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QUIZ NIGHT

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11.00am Bible Study**

**Wednesday:
1st, 3rd & 5th 1.00pm Games afternoon St Barnabas
Close -Scrabble, Rumikub, 500**

Petrol

The names accorded to petrol companies discount schemes in our last issue were outdated: our apologies. We based this on the last article in Consumer - they are planning an update and we will advise you of any relevant changes.

Cost of Living Payment

IRD will pay you this automatically if you're eligible. You do not need to apply. Make sure they have your correct bank account number for your income tax account in case you are eligible. You can check your bank account information in myIR or you can call on 0800 473 777.

The total Cost of Living Payment is \$350 which will be split into 3 monthly payments starting 1 August.

For most people, the 3 main payment dates are:

1 August 2022 - \$116.67

1 September 2022 - \$116.67

3 October (the first business day of the month) - \$116.66.



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*Mazda New Zealand's \$250 fixed price routine service schedule includes parts, lubricants and labour for the duration of the programme when the service is performed by an authorised Mazda Dealer. †Your Mazdacare support programme is effective from the date of first registration. ^Visit mazda.co.nz/owners/warranty to see full disclosure of items covered by the 5 year/150,000 km New BT-50 Vehicle Warranty.



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Ngongotaha School

Kia ora everyone

Term 3 is upon us and what a busy term it is shaping up to be. We recently completed our Walkathon, despite the rain trying to 'dampen' our spirits. Thanks to everyone who tooted their horn or waved as they saw us marching the streets of Ngongotaha. We managed to raise nearly \$12000 which has been invested into a musical playground for the children to use. This will be installed later in the year and will have a variety of different pieces including bongos, drums, chimes, a metallophone, and many more.



Our sports teams continue to enjoy competing at their chosen sports. We recently hosted Kawaha Point and then Rotokawa for Interschool Sports fixtures. Something that we haven't been able to do for a few years due to various restrictions. The children were so excited to represent their school

and we had plenty of success alongside displaying great sportsmanship. 50 of our students will take part in the Tough Guy and Gal event on the 25th of August. They will race through mud puddles, over various obstacles, through streams to find the toughest guy and gal! Not long after that, our Mountain bike team will compete in the Rip, Grip and Flip mountain bike competition and then dozens of our children will take place in the Rotorua Mini Marathon. Plenty of exciting action coming up!

Our school Production The GREAT Journey is well underway. Tickets will be on sale soon for performances on the 28th and 29th of September. Main characters have been selected and have been busy learning their lines, dancers are creating their choreography and all classes have been busy learning their performances. Our costumes have been designed and made by Charmaine Dempsey



and are simply stunning. Definitely a show not to miss!



Last week we held our Whanau/Teacher Interviews. We had a wonderful turnout of families come and speak about how we can all work together to support our young learners. It was also a great chance to celebrate all the success of our students. Our numbers continue to grow as more and more people move to the 'Sunny Side of the Mountain'. A reminder to any families looking at enrolling their children into Ngongotaha School to please come and get an enrolment as soon as possible. This is especially important if you live in outside of our school zone. We are limiting places as we enrol more and more in zone students. Ballots for out of zone enrolments are held on the second Monday of every term.

On a personal note, I would like to thank everyone for their support with Harcourts Dancing for Hospice. I have been inundated with emails and comments both around the school and in the community from people wishing me luck. It has been an amazing experience that I have thoroughly enjoyed. If you have ever thought about taking part, my advice is to go for it. You won't regret it.



For up to date information, download our school app.



Ngā mihi, Craig McFadyen and the team from Ngongotaha School.

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The Joys of Winter

*There are only two seasons in Russia:
Winter and nuclear winter.*

The Winter Olympics.
Letting wealthy white people win at
sports no one else can afford to learn

*Why do arctic seals and penguins not
get along? They are polar opposites!*

What do you call a bear that likes to
spend his summers at the north pole
and his winters at the south?
A bi-polar bear.

*Minnesota has 4 seasons
Almost winter, winter, almost summer,
and road construction.*

One winter morning while listening to the radio, Bob and his wife hear the announcer say, "We are going to have 4-6 inches of snow today. You must park your car on the even numbered side of the street, so the snowplough can get through." Bob's wife goes out and moves her car.
A week later while they are eating breakfast, the radio announcer says, "We are expecting 6-8 inches of snow today. You must park your car on the odd numbered side of the street, so the snowplough can get through." Bob's wife goes out and moves her car again.
The next week they are having breakfast again, when the radio announcer says, "We are expecting 8-10 inches of snow today. You must park..." then the electric power goes out.
Bob's wife is very upset, and with a worried look on her face she says, "Honey, I don't know what to do. Which side of the street do I need to park on so the plough can get through?"
With the love and understanding in his voice like all men who are married to blondes exhibit, Bob says, "Why don't you just leave it in the garage this time?"

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*Two guys from Saskatoon decide to escape the cold weather in
winter and take a vacation. They go to Australia.*

*Sitting in a bar down under, still wearing their touques and
flannels, they draw the attention of Aussies, so one gets up and
approaches them.*

"G'DAY mates, where you blokes from?"

"Saskatoon, Saskatchewan" one of them answers.

"Oh, alright. " replies the Aussie as he returns to his table.

"So where are they from mate?" His friend asks.

"Don't know, they don't speak English."

Two Urewera hunters went hunting one winter for deer.

After tracking a big stag for miles they finally get it in their sights
and take it down.

As they struggled dragging the dead animal across the snowy, open
fields, back to their ute, they were stopped by a DOC officer and he
asked to see their hunting licenses.

Assured that all was in order the officer wished them a good day, but
offered some advice, "If you boys would pull from the front legs,
instead of the back legs, the animal will glide easier the with the grain
of the fur in the snow, instead of against the fur.

The hunters thanked the officer and took his advice.

After about an hour of pulling the deer, the first hunter says to the
other. "That officer was a nice guy, and this deer is easier to pull."

The second hunter replies. "Yeah, but he wasn't all that smart, we're
getting further away from the truck."

*Made the mistake of letting my Waikato newspaper freeze on the steps
this winter...I've fallen on some hard Times.*

Age Concern news August

I have been away from work with Salmonella which took 11 days before I started to feel better. During that time, I was able to do limited work from home, but it was quite debilitating.

I read where there is a particularly terrible strain of stomach bug doing the rounds and those people who have been unfortunate enough to catch it have really suffered, some up to 6 or more weeks. It is very contagious and can be caught in several ways from surfaces and airborne particles. Hygiene is most important and having suffered a stomach bug I would not wish this on anyone. Some people are even saying it is worse than COVID and the symptoms last longer.

The good news is that we are beginning to make good progress on our tiny homes project. Sigma Consultants have been employed to do all the preliminary work and they have come up with some designs for the layout of the homes which our Age Concern Council are happy with and will be submitted to the Rotorua Lakes Council, along with foundation plans for Consent. Once the RLC give the go ahead we will inform our preferred builders to begin, and the building process can take up to 2 or 3 months. We already have several people who have expressed an interest although we have not opened it up yet.

Another event being organized by Age Concern is The Positive Ageing Expo which will be held on 24th September at Parksyde. This will be a similar format to the Expo we held last year and to date we have about 26 interested groups who would like to be involved. The event will be free entry and free to all the not-for-profit groups who deal with elderly and wish to take part.

The population of New Zealand is ageing rapidly. Around 80 people a day are turning 65, meaning in six years, New Zealand could see more

than a million older people. The latest population projection figures from Stats NZ show there are currently around 842,000 people aged 65-plus - and this is expected to hit a million by 2028.

An ageing population presents unique challenges. While population ageing is not new, it will really accelerate over the next decade. The increasing number and proportion of older people in the population has implications across New Zealand's society.

As Aotearoa's population ages, the proportion of old to young changes with it. By 2028, there could be 30 people aged 65+ years for every 100 people aged 15-64 year and by 2050, this could be as much as a 40/60 split.

The number of people aged 85+ years is also increasing, with about 93,000 people currently in this age group but by 2025 it is expected there will be more than 100,000. This will also increase the elderly's representation among the general population. Currently 1 in 50 people in the population are aged 85+ years and this could increase to about 1 in 30 during the 2030s, and to about 1 in 20 in the 2040s.

Helping older people to work if they want to and countering ageism are key aspects of the Government's plan to support New Zealand's ageing population. The strategy, called Better Later Life – He Oranga Kaumātua 2019 to 2034, was launched and aims to ensure older people can participate in society and be valued as they age. It has also been designed to ensure New Zealand is prepared for and makes the most of our ageing population.

By 2034, 1.2 million New Zealanders - about a quarter of the population - will be aged 65+, and an estimated 179,000 people will be aged 85+, twice as many as last year. The number of Māori aged 65+ will more than double (from 48,500 to 109,400) between 2018 and 2034, as will the senior Pacific population (from 21,300 to 46,700),
(continued on p7)

Agewise



Responsibility for MY
safety starts with ME

Revise the road rules and learn how to keep driving safely

Tuesday, 9 August 2022

Wednesday, 7 September 2022

Wednesday, 26 October 2022

9.30am – 2.30pm

Parksyde Community Centre



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SAFETY
UPDATE
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on 348 4199 to register



(continued from p6)

while the number of senior Asian New Zealanders will almost triple from 59,500 to 171,900). Seniors currently make up around 6.2 per cent of the workforce, but that is expected to grow to 10.6 per cent by 2033.

One of the other very important and valuable programs that Age Concern provide is Staying Safe, which is designed to bring elderly drivers up to date with the Road Code and defensive driving.

So far 209 people have died on New Zealand roads this year and a quarter of them are aged over 60.

Statistics show our older generation is more likely to be involved in a fatal crash - or one that involves injuries - than our younger drivers.

Fifty drivers aged over 60 have already died on our roads this year, that's more than twice the number of drivers aged between 15 and 19 and also 20 and 24.

Senior drivers actually crash less than junior drivers - other factors are they probably drive less and in better conditions. But what is true is when senior drivers have an accident, they are more vulnerable and likely to be injured more. Once Kiwi drivers reach the age of 75, they have to renew their licence and a medical certificate is required. From the age of 80 their licence has to be renewed every two years.

But driving means independence and, understandably, our older Kiwis are reluctant to give that up.

There are options. Driving Miss Daisy is a nationwide taxi service that focuses on the elderly. Age Concern also provides a service called Total Mobility where clients are assessed for half price taxi fares and this includes Driving Miss Daisy.

Stay Safe
Rory O'Rourke
Manager



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 **Labour** 

Authorised by Tāmāti Coffey MP, Parliament Buildings, Wellington.

Ngongotaha Indoor Bowls

4th July Pairs Championship. Tonights winners were Murray Harris and Nicole Ruthe. Congrats to those two.

10th July BOP Interclub First Division Competition. Seven members from our Club took part and as a team we did very well. Ngongotaha qualified and was Runner up to Ohope Club.

11th July Championship Singles. It was not a nice night to be going out bowling but it didn't deter members who wanted to try and win for the night. We had four members qualify; they were Jan Drabble, Bruce Mapson, John Rayner and Richard Mills. It came down to the last two players who were Richard Mills and Bruce Mapson. The winner for the night was Richard Mills who played good bowls the whole night. Runner Up was Bruce Mapson. Well done!

18th July Fun Night. Our club captain was away tonight so we decided to have a fun night. It sure was! The winners were Cheryl Wiggins and Greg Chase with two wins.

25th July Trophy. They had a few members missing including myself with all these illnesses that are floating around. Not good but we will get through this. I'm sure the ones that were there had a good night. The winners were John Rayner, three wins and 30 points. Runner-up Murray Harris and David Fleet with 2½ wins and 31 points.

Anyone looking at playing bowls can contact:
John Rayner 07 5625012 Kevin Whyte 07 3574766

More health workers for Rotorua and the Bay of Plenty

Help is on the way with our Labour government taking new steps to boost the health workforce and ease pressure on our local health system.

Since we came into office in 2017, we've made building our health workforce a priority. Thousands more doctors and nurses are now working in the system and more nurses are being trained. We've also changed immigration rules to make it easy for health workers to come here.

However, with the worst flu season ever and COVID-19 putting pressure on systems, we know we need to do more. So, I'm excited that our Labour government has announced new initiatives to grow our health workforce.

We're making it easier and cheaper for international health workers to get professional qualifications recognised. We're providing up to \$10,000 to support overseas nurses with registration costs, and covering international doctors' salaries during induction courses and training internships. We're establishing a one-stop recruitment service within Health New Zealand, to make it easier for health workers to move here and find jobs.

We're also focused on our homegrown workforce. We're providing financial support to help New Zealand nurses get re-registered. We're training more doctors, nurses and radiographers, and encouraging our many volunteer COVID-19 workers to consider a health career.

Initiatives like these weren't possible under the old structure with 20 district health boards all working separately. I know that there isn't a quick fix, but these measures will help ensure we have more health workers here in Rotorua to look after us and our families when we need it the most.

Authorised by Tamati Coffey, Parliament Building, Wellington



August news from Kaharoa School

Kaharoa School

Tēnā koutou whānau

Hope this finds you all well and enjoying the slight seasonal change having recently passed the shortest day. If you have noticed the light around dusk lately you will notice the lovely way the light is changing. Our term has started with a hiss and a roar and it's lovely to have everyone back after our term break.



Parent/Teacher interviews -

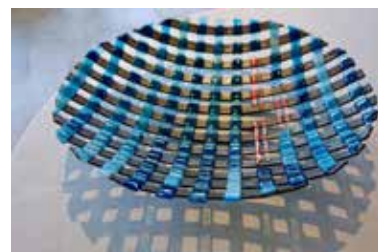
We started off our term meeting with parents. This is such an important aspect in our communicating and sharing with our parents. They were held over two days and evenings. This was following the mid year report sent home on the last day of term 2. We appreciate parents and caregivers making the time to come and discuss the learning and social achievements of their children.

Glass Art -

The senior students are currently working with artist, Jayne Baume, to create glass art. Our tamariki are learning the wonders of creating with glass.

The Exploring Glass Fusing Programme at Kaharoa School is for all year 5/6/7 and 8 students. This is a fully integrated art and science based inquiry, that will inspire students to explore and showcase their own artistic flare through the medium of glass. Through the programme the children will learn the basics of glass fusing and will complete a workbook designed to run alongside the programme which helps to evaluate the success and reinforce the children's learning.

All children will make 2 pieces of glass art with the new skills they have learned, these pieces will be theirs to take home and keep after the end of term art exhibition. The oldest 3 classes will also create some larger pieces to remain in the school. The end of the programme will be celebrated through an exhibition which will be open to the rest of the school, friends, whānau and the wider community. This programme has been made possible by a grant from the Ministry of Education Creative in School Programme.



Ngongotaha Medical Centre Limited

Doctors: Simon Firth, Jane Carman, Genevieve Matthews, Kingsley Aneke, Jorgelina Ferreira, Louisa Barter

VACCINATE ON TIME

All childhood vaccines on the National Immunisation Schedule are free to all children in New Zealand before they turn 18. All immigrant and visiting children can have free immunisations and free Well Child Tamariki Ora services.

The first vaccine is at 6 weeks and at this age the Doctor will also check mum and babies general health. This is a very important appointment for baby and mum. The following vaccinations are due at 3 months, 5 months, 12 months, 15 months and 4-5 years. Here is a link for more information. <https://www.immune.org.nz/>

Please call the nurses if you have any questions

SHINGLES VACCINE

- The Shingles Vaccine, Zostavax is fully funded and administered FREE of CHARGE for persons when they turn 65. It is only funded for 1 year from the date you turn 65 so it is important to ACT NOW IF YOU ARE 65 YEARS OF AGE.

If you qualify, please contact the Surgery to book a nurse appointment to have the vaccination.

- There must be a 7 day gap between the Shingles Vaccine and any of the COVID-19 vaccines.



Earthquake and Fire Drill -

We continue this month holding regular Earthquake and Fire Drills to practice scenarios so we know what to do in the event of a real occurrence. Our children are becoming familiar with the procedures that will keep them safe.

ICAS Assessments -

These assessments have been developed for schools and they combine engaging content and high standards. Students can opt in to sit these assessments which give students insights to improve learning and to reward academic excellence. This month students who choose to, will sit Science & Spelling assessments.



House Event -

Our students are divided into 4 house groups, Tui, Kokako, Kereru and Kahu. This month a house group activity will be organised by our senior students that will include all the children in our school.

Keeping Safe -

To keep everyone safe we continue to remind the children and adults each day to practice hygiene procedures. This includes reminders to:

- wash hands often with soap and water or hand sanitiser before leaving the classroom for breaks and again when entering the classroom after breaks as well as after attending the toilet.
- cover coughs and sneezes with clean tissues or cough/sneeze into your elbow.
- put used tissues in the bin.
- to stay home if unwell.
- keep hands/fingers out of mouths, noses and eyes.



Take care everyone. Please refer to the Kaharoa website for further information.

www.kaharoa.school.nz

Ngā mihi mahana ~ The Kaharoa Team

Enrolment Zone Abandoned

The Ministry has concluded that there is no longer a continuing need for an enrolment scheme at Kaharoa School. This change means that families can enroll their children at the school regardless of their home address with immediate confirmation of enrollment.

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Todd McClay
MP for Rotorua
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Authorised by Todd McClay,
Parliament Buildings, Wellington.



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Ngongotaha 6 Ariki Street

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By Negotiation Contact Mandy Lee 0276 732 331
View ROT30657



FOR SALE



Hamurana 595 Hamurana Road

An amazing opportunity right across the road from Lake Rotorua where the outlook will never be lost. The property boasts around 8500 square metres with the boat ramp just down the road for fishing and watersports. From the front, views glimpse through trees to the lake. From the back, views stretch out to the hills and around the countryside. Comfortable and cosy with a log fire on wet back plus a heat pump. Golf is down the road as well, alongside Hamurana's famous natural spring sunk within a picturesque hollow amid the Redwood Forest. Steeped in history and mystical natural beauty, it's one of Rotorua's magical gems.

For Sale By Deadline: 01.09.22 (unless sold prior)
Contact Tim O'Sullivan 0274 974 986 View ROT30631



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"What My Clients Say"

"Mandy was completely professional and made sure that we understood and felt at ease all times. She was always available to answer any questions that we. Mandy was amazing." **Irene.**

"Mandy was super helpful and always willing to go the extra distance for us!" **Vicky and Adam.**

"Great with communications, you kept in touch constantly. Your honesty and values made my first home purchase that much easier. You were a pleasure to work with." **Linda.**

Mandy Lee
Licensee Salesperson
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Ray White

FOR SALE



Hamurana 13/60 Tauranga Direct Road

Exclusive community with lake and country views. Open plan, 4 bedrooms (master with ensuite and private deck) plus a theatre room/4th bedroom downstairs. Contessa fire, heat pump plus DVS & solar power. Separate new office/rumpus, 3 car garaging, carport and wonderful outdoor living.

For Sale By Negotiation View ROT30552

Contact Anita Martelli 027 552 6482 & Tim O'Sullivan 0274 974 986

FOR SALE



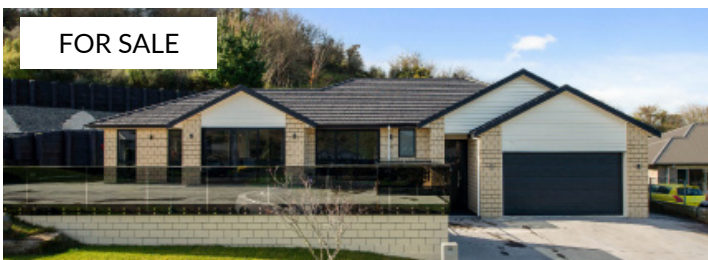
Ngongotaha 4 Kinder Place

Modern, low maintenance living, just a stroll away from the lake. Relax and enjoy open plan living that flows outdoors from the lounge and dining, three bedrooms, a big bathroom, ensuite and an office nook. A private back lawn for the kids to play and internal access double garaging.

For Sale By Negotiation View ROT30534

Contact Anita Martelli 027 552 6482

FOR SALE



Ngongotaha 19 Mohi Crescent

Impressive street appeal and a Master Build guarantee until May 2030 this prestigious 234 sqm home graces its 1810 sqm section. Ducted heating & cooling & double glazing for year round comfort and an internal access garage with a high ceiling to store your toys. A home purpose built for dual living.

For Sale By Negotiation View ROT30494

Contact Chander Sandhu 027 516 1260

FOR SALE



Ngongotaha 10 Egmont Road

Set up to combine family life with extended family, this home offers seven bedrooms plus five bathrooms, designed into zones to enhance the privacy of its occupants. The home is warm and enjoys two infinity gas hot water systems, a gas fire and 5x heat pumps. Call Tim or John today.

For Sale By Negotiation View ROT30465

Contact Tim O'Sullivan 0274 974 986 & John Piercy 027 446 4549

FOR SALE



Ngongotaha 32 Ngongotaha Road

Sitting proudly and privately on a 1100m2 section and tucked down a right of way. This three bed weatherboard home has had double glazed aluminium joinery installed and a large deck built off the lounge. There is still work to be done here so come and make this home your own.

For Sale By Negotiation View ROT30573

Contact Leanne Leef 021 835 915

SOLD



Mamaku 7 Maraeroa Road

Lovely 5 bedroom Villa, situated on a 1012m2 section with a modernised kitchen and well kept gardens. Wood burner and heat pump for winter warmth and a covered deck with easy access from the kitchen/dining area. Separate double garage with workspace plus another single shed.

Sold! Contact Phill Rivers 0276 109 090

SOLD



Ngongotaha 10 Bruce Street

This property took centre stage and stole the spotlight at its first open home, with buyers very impressed with this comprehensively renovated home and quality finish. A blend of warm contemporary charm and pops of its classic character. Elevated giving an outlook to the country and glimpses of the lake.

Sold! Contact Arahi Leef 021 892 663

SOLD



Ngongotaha 12 Paraone Street

With a bit of work you could be sitting on a gold mine. Two dwellings thoughtfully placed on a single title with options aplenty. Consider the options, extended family living, home and income or investment, the list could go on.

Sold! Contact Leanne Leef 021 835 915

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John Piercy

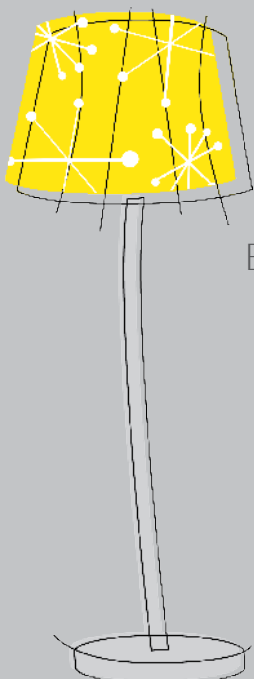
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Check out the upcoming dates:

8-12pm Saturday 27th August and 17th September

Looking at de-cluttering your home or simply wish to donate something?

Call Tim & the team on 07 348 6172

Lakeview Golf and Country Club

The last month of winter is upon us and the days are getting noticeably longer with the daffodils starting to put their brave heads up and the early blossom trees opening up to display a lovely show of colour. Spring is just around the corner! The rain through July has made the course somewhat wet but with such free draining terrain it has not stopped play, only the desire to get out and hit the fairways!

Competitions continue as usual through August with the Stroke Play Championships. The Managh Trophy and Cup were decided at the end of July. CONGRATULATIONS to the Trophy winner Chris Erskine-Shaw and Cup winner Tyson Wylie. Chris apparently claims that this was the first thing he has won in 35 years, so well done Chris, persistence is the key!

With the longer days it is a reminder that Twilight Golf is just around the corner. So, get those clubs dusted off and get a few rounds in before daylight saving kicks in! Something to look forward to for an after-work activity and some destress time with mates.

Conservation continues to be a big focus for us at Lakeview. As kaitiaki of our beautiful whenua, we constantly look for ways to improve, preserve and expand our awesome native plant areas. Trapping continues to be an important part of that and we thank Melton Hows for his dedication to checking our traps. For the year to May he has cleared 91 rats, 24 mice and 5 possums from the traps! We are working with Mamaku School who will be helping our conservation efforts by planting native plants and making traps, insect homes and bird feeders. It is so good to have the community input, and what a great feeling to have these young eco warriors who are the future of caring for our environment involved.

We have some exciting news with regards to sharing our space with other sports and community groups. The Rotorua Archery Club will be joining us! We are really looking forward to being able to grow each others sport with this symbiotic relationship and have some exciting plans for the future! So having got the first group on board we hope this will start a trend and encourage other groups to reach out.

The clubhouse is not a forgotten plan, rather the opposite and tends to take up a lot of time and energy. We are applying for funding and basically ready to start. So, fingers crossed and everything else, that we can finally get this amazing opportunity for a multi-use community hub to be established.

Hang in there for the last month of winter and stay safe and warm.

Golf shop phone number is 07 357 2341.



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Is the housing market all that bad?

I periodically write about the state of the residential housing market when there's something worth writing about. And not in a long time have we seen such a roller coaster like we're seeing now. So what are we seeing in our office?

Well quite a bit of stress and nervousness actually. For a start, the numbers of property sales in Rotorua are around numbers not seen since the effects of the 2008 global financial crises – reportedly only 57 sales in June and 69 in July, including lifestyle properties. It's my personal view that the buoyancy of the housing market has a flow on effect to public confidence or nervousness flowing into household spending in general: buoyant housing market, open wallets - depressed housing market, wallets shut.

In the current climate everything is taking much longer to get over the unconditional line between LIM reports, building reports, and bank finance and valuation processes. We're also seeing the stress of buyers in escalating commitment cycles emotionally over-invested in a property because of the time taken to meet conditions and often \$2,000-\$3,000 sunk getting their conditions across the line.

This is exacerbated by the domino effect of buying and selling chains where every transaction is dependent on other properties in the chain going unconditional, and everyone is stuck in a holding pattern. We have clients who have elected to take risky short-term bridging finance or large loans from family to settle the purchase of their next 'dream' property before their current property has even sold.

One of our vendor clients is currently in the situation of having granted something like 8 extensions so far to their buyer. Why? Because there aren't any other buyers, their buyer's buyer is struggling meeting their own conditions, and everyone in the chain is trying to keep the transactions in bed.

So what's happening over with the banks? Bank lending has tightened significantly, including because of global events other than the Pandemic. It's no secret the financial sector knows an economic crunch will happen, and they're well aware of their banking code of conduct lending obligations that boil down to ensuring responsible lending so people aren't set up to fail when the market shifts. So lenders won't confirm finance approval for an on-purchase if an existing property isn't sold (in case it sells for less), and rarely will banks approve lending for purchase at auction either.

And yes, those media reports of banks trawling through bank statements asking about Big Box store and takeaway spending are true, no matter who the customer is. Because of lending difficulties we're hearing of open homes with either no buyers showing up, or very few at best. In short, buyers are simply not out there and can't just be 'magicked' up.

And then there's Vendors who sometimes have unrealistic expectations ranging from the worth of their property because a neighbour's sold for some inflated figure, or another agent did an appraisal a while back at the height of the market "so it must at least be that still", or they've have had their property listed for several months unsold and want to "fire the agent as they're useless and doing nothing". I have some sympathy for agents managing vendor expectations in these situations where there's a lack of familiarity with real estate market dynamics – particularly



in the current climate where there are very few buyers to begin with.

On the other hand, I know vendors are equally as stressed: they may need to move on if, say, they are stuck in bridging finance or a chain of buyers and sellers themselves, or moving out of town for work, or perhaps down-sizing into a retirement village. We are also seeing an increase in separations where people are finding they bought at the height of the market, and now there's no equity to divide so each can move on.

Overall, there is little that anyone can do right now but hurry up and wait, keep looking and planning, and be sure to get your ducks in a row so you're ready to make a move when the market turns. And remember to be kind: things are not what they were on a bunch of levels, and everyone is under pressure.

Article supplied by Ros Morshead, Solicitor at Lawbox



It's becoming a buyers market!

How much deposit do you need to buy your first home?

If you have less than 20% deposit, you are referred to (by the banks) as a Low Equity (or Deposit) Borrower. You are required to meet a different set of criteria to borrowers with 20% or more.

The ideal deposit for any own-home purchase in NZ is 20% but typically, the minimum required is 10% for an existing property and in some rare cases 5% for a turn-key build. Note: your income needs to be very good for a 10% deposit but it is possible. You'll also need to explain why you haven't saved more on your good income (for example, you've been paying down debt).

If you meet the income criteria of the First Home Loan scheme which is administered by Kainga Ora, you only need a minimum of 5%. The rules have changed about lending to people with less than 20% deposit, and banks only have a certain amount of money they lend to low-deposit borrowers. Currently 10% of the money lent out can go to low-deposit borrowers. Borrowers with less than 20% deposit will need to have a higher income than those with more deposit.

The short answer is, main banks are still lending to low equity borrowers and it's well worth talking to a mortgage adviser to see if you meet the criteria. Even if your preferred bank isn't lending this week, they could free up some money at any point.

Can I be gifted my entire deposit or do I need savings?

The banks want to see that you are responsible with your money. If you have been renting and have not been able to save money, then are you likely to pay down your mortgage? Most banks, therefore, require that you have saved at least 5% of the purchase price – often referred to as “genuine savings”. So, if you are buying a \$500,000 home, you would need to have saved \$25,000 on your own. The rest of your deposit can be gifted by a parent. At the time of writing, one bank will allow a fully gifted deposit but responsible spending must be shown.

What counts as “genuine savings”?

- Money in the bank (obviously!)
- KiwiSaver – including the amount received from the government and your employer.
- A bonus from your salary.

What doesn't count as “genuine savings”?

- Money available on your credit card. Some people try to withdraw it to use as a deposit. You can't do this!
- Debts that are being repaid unless you can prove the original loan and show an agreement.
- The First Home Grant. Note: The First Home Grant can be used as a deposit but doesn't count as part of the required “5% genuine savings”.

Can I get a loan from my parents rather than a gift?

Yes, the money from your parents can be a loan. If there is interest to pay or regular payments to pay back the loan, this will be taken off your income so be careful around this. The terms and repayments for this loan will need to be clearly laid out for your mortgage application.

What are some tips for getting a mortgage with a small deposit?

- Keep your spending to a minimum. Banks prioritise giving mortgages to clients who are showing that they have their spending under control.
- Minimise your secondary debt and risk. Don't let the banks increase your credit card limit and don't take out any new lending.
- And finally, a number 1 tip! If you're a couple, bank at separate banks. Banks can often lend to their own customers first. But if you both bank with the same bank, you only have one option. If you bank separately, you now have 2 banks to work with.

Summary:

In summary, a 5% deposit is the minimum typically need for Turn Key construction lending and only in rare cases. 5% is also all that is needed for the First Home Loan scheme. A 10% deposit is typically the minimum required for existing homes. Most banks don't allow a pre-approval for low deposit borrowers so you have to have a conditional offer accepted on a property before you can apply. This means you are going to want to look for “offer” type sales rather than auctions. Otherwise, a 20% deposit is the best amount of deposit to offer the bank.

Source: Mortgagelab.co.nz.

Information is current at 9th June 2022.

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<https://requestrats.covid19.health.nz/>
- Antivirals now available for Covid-19 positive people who meet the government criteria. Talk to our friendly team to find out if you may be eligible.

Ngongotaha Pharmacy 17a Taui St. Ph:3574240

When I was learning to drive in the winter, my Dad told me, "If you're ever lost in the snow, wait for a plough truck, then follow it." One cold, snowy Queenstown night, I got lost on the way home. The snow was blowing so fast and piling up so high, I couldn't see any street signs. With no map in my car and a dead cell phone, I thought I might be stranded so I pulled over to the side of the road.

Then breaking through the flurries, I saw the headlights of a plough truck in my rearview mirror. Thanking my lucky stars, I turned in and followed the truck, hopeful that it would lead me back somewhere I recognized. I followed that truck for what felt like hours. He turned left, I'd turn left. He'd swing to the right, and I was right on his tail. After a while, I saw brake lights from the plough, followed by four-way flashers. The plough had stopped, and I saw the driver get out and approach my car. I rolled down the window to talk to him.

"Why are you following me, kid?" the plough driver asked.

"Well, my dad told me if I was ever lost in a snowstorm, I should wait for a plough truck and then follow it."

"Well," said the plough driver. "I just finished clearing the Countdown parking lot. Want to follow me over to Pak'nSave?"

Three elderly men were relaxing on the beach in Pauanui.

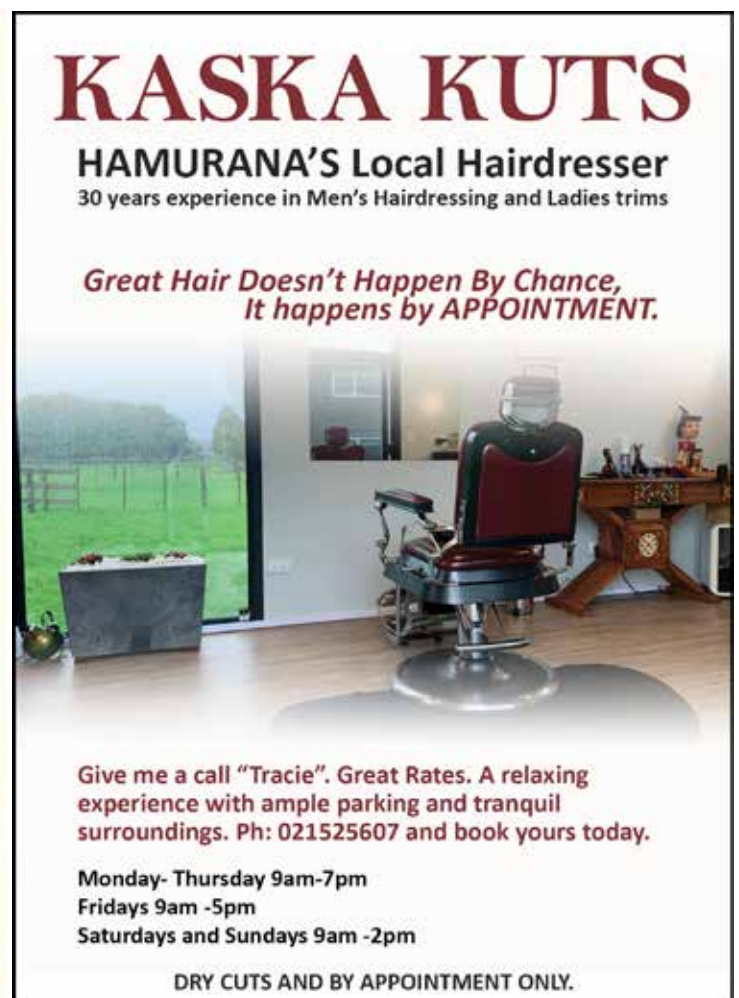
One said "I owned a factory in Invercargill. One winter, the heat didn't come on, the pipes froze and got water everywhere, and everything was ruined. I decided I was too old to start over, so I took the insurance money, sold the place, and retired to up here."

The second man said "I had a big store, in Auckland. One night, it caught fire, and burned to the ground. I didn't want to go through all the work of rebuilding, so I sold the property, took the insurance money, and moved here, too."

The third man said "I owned a huge car dealership in Levin. Recently, a tornado blew through, and destroyed everything, even the buildings. I, too, decided to take the insurance money, and retire."

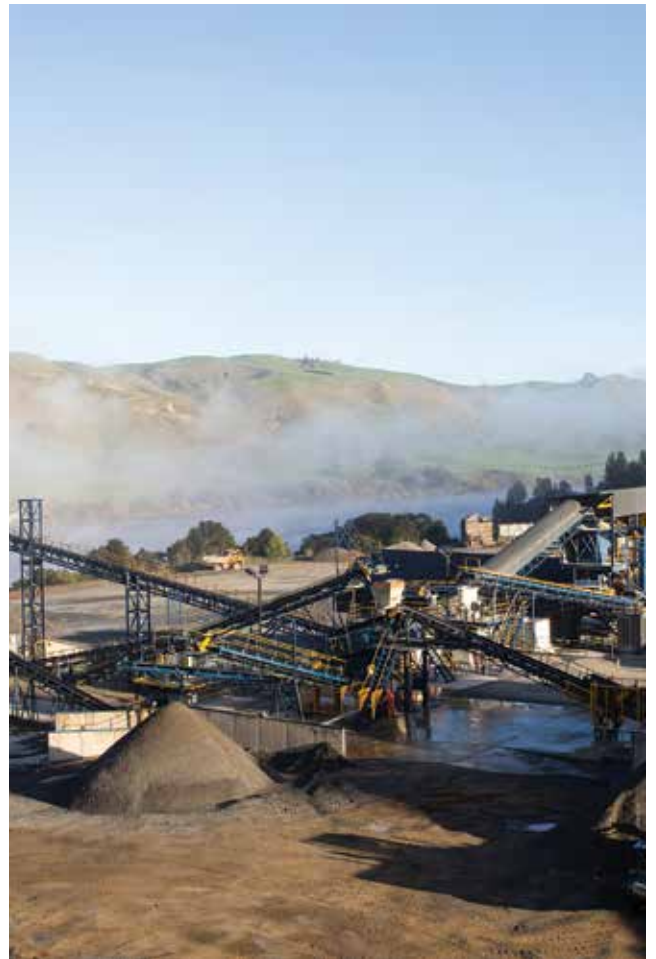
His companions looked at him in awe. After a few moments of silence, one asked "How did you start a tornado?"

*A little bird was flying south for the Winter. It was so cold the bird froze and fell to the ground into a large field. While he was lying there, a cow came by and dropped some dung on him. As the frozen bird lay there in the pile of cow dung, he began to realize how warm he was. The dung was actually thawing him out! He lay there all warm and happy, and soon began to sing for joy. A passing cat heard the bird singing and came to investigate. Following the sound, the cat discovered the bird under the pile of cow dung, and promptly dug him out and ate him. Moral of the story: 1. Not everyone who sh*t's on you is your enemy. 2. Not everyone who gets you out of sh*t is your friend. 3. And when you're in deep sh*t, it's best to keep your mouth shut!*



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How to be Bee Friendly

When it comes to creating the perfect bee friendly garden, planting flowers that produce plenty of pollen and sweet nectar is a sure way to attract the humble honey bee.

It's also good to note that bees cannot see the colour red and prefer orange, yellow, purple, blue, violet and white.

Plant flowers such as:

Annual Flowers: Camellias, Borage, Sunflowers, Foxgloves, Cloves, Marigolds, Pansies, Daffodils.

Trees, shrubs, bushes, & climbers: Bottlebrush, Lavender, Rosemary, Wisteria.

Herbs & kitchen plants: Sage, Basil, Chives, Fennel, Squash
NZ Native Plants/Trees: NZ Jasmine, Pohutukawa, Rewarewa, New Zealand flax (harakeke), Lemonwood, Hoheria, Tea tree.

To make your garden irresistible to honey bees, plant flowers in clusters of the same species and focus on plants with single flowers with flat and open shapes, rather than complicated ruffles of double or triple flowers. Your garden should also have a shallow water feature, like a bird bath or fountains with gentle sloping edges to encourage the bees to stop for a quick drink. Also be careful what you spray in your garden as most pesticides are lethal to bees. Opt for organic solutions where possible such as pyrethrum and only spray in the evening when bees have gone to bed.

Source: Mossops and Palmers websites



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Happenings

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23 Aug Mayoral Candidates Q&A 5.00 Netherlands Society Hall, Neil Hunt Park.

27 Aug Ray White Charity Garage Sale

17 Sept Ray White Charity Garage Sale

17-23 Sept Clean Up Week: info at nfo@knzb.org.nz

24 September Positive Aging Expo at Parksyde

28 & 29 Sept The GREAT Journey at Ngongotaha School

Regular Events

Monday Indoor Bowls 7.00 pm Community Hall

Tuesday Vets Golf 9.30am , Junior golf after school during school term at Lakeview

Tech on Tuesday at Parksyde

2nd Wednesday Friendship Club 9.45 am St Barnabas Church Hall

4th Wednesday Ngongotaha Garden Circle meet at Ngongotaha Hall

Every Thursday Junior Golf after school during school term at Lakeview Golf and County Club

Fishing on a frozen lake on a cold winter day, an old man walked out onto the lake, cut a hole in the ice, dropped in his fishing line, and waited patiently for a bite. He was there for almost an hour, without even a nibble, when a young boy walked out onto the ice, cut a hole in the ice next to him. The young boy dropped his fishing line and minutes later he hooked a large fish. The old man couldn't believe his eyes but chalked it up to plain luck. Shortly thereafter, the young boy pulled in another large catch. The young boy kept catching fish after fish.

Finally, the old man couldn't take it any longer. "Son" he said, "I've been here for over an hour without even a nibble. You've been here only a few minutes and have caught a half dozen fish! How do you do it?" The boy responded, "Roo raf roo reep ra rums rrarm." "What was that?" the old man asked. Again, the boy responded, "Roo raf roo reep ra rums rarrm." "Look," said the old man, "I can't understand a word you're saying." The boy spat the bait into his hand and said... "You have to keep the worms warm!"

During camouflage training in Louisiana, a private disguised as a tree trunk had made a sudden move that was spotted by a visiting general. "You simpleton!" the officer barked. "Don't you know that by jumping and yelling the way you did, you could have endangered the lives of the entire company?"

"Yes sir," the soldier answered apologetically. "But, if I may say so, I did stand still when a flock of pigeons used me for target practice. And I never moved a muscle when a large dog peed on my lower branches. But when two squirrels ran up my pants leg and I heard the bigger say, "Let's eat one now and save the other until winter' - that did it!"

Hey **spring** sellers!

Jump ahead of the crowd and begin your marketing earlier – it pays to keep ahead!

Talk to Angela about tips and tricks to sell well in winter!

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