \$7000 are available which include race car branding, televised racing and social media.

Coming from an entrepreneurial background helps – dad Rainer is a mechanic and runs Euro West while mum Edith has a natural skin care product business. Both support Lee, who starts as a rookie in the Bridgestone GR86 Championship, with Euro West and Solimara Truly Natural among sponsors including NZ Concrete, Timberworld East Tamaki, Skunkworks Racing and Automoves Racing.

"It's a step up from the winter series," says Lee who looks forward to measuring himself against the competition. He became interested in car racing after seeing the German Grand Prix in Hockenheim in 2007 while visiting grandparents.

He started kart racing at the age of seven and won several junior restricted Kartsport Auckland events and the North Island Sprint Championship, progressing to the BMW E30 and E46 race series and Nazcar Pro Series endurance championships before winning the Toyota TR86 Trophy Series this year, getting to know Formula One

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Lee will race over six weekends in the North and South Islands, including Teretonga near Invercargill on January 23-25 and the Highland Motorsport Park in Cromwell on January 30 to February 1 next year, driving the CareVets Scholarship 2.4 litre 230bhp car.

He will also be supporting the 70th New Zealand Grand Prix in February and Taupo V8 Supercars in April. **Visit www.leezracing.com for more information.**

Bringing certainty to Pet Care in uncertain times

As a local vet and lifelong animal advocate, I've spent countless nights at 111 Vet Clinic Kumeu treating everything from late-night emergencies to routine wellness checks. One thing I've learned after years of seeing pets at their best – and most vulnerable – is that every family deserves access to affordable, proactive veterinary care, no matter the hour.

That's why this month we're introducing a new way to care for your pets: a multi-tiered membership program designed to bring clarity, consistency, and cost reduction to your veterinary experience.

Too often, the decision to seek care comes down to uncertainty – "Can we afford this right now?" or "Do we wait until morning?" Our membership plans are built to eliminate that stress. Whether you're focused on regular check-ups and vaccinations or want full access to discounted consults and after-hours protection, we'll have a plan tailored for your needs.

Members will be able to choose from wellness-focused tiers that include nurse and/or veterinary consults, medication discounts, optional blood testing and acupuncture treatments – all with transparent pricing and built-in savings. For those needing around-the-clock peace of mind, our Elite Afterhours Assurance option keeps your afterhours consult the same as day rates and offers discounts on afterhour medication costs, keeping emergency costs more predictable.

However, this isn't just about cost. It's about quality care and commitment – to your pet's lifelong health and to your peace of mind. If you would like more details about



Dr Fiona Mead BVSc. CVA., PGDipABM

For REGULAR & EMERGENCY vet care we offer:

Tree Dental Check Ups



Healthcare

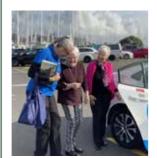
Ask us about our "111 VIP Pet Club" savings

48 Main Road, Kumeu 🔀 office@111vetclinic.co.nz

our pet plans;

visit us today at 48 Main Road, Kumeu or phone us on 09 86 96 111 – the movement toward proactive, worry-free vet care is in your hands. Dr. Fiona Mead Director, 111 Vet Clinic

Transport you can trust



Freedom Companion Driving is a pre-booked personal driving service that provides additional support at either end of the journey. Our personalised service offers a caring, reliable, and often cheaper alternative to taxis.

Our local drivers help seniors, people recovering from illness

or injury, or those with mobility challenges or disabilities get to their appointments on time, in a stress-free and supported way. We also help children and teens who need safe travel to school and after-school activities, and we'll even take your pets to the vet!

Freedom Drivers are ACC Registered Vendors and service providers for the Total Mobility (TM) transport scheme and we accept TM cards, vouchers or 'taxi chits' in most areas. this in real life!! Stay tuned - more murals will be popping up shortly at the field.

Friendly and Reliable Companion Driving Services

Freedom Companion Driving is a pre-booked personal driving service that provides transportation and additional assistance at both ends of the trip.

Established in 2011, we're a Kiwi-owned and operated companion driving service that provides reliable, friendly and safe one-on-one transportation options throughout New Zealand.

We cover the full range of personal transport and companion needs, from assisting people who are elderly, mobility-restricted, or non-drivers to get to their appointments and run their errands - to taking your children to school or their after-school activities. In addition to providing transport, we'll help you find your appointment, carry your bags, and even put your shopping away if you'd like us to.



ACC Approved • Total Mobility Cards • Eftpos

Choosing a reputable funeral service provider with experience is therefore important to achieving the

people is to slow down and take the time to say goodbye. davisfunerals.co.nz



best outcomes. The most important advice we can give

Mitre 10 Mega Westgate hosts BA5 event



More than 100 Business After 5 (BA5) attendees gathered at Mitre 10 Mega Westgate between 5pm and 7pm on Wednesday September 10.

The BA5 event was organised by Business West Association Manager

Garry Bates, pictured second from left, and Mitre 10 Mega Westgate owner Dave Hargreaves, right, with Waitakere Licensing Trust Vice President and Waitakere Indian Association President Sunil Kaushal, left.

The networking evening was held in the expanded Mega Mitre 10 Westgate store which now has a 15,500 square metre footprint, making it one of the largest home improvement stores in the country.

A new 4327 square metre trade drive-through and timber yard are now fully under cover and the power tool department has been transformed too.

A run down on the changes was provided by Mitre 10 Mega Westgate Trade General Manager Aidrian Morton while Business West Chair Michael Powell was Master of Ceremonies.

The atmosphere was warm and welcoming with Mitre 10 Mega Westgate and Henderson strong business association supporters for many years, says Garry Bates.

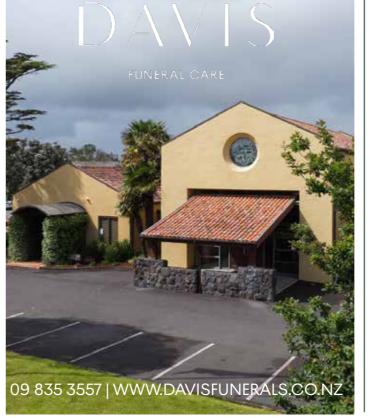
Business card prizes included Babich Wines products, a Weber Q1000 barbecue, \$200 Mitre 10 Mega gift vouchers, and more. Catering was provided by Gatting's Events and Catering.

Finding farewells

Where has 2025 gone? We are rapidly approaching the holiday season. This is normally a time for families to come together; a time of reflection of the year that has been, and to look forward to the new year with a sense of hope. For some families, this holiday season will be a time of profound change; the first year that they experience life without a loved one. Family traditions and get-togethers will never be the same again.

As funeral directors we from time to time hear comments like, "we do not need a funeral or anything like that" or similar sentiments. Whilst ultimately it is the deceased's or their family's wish, it is important to remember that we all only have one chance to say goodbye, The value of togetherness that comes from family, close friends and others whose lives the deceased played a part in, the act of coming together to share stories, reminisce and comfort each other is immensely powerful, helping each person make sense of their own grief. More than this, a farewell serves as an important first step in accepting the physical loss, in turn allowing those mourning the opportunity to start moving forward with their own individual grief journey.

Funerals, or "farewells" in modern day parlance needn't be large, formal, or steeped in rites and rituals. As the fabric of society continues to change, it is important that families facing a loss honour the wishes of the deceased, this should never be to the detriment of ensuring their own grief needs are considered. For some this means close observance of religious or cultural rites and rituals, for others it might mean something less formal and more secular in the events format.



Community News

Children's book celebrates Muriwai and New Zealand's volunteer fire fighters



Local author Jo Dreaver has released her debut picture book Jester - The Adventure of a Clever Cat. Inspired by true events, it tells the story of a cat that goes missing at Muriwai Beach and is saved in a daring rescue by the local volunteer fire brigade.

The story celebrates friendship, bravery, and the bond between children and their pets, while also shining a light on the vital role of volunteer fire brigades

across Aotearoa. It is written as a tribute to those who selflessly serve their communities in times of need, and in Jester's case, when curious cats need rescuing.

A portion of proceeds from Jester - The Adventure of a Clever Cat will be donated to the Muriwai Volunteer Fire Brigade. Copies are available online at www. jesterthebook.co.nz or in person at Kumeu Arts.

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 fulfill 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.

Why advertising in the Kumeu Courier & The Westerly makes sense for local business

If you own a local business, visibility is everything - and advertising in the Kumeu Courier and The Westerly is one of the smartest ways to get it. These two well-loved community magazines are trusted by locals and delivered directly to thousands of homes and businesses each month. That means your message doesn't just sit online hoping for clicks - it's physically in the hands of your potential customers.

Both magazines are packed with news, events, and stories that matter to the community, so readers engage with every issue from cover to cover. By advertising here, your brand sits alongside content people genuinely enjoy, giving your business credibility and keeping you top-of-mind.

Better still, advertising is affordable, flexible, and can be tailored to suit your budget. Whether you're promoting a sale, launching a new product, or simply building awareness, consistent exposure works - and these magazines provide exactly that.

Local people want to support local businesses. Make it easy for them to find you by advertising where they are already looking – in the Kumeu Courier and The Westerly.

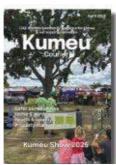
Get in touch today to discuss at

editorial@kumeucourier.co.nz or call Gabs on 022 073 4035



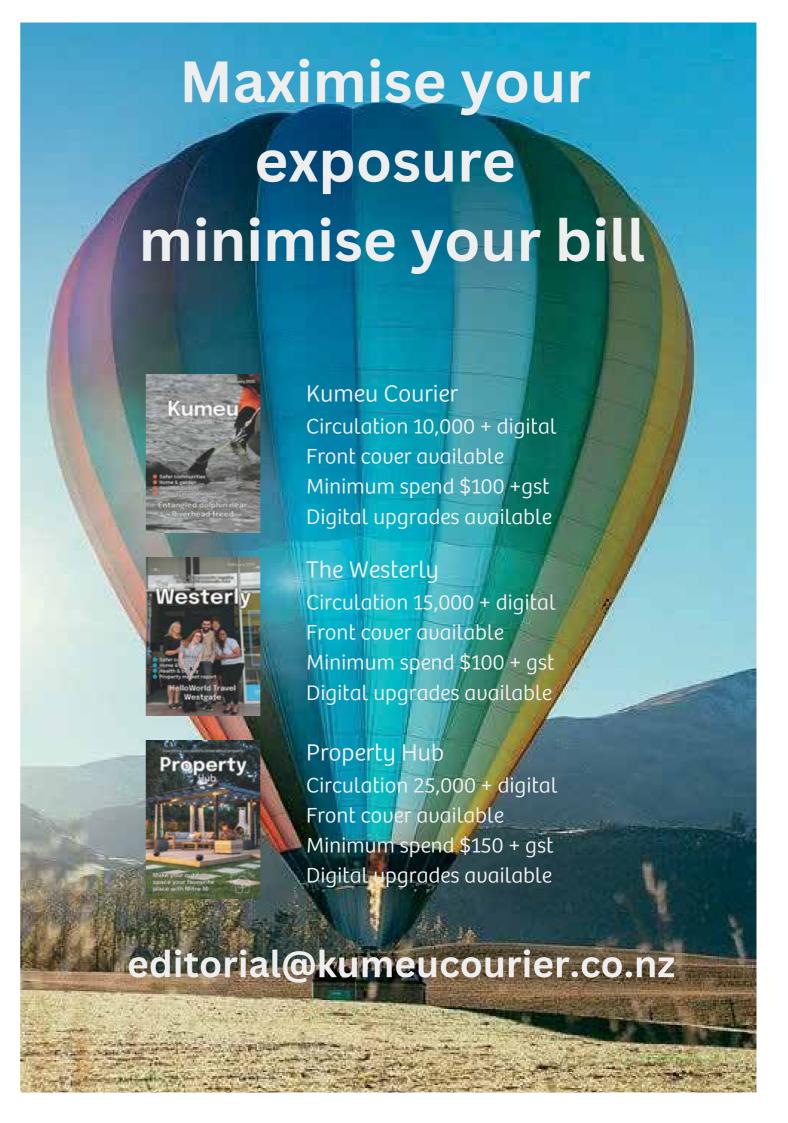














Food & Beverage

The magic of winter weddings

There's something truly enchanting about a winter wedding. The crisp air, soft golden light, and the sense of intimacy that only the cooler months bring create a setting that feels effortlessly romantic. While many couples dream of summer celebrations, winter offers a unique charm all of its own - one that is cosy, elegant, and unforgettable.

Imagine exchanging vows beneath the soft glow of fairy lights, as guests are gathered warmly together in a beautiful marquee or a welcoming indoor space. The atmosphere is both magical and inviting, with flickering candles, rich textures, and seasonal touches that make the occasion feel personal and special.

Winter also provides some of the most stunning backdrops for photography. From mist rising over the Rangitopuni River to the stillness of the landscape at dusk, the season lends itself to those breathtaking,

Photo Credit
Phoenix Weddings NZ

timeless images you'll treasure forever. Golden afternoon light, often softer and more dramatic in winter, makes every moment look cinematic.

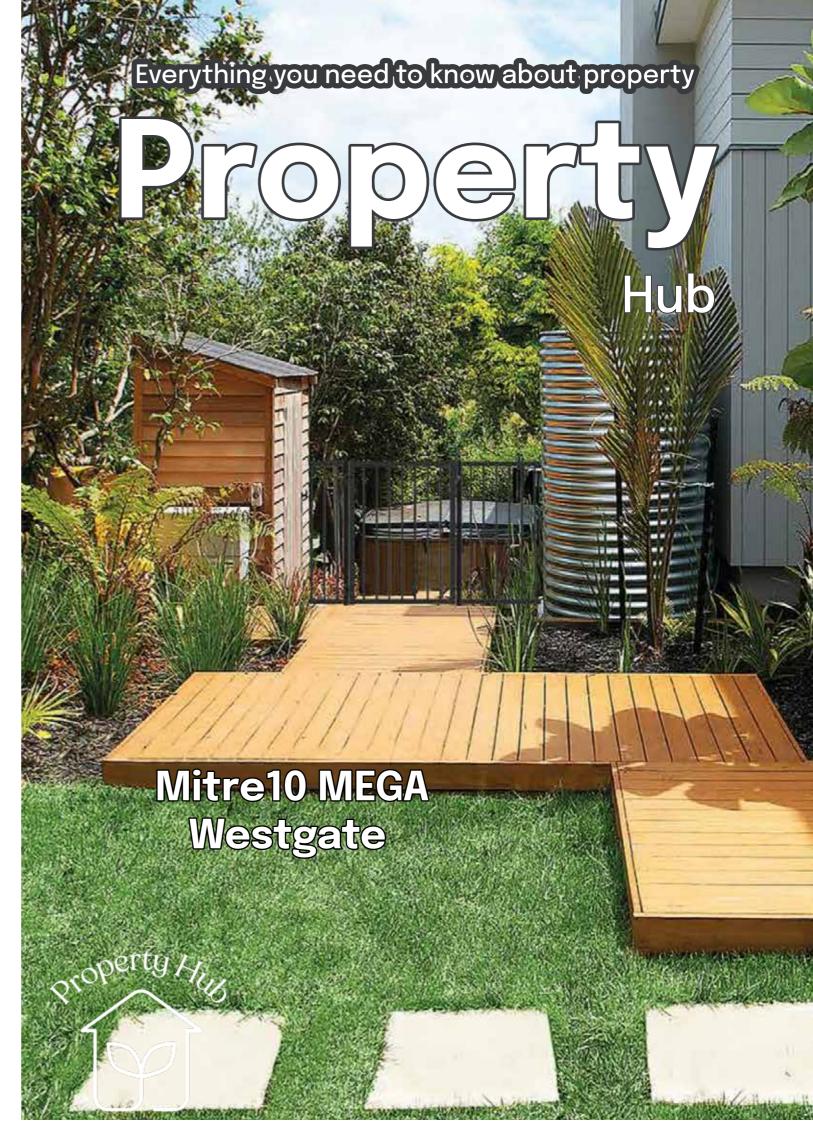
Of course, the details matter too. A thoughtfully crafted winter menu can add a deliciously comforting element to your day - think hearty flavours, warming drinks, and decadent desserts that bring everyone together. Whether your celebration is an intimate gathering with close family or a lively soirée filled with laughter and music, winter weddings offer the perfect opportunity to create a day that reflects your style and story.

The beauty of a winter wedding is that it allows you to focus on what truly matters: celebrating love in a setting that feels both magical and meaningful. With the right venue and attention to detail, your day will be every bit as radiant as a summer wedding - just with a touch more sparkle and a little less cost.

credited to Twin Souls Photography.







What's inside

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ENQUIRIES / FEEDBACK / ADVERTISING: E editorial@kumeucourier.co.nz W Property-hub.nz

COVER PHOTO: Mitre10 Mega Westgate
PRINT RUN: 25,000 copies, Treehouse Print

Property News

Partnering with tradies to build outstanding landscapes



At Mitre 10 MEGA Westgate & Henderson, we know tradies are the backbone of every successful I a n d s c a p i n g project. Whether you're building a new deck, installing fencing, laying

pavers, or sourcing plants and irrigation for a large-scale job, having the right products and reliable support makes all the difference. That's where we come in.

Our stores are stocked with everything you need to get the job done efficiently and to the highest standard. From structural timber and retaining wall systems to aggregates, concrete, garden edging, and outdoor lighting, we've got the lot under one roof. Need a bulk product? No problem - we can help organise supply in the volumes you require, so you can keep your projects on schedule.

But what really sets us apart is our dedicated Trade Account Managers. They're here to support you every step of the way - helping you source the right products, manage stock availability, and provide tailored solutions for your business. Think of them as an extension of your team, ensuring you spend less time chasing materials and more time on the tools.

We understand the demands of the trade industry - tight deadlines, client expectations, and the need for quality products that deliver. That's why we focus on making it simple: competitive pricing, easy ordering, and knowledgeable support to keep your projects moving.

So whether you're a landscaper, builder, or contractor, you can trust Mitre 10 MEGA Westgate & Henderson to back you up with the tools, materials, and trade support you need. Let's build great outdoor spaces together.



Create your dream outdoor space this spring





Spring is the perfect time to start preparing your backyard for a summer of relaxation, entertaining, and outdoor living. With longer days, warmer weather, and gardens bursting back to life, now is the ideal season to refresh your landscaping, get planting, and create an outdoor haven that will be ready just in time for summer. You'll find everything you need to bring these ideas to life at Mitre 10 MEGA Westgate & Henderson.

Landscaping for lifestyle

Begin by looking at your overall outdoor layout. Think about how you want to use your space – is it for entertaining, relaxing, gardening, or all three? Define zones with pathways, raised garden beds, or deck areas. Adding decorative stones, edging, or new turf can instantly transform the look and feel of your backyard. Consider low-maintenance plants and native species to create a beautiful garden that thrives with less effort.

Spring planting for summer enjoyment

Spring planting sets the stage for a lush, colourful summer garden. Herbs, vegetables, and fruiting plants like tomatoes, beans, and strawberries thrive when planted now, providing fresh produce for summer barbecues. Bright blooms such as marigolds, petunias, and daisies will bring vibrancy, while perennials establish strong roots for lasting beauty. Don't forget to refresh soil with compost or fertiliser to give plants the best start.

Outdoor living spaces

As summer approaches, think about how to make your outdoor areas as inviting as your indoors. A pergola, umbrella, or shade sail will provide relief from the sun, while outdoor furniture and lighting set the tone for entertaining. Add a barbecue station, fire pit, or outdoor heater to extend the use of your space into the cooler evenings.



From landscaping supplies and plants to outdoor furniture and barbecues, Mitre 10 MEGA Westgate & Henderson have everything you need to create your perfect summer-ready backyard.

Property market report

The housing market decline deepened in August/ September as values continued to decline, according to the latest figures from QV.

New Zealand's average dwelling value declined by 0.8% over the three months to the end of August, according to the QV House Price Index. It's now 13.4% lower than the January 2022 peak in market values.

The biggest decline in the three months to August was in was in Nelson -3.2%, followed by Wellington City -2.4%, Whangarei -1.8%, Napier -1.8%, Auckland -1.4%, Hamilton -1.2%, Christchurch -1.2%, Dunedin -0.7% and Palmerston North -0.6%.

As we head into spring, the housing market remains subdued, with values continuing to decrease in most parts of the country, with the slump being some good news for first home buyers and investors entering the market.

With values down and interest rates easing, affordability is improving for buyers.

A steady flow of new townhouse and apartment completions are giving buyers greater choice and limiting upward price pressures.

Buyers are taking longer to commit and sellers are increasingly having to meet the market, somehow the gap between buyers and sellers is wider than we would normally experience. Some of the reason for this is the new Rating Values that have confused the market and disrupted the relationship between sales values and their respective rating values.

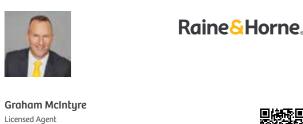
The slump is very pronounced in Auckland which is down around 20% from the height of the market - underscoring the scale of the correction since early 2022

Value still favours the bold and unique properties with buyers being very particular about where they see the pricing.

Call me, Graham McIntyre AREINZ directly

0800 900 700, via text at 027 632 0421, or email at

graham.mcintyre@kumeu.rh.co.nz. Country Living Realty Ltd, t/a Raine & Horne Kumeu-Hobsonville Licensed REAA (2008)



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Pre-settlement inspections



By Elyse Crowther, Registered Legal Executive, ClearStone Legal

Under the standard ADLS Agreement for sale and purchase a purchaser is entitled to undertake a pre-settlement inspection of the property prior to settlement. This needs to be done at least two working days before settlement as anything discovered during the inspection needs to be raised before the

settlement date.

The purpose of a pre-settlement inspection is to ensure the property is in the same condition it was in at the time you signed the agreement and all the chattels listed in the agreement are present and in working order. If there was agreement for the vendor to undertake any works prior to settlement, it's an opportunity to confirm those are done too.

When identifying issues a common-sense approach works best, for example the oven not working or a smashed window would be considered a valid issue - whereas the lawns not being mowed or an untidy kitchen would not be a valid complaint. It is an opportunity to check that there is a key supplied for every external door and look for rubbish (or 'treasures') stored under the house.

When undertaking your pre-settlement inspection remember that unless you specifically added a clause, there is nowhere in the standard ADLS agreement that states the property must be clean or cleaned, rather it just needs to be in the same state it was in when you signed the agreement.

If an issue is discovered there are three options available. The vendor may agree to fix the issue, or you can agree to a reduction in purchase price and you accept responsibility for the issue yourself; or a retention may be agreed and held in the solicitors trust account until the issue is remedied. If the vendor does agree to fix the issue, then you have an additional right of inspection prior to settlement to check that it has been done.



Property News

Our friendly team is always happy to answer any questions you have about buying or selling property. You can reach us on 09 973-5102 or check out our website at www. cslegal.co.nz.

Rentals everywhere but not a dollar to spare



Its been a rocky old year in Rental supply and demand and we felt it appropriate to look at four markets that have had a roller coaster journey but are finding an ere of calm

We look at four active rental markets that have a volume of rental supply and see where the numbers are falling for a standard three bedroom home:

Hobsonville

15 available

Asking \$680 to \$830pw

September average \$700pw

January average \$730pw

Down 4.1%

Massey

55 available

Asking \$575 to \$700pw

September average \$650pw

January average \$650pw

Static

Whenuapai

2 available

Asking \$675 to \$745pw

September average \$700pw

January average \$730pw

Down 4.1%

Kumeu

7 available

Asking \$550 - \$720pw

September average \$700pw

January average \$680pw

Up 2.8%

With a lift is rental supply in some markets rental rates are fluctuating based on supply with rental demand being reserved.

If you are considering renting your property or have an investment property that you are seeking rental income for, please contact us today for a fast and free property rental appraisal.

Phone 0276 320 421 or email graham@wapm.co.nz.

West Auckland Property Management has been providing timely and accurate property management advice over 25 years of success and succession.



Personalised Property Management Solutions

Residential rental property advice that's timely, accurate, and measured, to ensure your property gets the attention required. It's a process that builds on 25 years of success and succession.

Ph 09 832 0832









Tribunal troubles?

Recently, we have seen an increase in clients seeking advice about the Disputes Tribunal. The Tribunal's purpose is to help people deal with minor matters without the expense and delay of going to the District Court.

The Disputes Tribunal can deal with contractual claims, claims about damaged or destroyed property, and disputes about ownership of property. The maximum value of any claim in the Disputes Tribunal is \$30,000. The Disputes Tribunal cannot deal with relationship matters, employment matters or handle complaints about some specific types of workers such as doctors or lawyers.

The Tribunal makes decisions by bringing the parties to a hearing in front of a Referee, which can be in person or over the phone. The Referee will get each parties' side of the story and will then make any necessary orders, such as allowing the claim or dismissing it. You can give evidence such as documents or photographs to the Dispute Tribunal, but it is important to know what kind of evidence will help with your side of the story.

Generally, lawyers are not allowed to represent anyone at the Disputes Tribunal. However, a lawyer can help you prepare for the hearing including explaining the relevant law and preparing documents that can help you to explain your side of the story.

If you have been served with summons to the Disputes Tribunal, or if you need any other legal assistance, feel free to call Kemp Barristers & Solicitors on 09 412 6000 or send us an email at info@kempsolicitors.co.nz.



Local names - do you know their meanings?



It is quite amazing that after many years of living in the area that a lot of people do not know the meanings of the local Maori names given to places. I must admit that I fell into that category for a few years myself

and had to look one or two up (maybe three). For those of you that may or may not know, please find below a brief summary of five local names in no particular order and their meanings for your info.

MURIWAI: The New Zealand Ministry for Culture and Heritage gives a translation of "waters end" for Muriwai, I think that is quite self explanatory.

WAIMAUKU: The name Waimauku describes the banks of the Kaipara River near the modern settlement and how the flooded only "ti mauku" (cabbage trees) would be visible, and of course "wai" is water.

HUAPAI: The name Huapai was coined by property developers Lionel Hanlon and G.W.Green in the early 1910s after setting up on about 5,000 acres for their Northern Fruitlands Ltd company - they created it from Maori language to mean "Good Fruit".

KUMEU: The name Kumeu originally referred to the northeast of Taupaki village to the south of today's existing Kumeu. The name came about during a Maori battle that a wahine toa (woman warrior) pulled her breast when calling her warriors to revenge an insult, giving rise to the name "Kume-u" (Pull breast).

WHENUAPAI: The name Whenuapai was coined by resident Theophilus Wake, originally when he settled in the area in 1911 it was called Waimarie meaning "Calm waters". However as the settlement grew and Wake applied for a post office, the post office required a different name due to another location already having this name so he named it Whenuapai meaning "good land". There are of course many other respected Maori names for the whole area to explore and to find their meanings. Note that there were earlier Maori names used prior to some of the above by the local Maori, as the traditional Maori name for Huapai was "Turakiawatea" a name associated with an ancestor that travelled in the area around the 16th century.



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Pets in rentals: Big changes coming later this year



Later this year, amendments to the Residential Tenancies Act will make it easier for tenants to have pets, while also giving landlords extra protection.

As a local property manager, I see both sides of this. Many tenants

struggle to find pet-friendly homes, but landlords are rightly cautious about damage and liability. These reforms aim to strike a fair balance.

Pet bonds

Landlords will be able to charge a pet bond of up to two weeks' rent, on top of the standard bond. This should give owners more confidence in saying "yes" to pets.

Consent rules

Tenants will still need written consent, but landlords can only decline for genuine reasons—such as an unsuitable property, or if the pet poses a risk eg breed.

Damage & responsibility

Tenants will carry full responsibility for any pet-related damage beyond fair wear and tear.

What It means for our community

If you're a tenant, this could mean more rental options—but it's still important to request consent properly and provide details about your pet in applying for the property. For landlords, it's time to think about insurance cover and setting clear, reasonable conditions, such as carpet cleaning or fencing.

Ultimately, these changes should open more doors for responsible pet owners while protecting landlords from unfair risk. It's a step forward for a fairer rental market here in our community and across NZ

-Rachel, Private Residence Property Management



Area Property Stats

Every month Raine & Horne 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 office@kumeu.rh.co.nz. This service is free from cost.

SUBURB	STREET	CV	BED	FLOOR AREA m2	LAND AREA m2	SALE PRICE
	211.02					
Coatesville		+005000		100	00000	+005000
	Screen Road	\$2050000	2	136	32300	\$2050000
	Mahoenui Valley Rd		0	0	10000	\$1215000
	Ridge Rd	\$1550000	4	134	24800	\$1550000
Herald Island						
	Ferry Pde	\$1100000	3	110	808	\$1400000
Hobsonville						
	Hobsonville Pt Rd	\$880000	3	115	0	\$860000
	Lester St	\$1125000	3	164	234	\$1165000
	Malcolm Calder Rd	\$810000	2	92	0	\$800000
	Hobsonville Pt Rd0	\$850000	2	99	125	\$820000
	Nevill Rd	\$2100000	4	229	320	\$1850000
	Hobsonville Pt Rd	\$550000	1	66	0	\$560000
	Autumn Blaze St	\$860000	3	101	106	\$833000
	Nevill Rd	\$2150000	4	279	383	\$1870000
	Buckley Av	\$1175000	3	176	0	\$1200000
	Wikner Lane	\$1550000	4	184	154	\$1535000
	Vasi Dr	\$830000	3	120	120	\$849000
	Walter Merton Rd	\$960000	3	121	0	\$910000
	Squadron Dr	\$930000	2	114	162	\$875000
	Turret Lane	\$750000	2	84	99	\$720000
Huapai	14.101 24.10	+10000				1120000
Паараг	Paihere St	\$1225000	4	165	429	\$1225000
	Aro Mato Pl	\$1300000	4	194	732	\$1305000
	Tapu Road	\$1175000	3	97	857	\$950000
	Vintners Cl	\$1025000	3	190	1000	\$1023000
	Raymond Grace Av	\$660000	0	0	618	\$591350
	Paihere St	\$1500000	6	274	498	\$1480000
	Kahika Grove	\$1575000	5	328	696	\$1720000
	Paihere St	\$1325000	4	182	521	\$1222000
Vumau	Pairiere St	Φ1323000	4	102	321	Ψ1222000
Kumeu	Kari Lane	\$670000	2	91	91	\$672500
	Weza Lane	\$800000	3	100	832	\$838000
				180	400	
	Schoolside Rd	\$1200000	4	90	77	\$1195000
	Tarras Rd	\$720000	2	157	140	\$699000
	Vintry Drive	tba	3			\$913500
	Babina Av	\$1300000	4	201	403	\$1145000
	Dysart Lane	\$1530000	4	131	16200	\$1685000
Massey		+00000			404	+====
	Kotiu Place	\$890000	3	85	191	\$775000
	Glenfinn Pl	\$860000	3	145	635	\$680000
	Huruhuru Rd	\$1050000	3	94	809	\$808000
	Claverdon Dr	\$970000	3	80	626	\$885000
	Anich Rd	\$880000	3	90	629	\$870000
	Sari Place	\$1400000	5	228	453	\$1284000
	Horokaka St	\$860000	3	85	195	\$815000
	Don Buck Rd	\$830000	3	120	408	\$829000
	Ruze Vida Dr	\$1150000	5	201	596	\$1138888
	Katrina Place	\$770000	3	80	0	\$768000
	White Heron Dr	\$850000	3	129	0	\$851000
	Garton Drive	\$810000	3	110	375	\$806000
	Glenbervie Cres	\$1200000	5	165	657	\$1105000
	Moxham Grove	\$810000	3	100	716	\$694500
Riverhead						
	Orchard Terrace	\$1250000	3	190	565	\$1385000
	Coatesville-RiverHW		6	261	604	\$1653000
	Floyd Rd	\$1500000	4	230	700	\$1552000
	Grove Way	\$1500000	4	229	802	\$1399000
	Byron Drury Way			210		
	Byron Drury Way	\$1500000	5	/10	601	\$1471000

SUBURB	STREET	CV	BED	FLOOR AREA m2	LAND AREA m2	SALE PRICE
Waimauku						
	Hamilton Rd	\$1325000	2	130	10800	\$1270000
	Waimauku St Rd	\$750000	2	80	c-l	\$850000
	Wintour Rd	\$1000000	0	0	10100	\$960000
	Hamilton Rd	\$1875000	4	188	10000	\$1900000
	Pukemarino Rd	\$1200000	4	186	879	\$1190000
Waitakere						
	Burnham Rd	\$1025000	3	220	1844	\$1000000
	Horsman Rd	\$1800000	6	350	42700	\$1900000
West Harbour						
	Bluefin Way	\$935000	3	180	327	\$950000
	Picasso Drive	\$150000	5	279	277	\$1570000
	Lagoon Way	\$1345000	4	208	677	\$1379500
	Rena Place	\$900000	3	110	413	\$790000
	Oakpark Pl	\$2465000	4	240	1588	\$2300000
	Westpark Dr	\$1400000	4	220	635	\$1412000
	Picasso Drive	\$1290000	6	218	620	\$1316000
	Luckens Road	\$940000	4	149	572	\$1080000
	Edgware Road	\$1100000	4	177	261	\$1085000
Westgate						
	Kauri Amber Rd	\$740000	2	82	189	\$631500
	Houhora St	\$835000	3	84	0	\$800000
	Whakanoho Rd	\$945000	3	124	271	\$955000
	Waekahu Road	\$915000	3	104	237	\$890500
Whenuapai						
-	Brigham Creek Rd	\$730000	2	87	142	\$730000
	Boyes Avenue	\$1175000	3	154	345	\$1110000
	Whenuapai Drive	\$730000	2	91	121	\$725000

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.

Raine & Horne's commission rate:

2.95% up to \$590,000

(Not 4% that others may charge)

1.95% on the balance

Plus \$490 admin tee.

All fees and commissions + GST

Raine & Horne 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.

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Graham McIntyre
Brand & Territory Owner
027 632 0421

Property News PROPERTY-HUB.NZ

September Market Wrap

Following the Reserve Bank's recent 0.25% cut, the Official Cash Rate sits at 3%. This shift is flowing to mortgage rates and prompting many households to review and adjust their lending and financial strategies. A common approach right now is splitting lending across multiple short fixed term rates, and using floating and variable products strategically. At the same time, bank switching is at record levels, with cashback incentives making it worthwhile for many.

First-home buyers are stepping up, using the dip in values to get on the ladder, while smaller "Mum and Dad" investors are cautiously re-entering, particularly at the lower end of the market. With more listings, buyers are in a stronger position to negotiate, secure better deals, and set themselves up to build long term wealth.

Market Outlook:

In August New Zealand's housing market stayed chilly through Winter, with values dipping again. The Cotality Home Value Index was down -0.2% for the month - the fifth fall in a row. The nationwide median value is \$809,113.

Region by region, the story is mixed:

- Auckland: -0.5%
- Wellington: -0.1%
- Hamilton: -0.1%
- Christchurch: +0.2%
- Dunedin: +0.4%
- Nelson, Invercargill and New Plymouth all saw rises by 0.5% to 0.6%

Looking Ahead

2025 is shaping up as a relatively flat year for house values, but most economists expect growth to return in 2026. The next OCR announcement is set for 8th October 2025, with another cut widely expected. Lower interest rates should continue to improve affordability and boost cashflow for borrowers.

Now's the time to review your mortgage - whether you're refixing, restructuring, or planning your next purchase. Get in touch and let's make sure you're positioned to benefit.

Ben Konings Your Local Mortgage Adviser 0204 1122 481













27 View Road, Henderson

3 Bed 1 Bath 4 Car

Charming Three Bedroom Brick and Tile Home

27 VIEW ROAD HENDERSON FOR SALE BY NEGOTIATION

We are pleased to bring to the market this solidly built 1960's one level three-bedroom brick and tile freehold home of 105m2 approx on a 757m2 approx section close to Henderson Central. Current Rating value is one million dollars and property is open to negotiation. This lovely brick home was built in the days when they knew how to build houses to last and it still holds its original charm. The house has been recently refreshed with new floor coverings and repainted internally throughout, and the original wooden joinery has been replaced with aluminium joinery. There is onsite an external one car garage and a carport for another car plus parking for one or two more vehicles. There is also a good-sized storage shed to house your extra outdoor utilities or sports equipment. You will also find the front lawn has space to spread out an/or continue to further the surrounding garden to your requirements. Waitakere Plaza and West City/Henderson shops are a minute's drive away or well within walking distance. Public transport is also easy access.

Guide Negotiation



Brendon Hodge 021608234



Disclaimer: Information contained herein is gathered from sources we deem to be reliable however warrant no guarantees as to its accuracy. Interested parties are advised to rely upon their own enquiries and due diligence.

Country Living Realty Limited Licensed REAA 2008

Property News Property News 29 PROPERTY-HUB.NZ



Hello Summer - lawn, alfresco, fully fenced.

14 Malbec Place, Huapai

Are you looking for a home that will deliver a Summer that will be remembered forever, then this is a calling for you to act. An outstanding 697sm (more or less) of land, with generous grassing, off-street parking, and fully fenced to ensure enjoyment, safety and easy convenience. Get the sun-sail up, and the portable pool in place, this is a suntrap for all ages, with north west patio and boundary

plantings that pop colour and contrast. This modern near new weatherboard home is presented to a high standard offering generous living spaces, uncompromised alfresco off central lounge and separate snug off the kitchen. One primary level with a step up to the passageway. Double garage with laundry with close access to the Kitchen and pantry. Three generous bedrooms off a central elevated passageway with main bathroom and ensuite. It is a modern living statement filled with light and warmth.

14 Malbec Place



Raine&Horne.

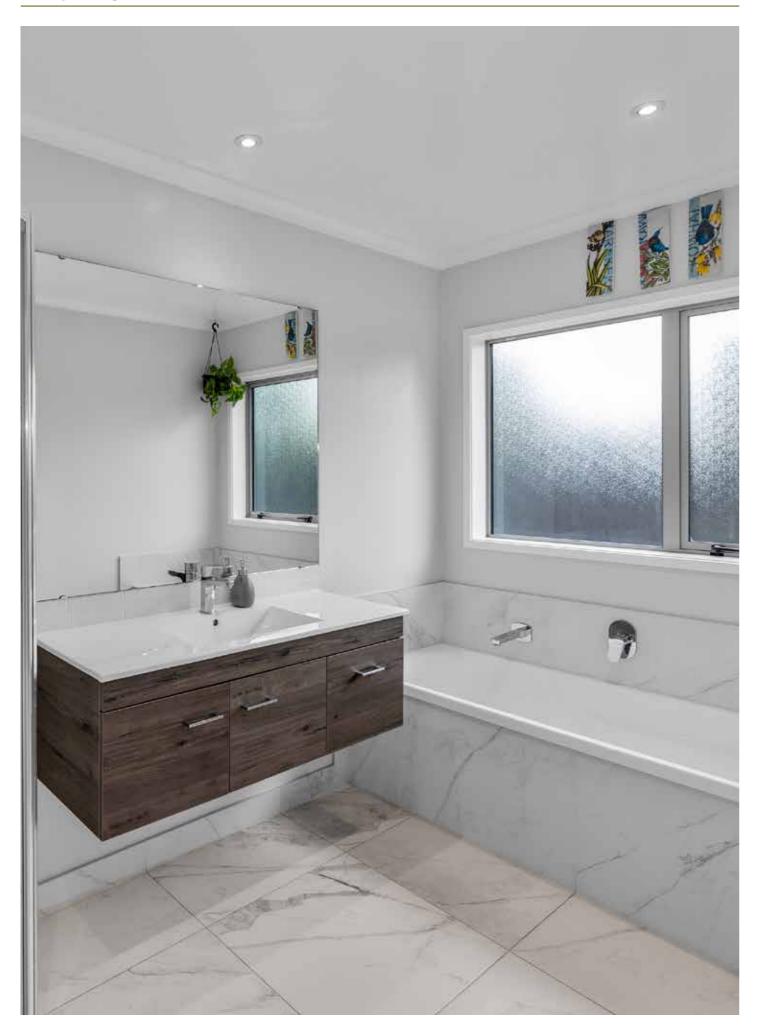


Featuring:

- 3 bedrooms
- · 2 bathrooms
- 1 dining
- 2 living
- 2 garage
- Land area 698 sqm
- Floor area 174 sqm
- Excellent primary schools
- Close to shops, cafes, pubs, library



Property News Property News Property News 2



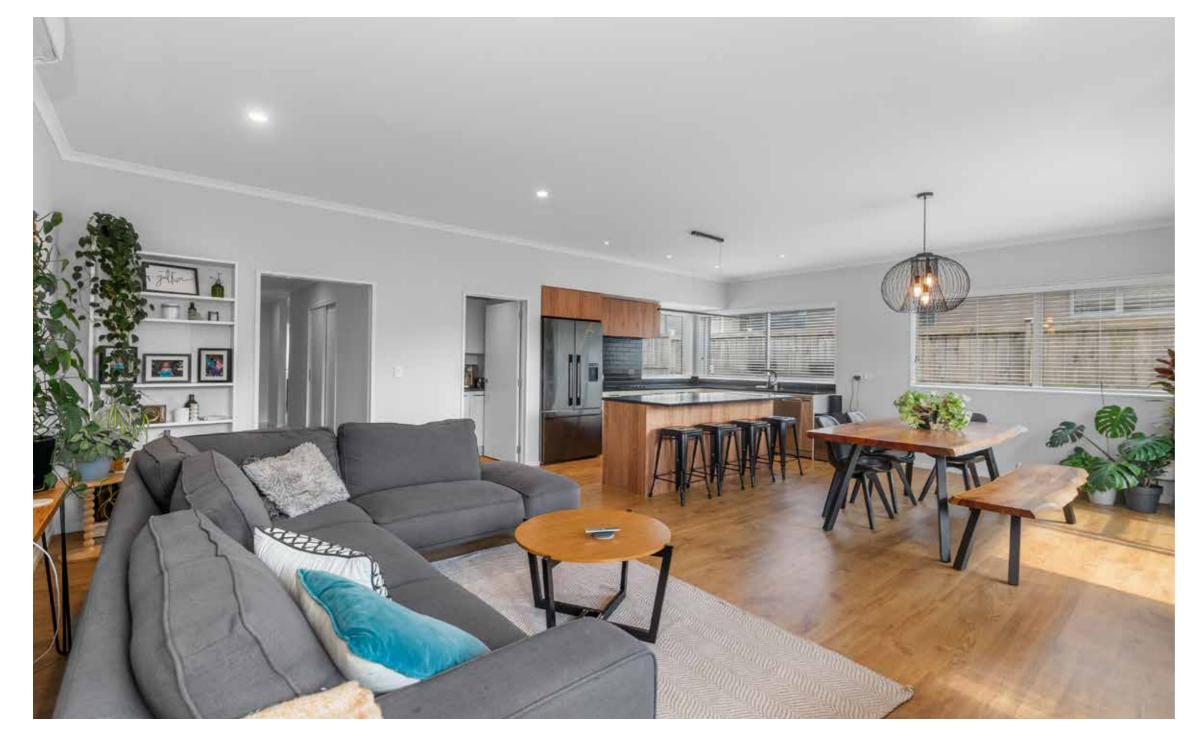






For more information on this property call: Graham Mcintyre on 027 632 0421 or email: graham.mcintyre@kumeu.rh.co.nz Country Living Realty Limited T/A Raine and Horne Kumeu - Hobsonville. Licensed REAA (2008).

Property News Property-Hub.NZ Property News 33







Gold Medal - Maddren Home of the year 2020

31 Nellie Drive, Kumeu

If your goal is family comfort, a gold award winning home, offering uncompromised alfresco living, open plan entertainers kitchen, dining and lounge, you've just found it.

A beautifully crafted family fun, and sun trap.

This private and discrete home offers the comforts of open plan modern living linking with in-door out-door flow with mature plantings and clever easy care gardens. The flow of the home suits family living with two bedrooms and bathroom front and two bedrooms and bathroom back, off hallways linking through the open plan living

area

A small distance to reserve, Huapai District Primary School and transport links.

Close by, is convenience shopping and easy walking and cycling options.

A fabulous home, testament to the quality building pedigree of Maddren Homes.

Graham McIntyre on 027 632 0421

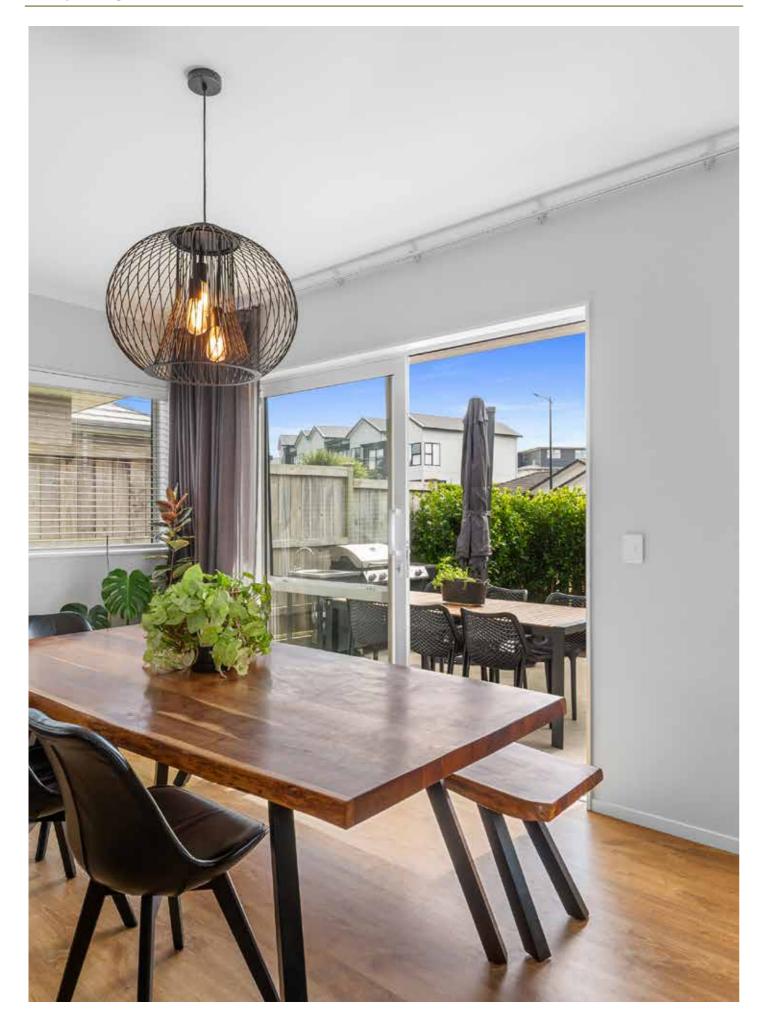
or email: Graham.mcintyre@kumeu.rh.co.nz

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Property News Property-Hub.nz Property News 35





Raine&Horne.



· 4 Bedroom

Featuring:

- · 2 bathrooms
- · Land area 406 sqm
- Floor area 160 sqm
- · Garage & Carport
- Open plan living
- · Close to school, reserve & transport links
- Easy walks & Cycle options







We can make your new home unique to you!

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So whatever you're looking for, bring us your ideas and we'll work with you to create a home that fits you and your lifestyle.

So make the wise choice and call your local GJ's team today.

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G.J. Gardner. HOMES

Property News Property News PROPERTY-HUB.NZ





Home, shed, office, sleep out, paddock.

A home where memories are made and fill the void of mediocrity, a home for the whole family through the years of fun, discovery and leisure. Elevated countryside living, with sleepout, barns, sheds, offices, studios and more within this leafy paradise. A nod to the past with this well presented, modernised lockwood home with accents of white to set off the blonde timber. All the rooms and bathrooms are off the central corridor with easy access to boardwalk decking. Centrally located on the land the house is in an elevated position, the barns and sheds share the driveway providing easy access and storage for a toys and tools, friends and family.

Set in a park-like glade, full of established trees and easy care flat lawn with a paddock for play, a tree for a treehouse and room to explore, to craft and create.

For more information on this property call:

Graham McIntyre on 027 632 0421 or email: Graham.mcintyre@kumeu.rh.co.nz Country Living Realty Limited T/A Raine and Horne Kumeu - Hobsonville. Licensed REAA (2008).





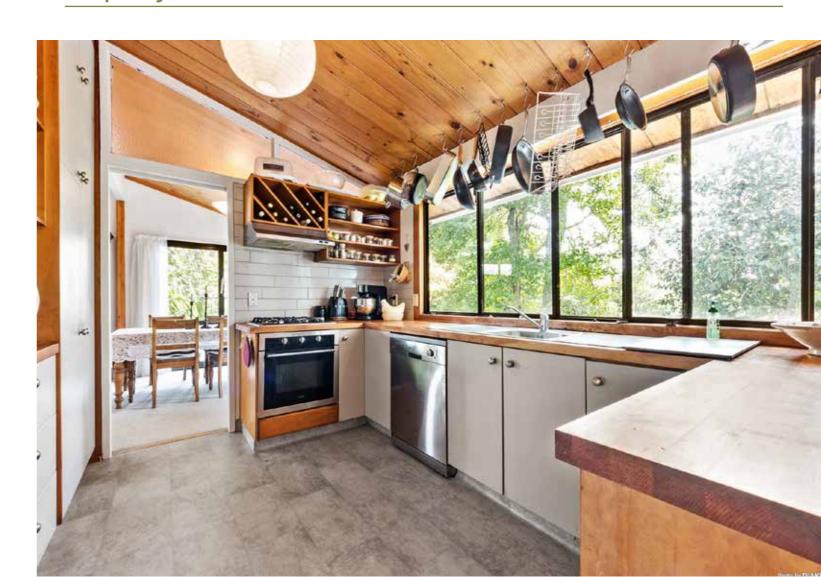






- · Large five bedroom
- Three bathroom home
- Additional space for offices/ study/ sleepout/ games
- Central open plan living and dining opening to decking and pool area.
- · Floor area 240 sqm
- Land area 9052 sqm
- 4 Garage





Property News

8 Wookey Lane

This well-presented industrial property, located on a prominent freehold corner site at Wookey Lane and Loft Place, offers excellent street exposure and dual access points for operational flexibility. Constructed circa 2005/2006, the clear span warehouse features a generous stud height of 5.6m to 7.2m, with four motorised roller doors leading to a securely fenced yard for easy access.

The front office/showroom area is open-plan and includes ground-level amenities, while the unconsented first-floor offices above are well-fitted with a kitchenette. A second amenity block at the rear of the warehouse provides the potential for splitting the property into two tenancies.

This versatile industrial property offers an outstanding opportunity for owner-occupiers or investors, combining functional space with future growth potential.

The floor area of 843.5m² does not include an unconsented first floor office area of 142.10m² currently fitted out as very nice offices.

For more information or to book a viewing, contact our West Auckland experts today.





Caroline Cornish 021 390 759 caroline.cornish@colliers.com Nelson Raines 021 555 673 nelson.raines@colliers.com





Home & Garden

Heading: Making compliance easy – our role in Auckland Council inspections

At HydroVac, we understand that times are tight and costs are rising for many households and property owners. That's why when it comes to Auckland Council's wastewater system inspections, we're here to make the process as easy, affordable, and stress-free as possible.

We're not out to make a quick buck. This isn't a revenue-gathering exercise for us - it's about helping you stay compliant, avoid unnecessary issues, and do your part to protect the environment.

Why these inspections matter

If you own a property with a septic tank or on-site



OUR PROFESSIONAL TEAM IS HAPPY TO HELP WITH:

- Septic tank inspections, empties and cleans
- Wastewater system maintenance and disposal
- · Grease trap cleaning

We can help you ensure you comply with Auckland Council Healthy Waters requirements and the relevant paperwork.

We are proudly NZ-owned with a friendly team who truly care about doing a good job for you.

0800 493 768 www.hydrovac.co.nz





wastewater system in the Auckland region, Auckland Council may require regular inspections to ensure your system is functioning properly. These checks are about more than just

compliance - they help prevent pollution of streams, groundwater and coastal areas, and protect the health of your household and the wider community.

A poorly performing system can cause serious environmental and public health issues, especially in sensitive areas like the Waitākere Ranges, Clevedon, and Rodney. Council inspections help catch problems early - before they become costly or cause long-term damage.

How HydroVac helps

We've been working with Auckland Council for years and understand exactly what's required. Our team of trained professionals uses a digital checklist to inspect your system thoroughly and consistently. Once we've completed the inspection, we'll lodge the report directly with Auckland Council on your behalf, so you don't need to worry about paperwork or follow-up.

No surprises - just straightforward service

At HydroVac, we believe in keeping things honest and straightforward. If your system needs attention, we'll let you know. If it's performing well, we'll give it the all-clear. Either way, you'll receive a clear summary of what we found, with no pressure and no upselling.

We know these inspections can feel like just another bill – but we're here to help you meet your responsibilities without the stress of a possible warning, fine or costly system failure.

Need to book? Let's make it easy

If you've received a letter from Auckland Council about your system inspection, or you're not sure when it was last done, get in touch with HydroVac. We'll book a time that suits, carry out the check, and send the results to the council – simple as that.

Check out our 165+ positive reviews on Google and hopefully we can impress you with our 5-star service next

www.hydrovac.co.nz 0800 493 768 service@hydrovac.co.nz

Home & Garden PROPERTY-HUB.NZ

Thinking of a DIY paint job this summer?

With summer on the way, many New Zealanders are planning home projects - and painting is often high on the list. But before you pick up a brush, it's worth considering which jobs you can do yourself and which are better left to professionals.

Simple projects such as decks, fences, and staining are usually manageable for most homeowners. They don't require specialised preparation and can be completed to a good standard with the right tools.

However, exterior work such as wooden windows, doors, and damaged weatherboards often calls for professional expertise. Without the correct preparation and process, paint can fail prematurely, leading to issues such as peeling, water damage or rot.

If you're considering a project this summer, you can see examples of our work and reviews from customers at facebook.com/focusonpainting.

Free guotes are available - call or text Brad on 021 756 890, or email focusonpainting@gmail.com to get started.



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▲ Brad 021 756 890

Vehicle Removals

Here at Vehicle Removals we strive for for customer satisfaction using our specialised process for wrecking vehicles.

We wreck everything starting from cars, buses, vans, 4WD, trucks and any heavy machineries.

Car wrecking is a process of dismantling and recycling old or damaged vehicles, with about 80% of each car being recycled. This environmentally friendly industry extracts usable parts like engines and alternators, drains and safely disposes of hazardous fluids, and recycles valuable materials such as steel and glass to create new products. The recycled steel alone from junk cars provides enough material to make over 12 million new cars annually.

What happens at our car wrecking yard?

- Draining fluids: Wreckers remove all the various fluids, like engine oil, coolant, and fuel, as these are potentially hazardous if not disposed of properly.
- Salvaging parts: Any undamaged and reusable components, such as starter motors, alternators, and even interior items like leather, are removed and sold as used parts.
- Recycling materials: Once the valuable parts are removed, the remaining vehicle body is often crushed or shredded for its metal, which is then sent to foundries to be melted and reused as raw material.
- Safe handling of hazardous materials: Wreckers take extra care to dismantle and dispose of hazardous materials, such as mercury found in some older car parts, in an environmentally responsible way.

Why is car wrecking important?

Environmental benefits: Car recycling significantly reduces the amount of waste sent to landfills and conserves valuable natural resources by reusing materials like steel and glass.

Economic benefits: The industry provides affordable, used auto parts to consumers and contributes to the economy through the extraction and processing of recyclable material.

So call us on 0800 333 398 or text us on 021 344 449

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Home & Garden

Whenuapai Floral & Garden Circle

Dawn welcomed everybody back after the winter break and there was a real buzz of conversation from all members as they caught up with one another. Welfare of members was shared also the news of the passing of Betty Bishop, a former member of many years standing, who recently died at the grand age of 101 years. Bus trips were discussed in detail and birthdays acknowledged, raffles drawn, produce and blooms admired etc. Even my articles in this publication were praised for keeping our Club in the public eye.

Paul Dine was an enthusiastic Speaker on Beekeeping. It seems to be guite an industrious and expensive hobby albeit with sweet rewards. From the handouts we were given, I learnt that Honeybees have five eyes. Bees have been producing honey for at least 150 million years. A gueen bee can lay up to a thousand eggs per day. which equates to twice her own body weight. Bees have to fly over 55,000 miles to make 500 grams of honey. A honeybee flies at about 24 kilometres per hour and visits between 50 and 100 flowers during one collection flight from the hive.

At the peak of the honey gathering season, a strong healthy hive usually has a population of fifty thousand bees with an average worker bee making only about one twelfth of a teaspoon of honey in its life. Honey contains vitamins and antioxidants while it is fat free, cholesterol free and sodium free. The honeybee's wings stroke 11,400 times per minute, thus making their distinctive buzz. Also, honeybees never sleep! No wonder worker bees have such a short life span. Honeybees are one of science's great mysteries because they have remained unchanged for twenty million years even though the world changed around them.

If you like to know more about our Club, and/or wish to join us, please phone Judy Garrity on 8335592. Meetings are held at 1 p.m. at 41 Waimarie Road, Whenuapai Village, on the second Thursday of the month (Feb-May and Sep-Nov, with Christmas gathering in December) with trips usually on the fourth Thursday. Entry fee is \$4 with another dollar per raffle ticket. Happy Gardening from Mary Anne Clark





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Home & Garden PROPERTY-HUB.NZ

STIHL shop - How to sharpen your lawnmower blades



To achieve a perfect lawn you need a sharp blade - follow our step by step instructions below.

When to sharpen your mower blade

If you have a garden you are proud of, it's disappointing when you notice that your mower is leaving behind uneven and ragged grass. This is easily avoided though, if you regularly sharpen the lawn mower blade.

Inspect the blade regularly

Don't wait until mowing results deteriorate: check regularly to see if you need to sharpen or replace the blade.

Replace a damaged blade

If you find a crack in your lawn mower blade, don't try to sharpen it. You need to replace the blade.

How often to sharpen the blade

Even if your regular inspections don't find any problem, you should sharpen your mower blade or take it to a STIHL SHOP for sharpening after 20-25 hours of use.

Should I sharpen my own blade or take it to a professional?

Your Local STIHL SHOP has the right tools and expertise to sharpen your mower blade to a high standard.

You can check out the following link to find out more!



CLEAN ANYTHING, ANYWHERE WITH A STIHL WATERBLASTER!

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or come and visit us today.

Our Kumeu store is open Monday-Saturday and our Westgate store is OPEN 7 DAYS.

Waimaku Garden Club



Last month we had a winter appropriate outing. A group of our garden club ladies met at Goode Brothers Restaurant at Westgate for a master class in pasta making just like nonna used to make.

We started off being served a scrumptious morning tea. Then we rolled up our sleeves. It was hands-on to learn a new skill. Lots of kneading was needed. We left our dough to rest while we had an

awesome lunch of you guessed it pasta this way and that way - so tasty. We were also treated to a decadent dessert platter. After that we rolled and rolled our Pasta until it was just right. Ready to be cut into our desired spaghetti to take home for dinner that night or probably lunch for tomorrow. We were given a recipe to take home and a rolling pin. We had such an enjoyable time together.

Feel free to contact any of us: Ann (0210357406), Diana (0274788928), Gail (021344070), Maree (027496006), Moira (0274989154), Sandi (0273184514)

Andrew Shone.

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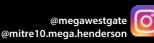


Big Range, Low Price, Local Advice. Mitre 10 MEGA Westgate & Henderson Northside Drive & Lincoln Road Monday to Sunday 7am to 6pm

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WESTGATE & HENDERSON

Home & Garden

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On to it Garden Service



We offer all aspects of garden maintenance.

- Garden tidy ups
- Garden maintenance
- Planting
- Landscaping projects
- Waterblasting

We have been working for 23 years in the industry.

Get in touch today to discuss 0272 111 075



G.J Gardner



At G.J. Gardner Homes Rodney West, we promise to make your new home building experience a pleasure. If you're not sure if building is for you, here's a few reasons that might just help.

Have an idea on paper but not sure where to start? Our New Home Consultants and onsite Architects can turn your sketch into reality and have it priced all in the space of a very short timeframe.

Have a tight timeframe? No problem - we have trades and suppliers ready to go. Our standard build times could have you in your new home within 8 to 10 months.

We project manage everything every step of the way and give you written assurances, regarding costs, workmanship, material guarantees, completion dates and other key issues.

With over 23,000 homes completed amongst the GJ team and every one of these completed, you're in safe hands.

With some beautiful sections ranging from residential sites to expansive rural blocks there are some fantastic sites ready and available. We can even help you find your special place, sort out finance and payment terms to make it as simple as possible.

Looking for inspiration? Why not pay a visit to our award winning Wake Road showhome in Coatesville is great for those larger rural blocks, recently winning the GJ Gardner International Display home of the year! View the showhome tours to get you started.



Home & Garden

Hydro Excavation – Non destructive digging

Hydro- Excavation is a popular method used in various excavation projects. This technique combines high-pressure water with a vacuum system to safely remove soil and debris. Hydrovac is particularly useful in areas with complex underground infrastructure, where traditional excavation methods might pose risks.

Hydro-Excavation technology

Hydro-Excavation involves using water to break up the ground, which is then sucked up by the vacuum into a debris tank. It is a non-destructive digging technique which is often used for creating precise holes or trenches, especially in areas with existing underground utilities such as power/fibre/gas etc.

One of the key advantages of Hydro-Excavation is its precision. The controlled use of water allows for accurate digging around pipes, cables, and other underground structures. This method is also noted for its safety benefits, as it reduces the risk of damaging underground utilities.

At Drain Ninjas, we understand the importance of

precision and safety in excavation work. Our solutions are focused on avoiding damage to existing infrastructure and ensuring accurate results. We use specialised equipment that allows us to work carefully around existing structures, prioritising the safety of both our team and your property.

Environmental impact of Hydrovac

The Hydro-Excavation process is generally considered to have a lower environmental impact compared to traditional excavation methods. It typically results in less soil disturbance and can reduce the amount of earth that needs to be removed from the site. The Drain Ninjas team shares this commitment to environmental responsibility. Our excavation methods are designed to minimise disruption to your property and the surrounding environment.



EVERYTHING TO DO WITH DRAINS 24/7

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- Cesspit cleaning, pump chambers, grease trap cleaning
- ✓ Hydro excavation, pile holes ✓ Drain unblocking & root cutting
- ✓ CCTV locating & fault finding ✓ Drain repairs & maintenance



Spring Into Stress-Free Property Management this October!

Let us handle the details, so you can enjoy the season!

As everything starts to bloom, it's the perfect time to refresh your property management strategy. Whether you're a landlord looking for reliable tenants or a homeowner needing expert oversight, we're here to help your investment thrive.

With our team by your side, your property will be in full bloom—just like your peace of mind.

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West Auckland Property Management



Young Learners

Water safety for children: Swimsuit colours and sun protection

Here at Gumboots in our pēpēs room, we endeavour to have our littles ones dressed in rash shirts when they are having water play.

Summer is just around the corner which means lots of beach and swimming pool fun to be had. Playing in the water is a favourite activity for many children, but it requires careful safety planning. Drowning can happen quickly and silently, so every precaution matters. One of the simplest yet most effective steps parents can take is choosing the right swimsuit. The colour and design of swimwear can improve both visibility in the water and protection from the sun.

Not all swimsuit colours are easy to see underwater. Bright, high-contrast colours such as neon orange, hot pink, and fluorescent yellow or green stand out the most in both pools and natural waters. These shades allow caregivers to quickly spot a child if they submerge. In contrast, dark colours like navy, black, and dark green, or light tones such as pale blue, white, or grey, often blend into the surroundings, making a child harder to see.

Beyond visibility, swimwear can also guard against sunburn. Children's skin is especially vulnerable to UV rays, and even short periods of exposure can cause damage. Sun-protective swimsuits made from UPF-rated fabrics help block harmful UV radiation. Long-sleeved rash vests, leggings, and wide-brimmed swim hats provide extended coverage without limiting comfort in the water. When



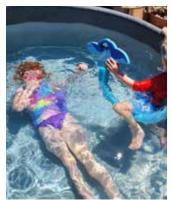
Young Learners

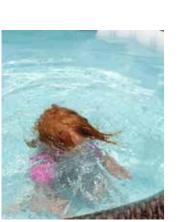
paired with waterproof sunscreen on exposed areas, these swimsuits greatly reduce the risk of sunburn and long-term skin damage.

The safest approach is a combination of bright, fluorescent colours for visibility and UPF swimwear for sun safety. Add in vigilant adult supervision, swimming lessons, and pool barriers to create multiple layers of protection.

By choosing swimwear that both stands out underwater and shields from the sun, parents can give children a safer, more enjoyable experience around water.

Gumboots Early Learning Centre









Sept-Oct school holidays at Te Manawa

Te Manawa has a fantastic lineup of school holiday programmes running from 20th September to 5th October 2025, packed with STEAM-inspired activities and creative fun for tamariki and rangatahi. Most events are drop-in, but some require registration. You can pick up your school holiday booklet at Te Manawa or check linktr. ee/temanawa for full details. Some activities have age restrictions, so please check the booklet or ask staff for details.

Regular preschool and after school programmes will resume the week beginning Monday 6th October











Aged care

Exciting Times at Craigweil House

August and September have been filled with colour, laughter, and celebration here at Craigweil House. Residents came together for a joyful Indian Independence Day, complete with a specially baked cake designed as the Indian flag, a commemorative video, and lively dance performances from our staff. To add to the fun, prizes were awarded for the best dressed, and residents enjoyed a festive afternoon tea. Later in August, we commemorated Daffodil Day with a morning of crafting bright daffodil flowers, followed by music, singing, and a cheerful afternoon tea shared together in the lounge. In September, our community honoured the fathers in our home with a special Father's Day afternoon tea, where residents and staff gathered to celebrate with delicious treats, warm conversation, and a shared spirit of appreciation for the fathers among us.

Alongside these wonderful celebrations, Craigweil House is also looking to the future with the extension of our Hospital Level of Care wing. Renovations are progressing beautifully, and we are thrilled that one of the new rooms is already complete. This extension has been thoughtfully designed to provide more space, comfort, and support for residents who require higher levels of care, while still maintaining the warm, homelike atmosphere that makes Craigweil House so special. It is an exciting step forward in our commitment to ensuring every resident feels safe, cared for, and at home.

At Craigweil House, life is about so much more than care—it's about community, connection, and creating meaningful moments together. If you or a loved one are considering care options, we warmly invite you to drop by for a visit. Come and see our facilities, meet our dedicated team, and experience the welcoming environment we are proud to provide. We would be delighted to show you around, answer any questions, and share how Craigweil House can support you and your family on this important journey.

PH 09 420 8277











Aged Care

Kumeu Village Opens New Palliative Care Suites

We understand just how much work goes into caring for loved ones at home and how difficult the transition into a rest home can be. You don't have to navigate it on your own.

Kumeu Village Rest Home is proud to announce the opening of two new palliative care suites – warm, welcoming spaces designed to bring comfort and dignity at life's most delicate moments.

Our expert, qualified, and experienced staff — a team full of heart — are here to support you every step of the way. Beautifully furnished to create a homelike feel, the suites ease the transition of moving a loved one into care, giving families peace of mind and the freedom to focus on being together.

Providing hospital-level care, the suites are available for both end-of-life support and short-term respite stays, delivered with compassion and dignity.

Kumeu Village is more than a rest home – it is a community. With hospital, dementia, respite, and palliative care all on one site, our Residents First philosophy ensures love, companionship, and dignity remain at the heart of everything we do.

You'll find us just behind the hedge – look for our new sign on the corner of Old Railway Road and the main road, opposite BP in Kumeu.

To learn more or arrange a viewing of the new suites, please call 09 412 9112 or visit www.kumeuvillage.co.nz.













tributes

BIRTHS — DEATHS — MARRIAGES

The introduction, change, or loss of a family member or a friend can be influential in a range of ways. It can be felt as a wave of emotion or pockets of reflection.

Kumeu Courier and The Westerly Magazines offer the opportunity to reflect and celebrate the life, introduce the life, and showcase commitments made, providing a window into the life of someone loved and in a lasting showcase, be that half page, full page, or two page spread.

It is a way to share, reflect, celebrate and pour homage to someone or some-two, in a way that carries the essence and mana of life in a unique way and format.

Every story is unique, every life different.

To book a tribute within Kumeu Courier or The Westerly call Gabs on 0800 900 700 or email editorial@kumeucourier.co.nz

Danny Lendich tribute



Lendich Construction and Wendy's New Zealand founder, Danny (Danilo Stanislav) Lendich who died in May aged 81 was remembered at a special service at his Fred Taylor Drive-based business attended by nearly 1200 people.

Danny started business in 1956 at the age of 12 with a single buildozer doing small earthmoving jobs for farmers and orchardists near his parents' (Filip and Ruze) apple and pear orchard in Moire Road, Massey.

He later established earthmoving and hauling company Lendich Construction and in 1988, with wife Dianne, opened his first Wendy's New Zealand franchise restaurant at Te Atatu, Auckland, with 24 others following. Wendy's New Zealand was later sold to global franchise

operator Flynn Group in May last year.

The Lendichs learned about the restaurant chain during

The Lendichs learned about the restaurant chain duri visits to the United States for midget car events.

Danny was a midget car owner through D.I. Motorsports and sponsored drivers including Sleepy Tripp, Craig Brady, Jerry Coons Jr, Graham Standring (who was at the service), Sammy Swindell and Alex Bright, working on many of the cars.

Lendich Construction has been involved in a wide range of work such as Westgate's development, demolition of old theatres and buildings in Auckland, digging graves at Waikumete Cemetery, quarrying, gold mining, extending Samoa's airport in 1984 and helping recover an old schooner beached and buried near the Kaipara Harbour entrance for about 150 years.

Born in 1944 to Croatian parents who had emigrated to New Zeeland prior to World War II, Danny had been using his family's tractor to work for local farmers before persuading his father to help him buy a small bulldozer.

Denny and his family have also operated service stations and own various properties in Auckland.

Danny died at his Auckland home on May 13, 2025.

He is survived by wife Dianne, daughters Danielle and Joanna, and grandchildren Savannah, Olivia, Danny, Roman and Ariana.



Health & Beauty

Ask Dr. Heather



Do I need skincare if I have Botox®?

Anon, Hobsonville

I'm often asked this. The short answer is yes. In fact, I'd argue that combining Botox® with good

skincare and skin treatments is the secret to truly radiant results - not just smooth skin, but healthy skin.

Botox® works by softening lines caused by repeated muscle movement. It doesn't improve skin texture, sun damage, hydration, or pigmentation. That's where a personalised skincare plan and professional treatments come in. They target the quality of your skin, while Botox® targets the movement beneath it.

Think of it like ironing a shirt. Botox® takes out the creases, but if the fabric itself is stained, or worn, no amount of wrinkle-smoothing will bring it back to life. That's what skincare does. It restores glow, clarity, and strength to your skin.

At ALLOR, I tailor your skincare and treatment plan around your Botox® cycles. This might include things like microneedling to stimulate collagen, NCTF® or Profhilo® to hydrate and plump, and skincare products with active ingredients like vitamin C, B and retinol. The result? Your skin looks fresh even as your Botox® wears off.

So yes, Botox® can help you look rested. But if you want skin that actually glows - skincare matters. And it doesn't need to be overwhelming. I can help you build a personalised plan that gives your skin exactly what it



needs, because loving the skin you're in truly is the key to looking and feeling your most radiant self. Dr. Heather Anderson is a Cosmetic Medicine and Emergency Doctor who practises in her own clinic at ALLOR Cosmetic Medicine in Whenuapai and features in the All or Nothing Podcast (available on Spotify and Youtube). If you have a question for Dr. Heather you would like answered anonymously, please email askdrheather@allor.co.nz.

Clover Ferments



Harnessing the age-old power of probiotics is Clover Ferments, a Kiwi-owned company that specialises in artisan, batch-brewed fermented tonics, designed to improve digestion, gut health and immunity.

Available in three varieties - the Blend Kvass, the Beet Kvass, and the Turmeric Kvass- Clover Ferments' hero

tonics breathe new life and convenience into traditional recipes, with fresh, gut-loving goodness delivered straight to your door.

Earthy, salty, sour and savoury, the trio of tonics - which are designed to be taken together, daily and in small doses - are simple yet powerful, with each batch, lovingly handmade using certified-organic produce whenever possible, natural sea salt and water.

Indeed, Clover Ferments was born in Steph's home kitchen, where the mum-of-three turned to natural methods to help heal her little girl, Clover's debilitating

CLOVER FERMENTS

@ cloverferments

cloverferments.co.nz

f cloverferments

Health & Beauty

gut issues. Within a month by supplementing the tonics into her daughter's diet, she went from eating three safe foods to over 50 without any extreme reactions.

Joining forces with friend and co-founder Mary-Anne and head fermenter Jorgia, meant the holistic health-minded mums could take their passion project to the public, with Steph's personal success fuelling their drive to support other Kiwis with their own gut and digestive issues.

Whether enjoyed as a shot or mixed into smoothies, soups, sparkling water or salad dressings, taken regularly the combo of natural tonics support the body to reduce bloating, increase food tolerances and energy, and aid in better digestion.

From creation to consumption, Clover Ferments prioritises sustainability. The zero-waste warriors strive to reuse and recycle where possible, by composting all food scraps locally, reusing packaging and bottles.

Demystifying Skincare - What You Actually Need

by Dr. Cherie, Restore Cosmed



We get it, the beauty industry is overwhelming. With shelves full of products all promising miracles, it's hard to know what actually works and what's just clever marketing.

At Restore Cosmed, we believe in evidence-based skincare. Simplifying

routines and focusing only on products and ingredients that are proven to support skin health and ageing well. Here are our top four essentials for an "ageing well" regime:

1. SPF: Your Non-Negotiable

Daily sun protection is the single most effective thing you can do for your skin. UV exposure is responsible for up to 80% of visible skin ageing, including fine lines, pigmentation, and loss of elasticity. A good SPF protects

RESTORE COSMED

SKIN AND MEDICAL

www.restorecosmed.co.nz contact@restorecosmed.co.nz

э матиа коад, Huapai. collagen and helps prevent premature ageing (not to mention reducing your risk of skin cancer).

Make it SPF 50+ there are some amazing formulations available now that feel light and wearable. Pop into the clinic to try some of our favourites.

2. Vitamin A: The Skin Regenerator

When it comes to anti-ageing ingredients, Vitamin A is the gold standard. "Retinol" is the most well-known form, but at Restore Cosmed, we use Retinaldehyde in our skincare range.

This powerhouse ingredient was the reason we developed our own line, because the evidence was clear. Retinaldehyde has been shown to be up to 10 times more effective than retinol, while also being less irritating. It smooths fine lines, refines texture, and encourages healthy skin renewal, all without the harshness often associated with other forms of Vitamin A.

3. Antioxidants - The Skin Defenders

Every day, your skin is exposed to environmental stressors like pollution and UV rays that generate free radicals. These unstable molecules damage cells and accelerate ageing.

Antioxidants (our favourite being Vitamin C) help neutralise this damage, protecting your skin from the inside out. All of our Vitamin C formulations use the evidence-backed form ascorbic acid, carefully stabilised at the right concentrations to remain active and effective.

4. Hydration - The Glow Factor

Well-hydrated skin looks plumper, smoother, and healthier – and it functions better too. Beyond drinking water, the right moisturiser locks in hydration and strengthens your skin's protective barrier so it can perform at its best.

The Restore Skin Difference

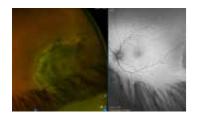
Our Restore Skin range has been carefully developed with these evidence-based essentials, presented in a simple number-based system so you don't need to memorise complicated routines. It gives your skin exactly what it needs, without the clutter.

And because no two skins are the same, our dermal therapist, Shannon, offers free skin consultations. She'll assess your skin, talk through your goals, and help you build a personalised routine that works- cutting through the noise and leaving you with products that truly make a difference.

Restore Cosmed - Cosmetic Medicine and Skin Health, GP-Led in Huapai.

Book your free skin consultation today and explore our Restore Skin range at www.restorecosmed.co.nz - take the guesswork out of skincare.

Is it a Malignant Melanoma - or Just a Nevus?



For Eyes continue the series on interesting eve conditions discovered through our advanced imaging equipment. Last month, we discussed the choroidal nevus - a

common, freckle-like pigmentation found in the choroid, the layer beneath the retina at the back of the eye. This month's case involved a choroidal nevus that didn't quite fit the typical pattern, prompting optometrist Molly to refer the patient for a specialist opinion. The patient had come in for reading glasses and hadn't had a comprehensive eye exam in over 20 years, meaning there were no prior scans for comparison. During the exam, our wide-field Optomap scanner detected a choroidal lesion with some unusual features - irregular edges, an uneven surface, and a relatively large diameter.

Pictured here are the composite colour image and the autofluorescence scan. Autofluorescence is a powerful tool offered by our Optomap scanner, using the natural fluorescence that occurs in the retina during visual processing. In this case, the fluorescence pattern was normal, with no signs of hyperautofluorescence, which can indicate fluid leakage from a lesion.

Although there were no signs of immediate danger, Molly chose to refer the patient due to the lesion's size - a known risk factor for potential malignant transformation - and the lack of historical data for comparison. The specialist diagnosed the lesion as a benign nevus and recommended that For Eyes repeat the Optomap scan in three months to check for any changes. After that, annual monitoring should be sufficient – with the advice: "Let me know if it gets bigger, but hopefully it never does."

Monitoring plays a vital role in modern eye care. Regular scans allow us to detect subtle changes early and refer back to a specialist if needed. We're pleased to report that recent follow-up scans have shown no change great news for the patient.

The takeaway? Eye exams are about far more than just new reading glasses. Book your appointment at For Eyes in the Kumeu Shopping Village by calling (09) 412 8172



908 Main Road, Kumeu Shopping Village

Spring allergies and your skin: The insideout connection



By Sarah Tumulty -Your skin nutritionist. SWAN Skin Wellbeing & Nutrition

As the flowers bloom and pollen fills the air. many of us welcome the fresh energy of spring-

only to be met with itchy eyes, sneezing, and skin flareups. Seasonal allergies don't just affect your sinuses; they can have a surprising impact on your skin health too. When allergens like pollen, dust, or certain foods trigger the immune system, inflammation often shows up on the skin. Common concerns in spring include dryness. rashes, hives, and acne-like breakouts. Sensitive areas, such as around the nose, mouth, and eyes, can become red and irritated. For some, eczema or rosacea may also worsen during allergy season.

This is where good skincare plays a vital role. Professional facials not only calm irritated skin but also strengthen the skin barrier, making it less reactive to allergens in the environment. Treatments that include barrier repair, LED light therapy, and nourishing infusions help to restore balance, soothe inflammation, and protect the skin against further irritation. A consistent at-home skincare routine with barrier-friendly products also keeps skin resilient during seasonal changes.

But glowing, calm skin isn't just about what you put on the outside. Gut health plays a critical role in how the body responds to allergens. An imbalanced digestive system can heighten inflammation, making allergic reactions more severe and longer lasting. Supporting gut health through a nutrient-rich diet, probiotics, and digestive support can reduce the intensity of allergy symptomshelping both your skin and overall wellbeing.

This spring, if you notice your skin struggling with sensitivity, don't just mask the symptoms. Treat your skin gently, invest in professional care, and nourish your body from within. To help you get started, SWAN is offering 10% off any 1-hour facial or 1-hour skin consultation during October and November. A seasonal boost for your skin and wellbeing might be just what you need.



Area Columnists

Fabulous cruise deals on offer now



There's nothing quite like a cruise, unpack once and wake up in a new destination every day. Enjoy the luxurious amenities of a floating resort, whether you're planning a fun-filled family getaway, a romantic escape, or a luxury voyage.

With fantastic kids' clubs, adult-only sanctuaries,

and fun onboard activities, cruising offers something for every pace and style.

My firsthand knowledge is a huge benefit for you. I've experienced many unforgettable cruises, two weeks on Royal Caribbean exploring Spain and Portugal, a week in Hawaii, another in the Caribbean with NCL, and a breathtaking Alaskan journey. I've recently returned from 12 nights circumnavigating Japan and have cruised around NZ & Fiji's stunning Yasawa Islands.

With over 30 years in the travel industry, I'm a certified cruise specialist and CLIA Ambassador. I offer a onestop shop for flights, accommodation, coach tours, car/ campervan hire, rail, sightseeing, travel insurance, and tailor-made tours-including hosted small groups and solo travel specials.

Ask me about the Exclusive AGRI Cruise. 04-19 May 2026: Amsterdam to Zurich, 14 days from NZD \$18,899 pp. Includes flights, accommodation, a 7 night luxury river cruise, with highlights like Amsterdam's flower markets, a Dutch dairy farm, and the John Deere Factory in Mannheim.

Please explore my updated cruise website for easy research, then let's chat to find the perfect cruise for your travel style.

https://the-travel-brokers-tanya-franklin.gocruising.

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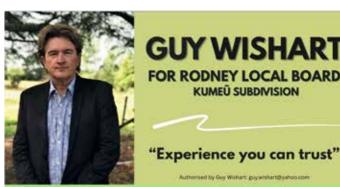
Auckland Transport shake-up: Power to the people or more red tape?



The Government has unveiled the Local Government (Auckland Council) (Transport Governance) Amendment Bill-hailed as the biggest shake-up of Auckland's transport governance since the Super City was created in 2010. Supporters argue the changes are long overdue. The Bill shifts power from the unelected

Auckland Transport board back to Auckland Council and local boards, giving Aucklanders direct democratic accountability for transport decisions. A new Auckland Regional Transport Committee (ARTC)-made up of government appointees, councillors, and an independent chair-will set a 30-year transport plan, aligning central and local priorities. Local boards will finally have a genuine say on local roads, while a refocused transport CCO will concentrate solely on running public transport. Proponents say this will cut duplication, optimise funding, and give communities more voice in decision-making. In theory, it means Aucklanders can hold their elected leaders to account when transport fails to deliver.

But critics are unconvinced. Handing so much power back to politicians risks politicising transport planning, with priorities swinging from one election cycle to the next. The new system may be even more bureaucratic, with overlapping roles across the ARTC, Council, and local boards slowing down delivery. Transition costs, staff restructuring, and the handover of assets from Auckland Transport to Council could create years of disruptionright when Auckland desperately needs action on congestion, safety, and public transport reliability. The Bill promises accountability and long-term vision, but it also risks fragmentation and delay. For residents of Kumeu, Huapai, and beyond-who already sit in gridlock daily-the question is simple: will this power shift finally get Auckland moving, or will it bury us deeper in red tape?



More river and drain maintenance.

. No more homes on flood plains . Build infrastructure before houses.

Harley-riding principal loves the Northwest



There's a new yet familiar face at the helm of Huapai District School, and she's not your average principal.

Keryn Annan, a self-proclaimed lover of the Northwest, and rider of Harley Davidsons, has taken on the top job, much to the delight of her students.

She replaces John Petrie, who retired last year after a distinguished career that

included nine years as principal at Huapai. This new role is a homecoming for Keryn, who was first a teacher at the school in 2017, moving up the ranks as Team Leader and Deputy Principal, before returning as Principal in term four last year. She took a brief nine-month hiatus to run an education conference programme around New Zealand, but the pull of the school setting was too strong. "It's a great privilege to be back here," Keryn says. "Huapai has a fantastic reputation and a strong sense of community."

The region holds deep personal roots for Keryn, who grew up in West Auckland in areas like West Harbour, Massey, and Royal Heights. She now lives in Riverhead.

Her eldest son attends Massey High School, and her 10-year-old is a current student at Huapai.

Keryn's passion for two wheels started years ago when motocross became a sport for her children. More recently, after weekend rides exploring our country as a pillion passenger, she decided to get her licence and a bike of her own.

Looking ahead, Keryn anticipates the school's roll will grow to about 600 students in the next two years, largely due to new housing developments. To accommodate this growth, she is actively seeking sponsorship for new play spaces to be built for her students. She also has plans to upgrade the school hall kitchen and classroom environments. When asked about the role of artificial intelligence (AI) in education, Keryn is optimistic. She believes AI won't replace teachers but could be a valuable tool if used properly and wisely. As a strong advocate for building resilience in children, especially with new technology, she sees AI as just one of the many things students will need to learn to use effectively.

Visit the school's website for more information.

Your Auckland Libraries app

Did you know Auckland Council Libraries has an app? It's a convenient way to manage your library account, and contains a digital version of your library card barcode that you can use to check out books, so you don't have



to carry your physical card around with you. You can also use the app to search the library catalogue, request items and manage checkouts, holds and renewals. The ready for pickup section of the app shows which shelf number

your holds are on, making picking up your requests so much easier. It also keeps a record of your reading history. You can manage multiple library accounts by adding other library cards to your app. Another useful feature on the app is the function where you can scan any book's ISBN barcode to see if the library has a copy. You can look through our extensive online resources for learning and research, print documents, or use the app to find the nearest library or contact us. You can download the app for free from the App Store or Google Play.

If you need any help with the app, you can use Kumeu Library's Book A Librarian service – just call 09 377 0209, email us at kumeu.library@aucklandcouncil.govt.nz or complete the form on our website (https://www.aucklandlibraries.govt.nz/Pages/contact-book-a-librarian.aspx?page=Start) to book in a suitable time. The Book A Librarian service enables you to spend a longer time one on one with a knowledgeable staff member to gain knowledge about topics like downloading and using the Auckland Council Libraries App, researching your family history using Auckland Council Libraries free databases, and using digital devices such as eReaders and iPads to download free eBooks, e Audiobooks and eMagazines from Auckland Council Libraries.

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

The Village Market Helensville Showgrounds

Sunday 19th October 8.30am to 1pm



With plenty of great stalls to browse and live music from Emilie-Amber, our market is a great morning out for the family. Grab a coffee and enjoy the selection of fabulous goods on display - local art, crafts and gifts, jewellery, hand

knits, collectibles, preserves, plants, fresh fruit and veg, pet health products, pre-loved bargains and books and much more. Something for everyone plus great food from our market café and the Lions sausage sizzle.

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

Area Columnists

Spring reset with Nicky at North West Physio Plus, Kumeu



Spring is the season of renewal – and what better way to reset than with expert care from Nicky, our qualified Neuromuscular Therapist at North West Physio Plus in Kumeu. With a Bachelor of Therapeutic and Sports Massage and years of experience working with elite international sports teams, Nicky brings world-class skill to our local community.

Her treatments go beyond relaxation – they're designed to restore balance across your physical, mental, and emotional wellbeing. Whether you're recovering from injury, managing chronic pain, or simply want to feel energised for summer, Nicky's tailored approach ensures every session is focused on your goals.

New this season: Cupping therapy – a powerful technique to release tight muscles, improve circulation, and boost recovery. It's ideal for athletes, desk workers, and anyone seeking relief from tension or fatigue.

Nicky also offers:

- Dry Needling
- Trigger Point Therapy
- Myofascial Release
- Oncology & Pregnancy Massage
- Headache & Migraine Relief
- Stress & Anxiety Support
- Arthritis & Chronic Pain Care
- Pre/Post Sports Event Massage
- Post-Surgery Rehabilitation
- Deep Tissue & Sports Massage
- Immune Function Support

Her Kumeu-based massage techniques improve flexibility, posture, and range of motion — helping you move better, feel lighter, and live pain-free. Every treatment begins with a conversation to understand your needs and build a personalised plan.

59

Bonus: Nicky's services are covered by Southern Cross and other health insurers.

Ready to recharge? Book your spring reset with Nicky today at North West Physio Plus, Kumeu – and step into summer feeling your absolute best.

Nicky Spence

Degree Qualified Neuromuscular Therapist Bachelor of Therapeutic & Sports Massage

Whether you're recovering from injury, managing chronic pain, or preparing for peak performance, Nicky Spence offers specialist massage therapy tailored to your needs. Her holistic approach blends advanced techniques, with compassionate care to support your physical and emotional wellbeing.





- Soft Tissue Rehab
- · Trigger Point Therapy
- Pregnancy & Oncology Massage
- Sports Massage (Pre/Post Event)
 - · Dry Needling, Cupping
 - Post-Surgical Recovery
- Stress, Fatigue & Migraine Relief





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Southern Cross and other health insurance accepted. For bookings please call 09 412 2945 or online www.northwestphysioplus.co.nz

Working towards a new secondary school for Northwest Auckland

By Chris Penk, MP for Northwest Auckland

One of the issues I hear most often from local families is the urgent need for another secondary school in our part of Auckland. With rapid growth in the northwest, it's no surprise that existing schools - primary and secondary alike - are under real pressure. Parents want their children to learn close to home, without spending hours each week commuting across to the North Shore or into town. Students and teachers deserve classrooms that aren't overcrowded, meanwhile, with the right facilities to support their learning.

That's why I've been continuing to push hard for a new high school to be built in the area. While this has been a long-running conversation, the need has only become more pressing as our population continues to expand. We're a growing, dynamic community and our education infrastructure has to keep pace.

I have been raising this issue with colleagues in government and the Ministry of Education at every opportunity. The latter advise that they are working on securing land in northwest Auckland but, as this "update" has remained unchanged for the past few years, it's a matter of some frustration that they have not yet landed

From my perspective, it's not just about classrooms,



important as those are: it's also about building strong communities where young people can thrive close to where they live.

In the meantime, I'll keep working alongside local principals, Boards of Trustees and parents to make sure that pressure is relieved where it can, augmenting the facilities of our excellent existing schools. But ultimately, with rolls growing towards capacity everywhere, a new secondary school is the long-term solution, and that's what I'll continue to fight for on your behalf.

October at Kumeū Arts

This month, we celebrate two dynamic exhibitions that highlight the power of artistic expression.

Awhi brings together the Ten Last Strokes Collective in a heartfelt tribute to Allie Eagle-an influential New Zealand artist whose legacy of care, connection, and creativity continues to inspire. The group, who formed during her teaching sessions, honours Eagle's spirit through diverse and evocative works.

In dreamtime - anchor me, Marion Stutz explores the emotional language of colour, form, and texture. Her richly layered oil paintings evoke a deep, visceral response, inviting viewers to experience art for its beauty, mood, and the conversations it sparks within.

Alongside our exhibitions, Term 4 courses are booking now offering opportunities for all ages to create, learn, and connect. Plus, don't miss our upcoming concerts, bringing vibrant live music to the Kumeū community. Visit us behind the Library or online at www.kumeuarts.org



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It's that time again - the Lions Book Fair is just around the corner. Join us at the Kumeu Community Centre 22nd and 23rd Nov. (see advert below for details) for one of our most-loved community events. EFTPOS and cash are both welcome.

This year we've added some extra treats: a special children's book area in the small hall plus a cosy café serving tea, coffee, with scones and muffins - the perfect spot for parents to relax while the kids browse.

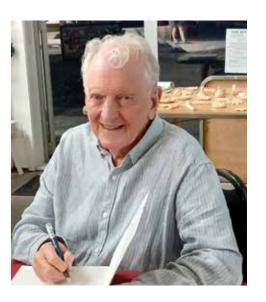
Thanks to Dan and the fantastic team at Logan Signs, our brand-new road signs will be going up around the district from early November. Keep an eye out.

As part of the Book Fair's growth, we're excited to announce a Community Market Day on Saturday 22 November, 9am-2pm, in the grounds of the Community Centre. If you're fundraising or representing a local charity, we'd love for you to join us. Stall sites are free, but limited to just 20 - it's first in, best served. You'll need to bring your own tents, trailers, or caravans. Application forms (with Lions project leader contact details) are available via email: sales.hklions@gmail.com

We're also down to the very last copies of "Where Have All the Apples Gone?" - Chris Smellie's much-loved book on the history of fruit growing in our area. Chris will be at the Book Fair on Saturday 22 November from 11.00 am to 1.00 pm for a signing session. What better Christmas gift than a signed copy for just \$49?

And of course, no Lions event would be complete without our famous Christmas Cakes, along with a great selection of giftware and vintage treasures at the Vintage Shop right next door to the Community Centre.

Come along, bring the family, and enjoy the community spirit - we look forward to seeing you there.





Donations of books and magazines welcomed now at the Kumeu Community Centre

All books \$2 - children \$1 All proceeds go back into our community

Sat 22 - Sun 23 Nov • 9:00am - 3:00pm

Area Columnists KUMEUCOURIER.CO.NZ

The Reserve Bank is lost in a cloud

The Reserve Bank doesn't have a clear understanding of how households are experiencing interest rate cuts, cost of living pressures, or employment uncertainty, the head of the country's largest mortgage broking firm Squirrel says.

Squirrel chief executive David Cunningham said "retail borrowers were not getting the full benefit of the reduction in interest rates for two reasons"

1/ Banks have expanded their retail margins since Covid. KPMG's Financial Institutions Performance Survey for last year showed a net interest margin of 2.34 percent compared to 2.1 percent in 2019. This represents the difference between what banks pay in interest and charge borrowers.

2/ Borrowers' fixing patterns limit their exposure to interest rate changes. The track of household average interest rates barely gets mentioned. Although the OCR (official cash rate) is 2.5 percent lower, mortgage rates are 0.75 percent lower and only have another 0.75 percent to go.

Further the Reserve Bank overstates the impact of monetary policy easing, which has had a relatively small impact on households so far.

Assuming we get to a 2.5 percent OCR, that's 3 percent of cuts delivering a 1.5 percent reduction to households.

He said "because some borrowers had not repriced on to the highest rates of the cycle, the full impact of the OCR increase had not flowed through to them, either. So we have avoided more flowing through that would have pushed rates higher. But it's fixed mortgage rates, not the OCR that influences what people are paying. The Reserve Bank and economists have vastly overstated the expected impact of the OCR cuts. Households haven't had a huge benefit so are keeping their wallets in their pockets. This is keeping the NZ economy floating in and out of recession."

He said "the OCR should be cut to 2 percent"

"That will take mortgage rates to 4 percent by Christmas and help dig NZ out of the hole it is in."

Mortgage rates, fixed for 12 months

ANZ 4.75% ASB 4.75% 4.75% BNZ 4.75% Co-op bank 5.89% Heartland 4.75% Kiwibank **SBS Bank** 4.75% 4.75% TSB 4.75% Westpac

Putting Rodney Communities First: My Vision for the Local Board



As a candidate for the Rodney Local Board, my focus is clear: to ensure the voices of our communities are central to every decision, and to deliver practical solutions for the challenges we face today and tomorrow.

Rodney's top priorities are clear. Flood resilience in Kumeū and Huapai must be addressed with long-term,

community-led solutions, including regular clearing of drains and waterways using local contractors. Transport and congestion require urgent action, with strong advocacy for the SH16 bypass and commuter rail options. As our communities grow, it is essential that parks, sports fields, libraries, arts, and community spaces keep pace, and that infrastructure such as water and waste systems are in place before further housing development. Transparency and accountability are vital. Council spending must be open, responsible, and prioritise local contractors wherever possible to strengthen our economy. Equally important is nurturing connection and wellbeing within our communities by supporting events and spaces that bring people together.

I am committed to listening and engaging with residents, iwi, hapū, and community groups, ensuring that urban and rural voices are heard. Collaboration with other elected officials, council staff, and the private sector will be key to bringing resources into Rodney for infrastructure projects that benefit our tamariki and whānau.

I also strongly support community-led decision-making. Residents bring invaluable local knowledge and perspectives, and empowering them strengthens belonging and builds better solutions. Independence matters. I will vote based on what's best for our communities, not along party lines. I support open, recorded meetings and responsible, transparent spending to deliver tangible outcomes for Rodney. Rodney is growing. Our board must rise to meet that growth with accountability, resilience, and community-led solutions. I'm ready to make that happen.



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Proven commitment

Your voice for Rodney Local Board - Kumeū





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