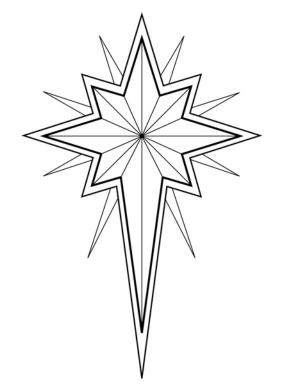
www.ngongotahanews.co.nz

December 2022



Editor: Philippa Wills 021283 7006

MERRY CHRISTMAS TO ALL READERS AND RESIDENTS OF NGONGOTAHA

May 2023 bring both promise and resilience.

Christmas is not a time nor a season but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas.

Calvin Coolidge

Looking for something to entertain the tamariki these holidays?

Take a picnic down to Rail Park on Ngongotaha Road (you can park behind the park off Taui Street) and let them enjoy the excitement of old-time steam rail.



Holiday Security Tips

Shut and lock all doors, even if you're only going out for a short time. Close and lock all windows, burglars don't like to smash glass.

Don't "hide" keys outside your home, or leave them in an obvious place near doors or windows.

Make your home look occupied when you're away by using timers on radios and lights.

When you buy new items like computers/mobile phones/TVs, don't advertise this by leaving the empty boxes out for recycling. Turn the boxes inside out and fold them down.

Hide or lock away passports and official documents.

Don't leave car keys near doors or windows – car theft through burglary is on the rise.

Cancel all regular deliveries such as newspapers. Have someone clear your letterbox. Make sure a trusted neighbour/friend has your contact details while you are away.

Lock away all tools, garden furniture and valuable garden items. If away for a long period, arrange for your lawns to be mown. Source: Neighbourhood Support Issue 4 2022

P.S. It's also a good idea to join Neighbourhood Support and a local noticeboard on Facebook, e.g. Hamurana Noticeboard, Mamaku Noticeboard, Rotorua Noticeboard to alert and support neighbours.

Wishing the Ngongotaha community, a happy and safe festive season.

Providing local experience, insights and practical advice to bring balance beyond the books.



Kelly Lelieveld, CA Financial explorer, expert navigator

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Sunday: 9.45am Eucharist followed by

coffee and fellowship.

Thursday: 9.45am Contemplative Eucharist

followed by coffee and fellowship.

No Thursday service 22 or 29 December. Bible Study resumes February 2023.

Christmas Eve: 7pm Service for all the family Christmas Day: 9.45am Christmas Eucharist

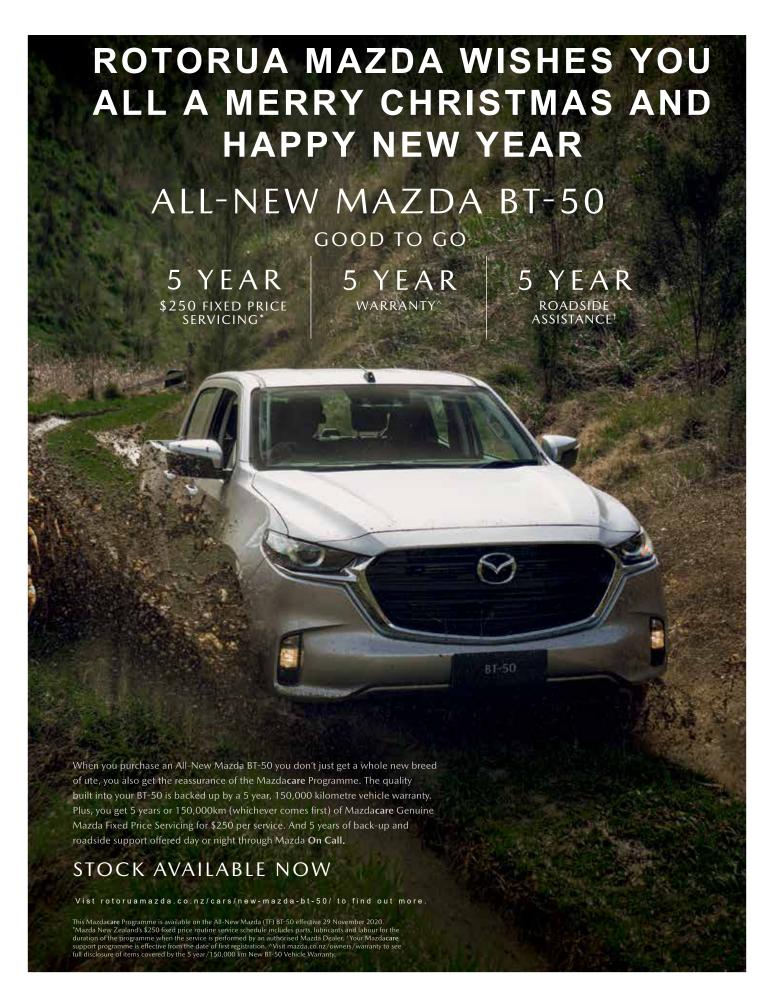
Progress Ngongotaha-Kokiri Ngongotaha Inc.

To all of our Community Friends

Thank you for your support throughout this year. We wish you all a very Happy Christmas with your whanau and those who are near and dear to you.

Please take care of each other and we look forward to seeing you soon in 2023.

Arohanui Lynn, Bob Lee and Teams





148 - 150 Lake Rd, Mangakakahi Rotorua 07 3487444 rotoruamazda.co.nz

The Story of How The Angel Went on Top of The Christmas Tree

Santa was having a terrible day. The toy factory was broken. Elves weren't working. Mrs Claus was bugging him about something. He was having to manually make toys out of wood. He was over it. And just as he was hanging on to his last shred of sanity, he smashed his thumb with a hammer.

And just at that moment, an angel appeared at his door, holding a Christmas Tree. She said, "Santa, where should I put this?"

They say you can spend Christmas with up to 10 people without

But who knows 10 people without problems.

A guy asked his sister what he can get her young daughter for Christmas.

She replied "anything Frozen".

So he got her a box of frozen fish fingers.

Little Jason was writing a Christmas card to his friend David He asked his mum, "Mum, how do I spell Merry Christmas"? Mum: "You can find it on the card, it starts with the letter M". A week later, David's mum sent a picture of a Christmas card to Jason's mum via Telegram. This was written in the card: " David, Made in China".

76% of parents experience concern around time spent with children

A recent State of the Nation Parenting Survey found that over three quarters (76%) of parents surveyed experience some degree of concern about the amount of time available to spend with their child. How can we tackle this sense of guilt and worry, and make the most of the time we have with our kids during our all-too-busy schedules?

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Plan in advance – then make it happen

Although scheduling in dedicated time with family might sound a bit prescriptive, it can be effective in ensuring quality time happens on a

Whether it's a monthly fun outing to mini-golf or the zoo, or something as simple as getting home by 7pm for dinner together, put it in your schedule and then commit to making it happen.

Let them join in on your daily routine

Use your own hobbies or everyday tasks as an opportunity to find common interest with your kids. Get them to help out in the kitchen, and maybe you'll help them discover a love of cooking; if they like the outdoors, grab them a pair of gardening gloves.

They might not jump at the opportunity at first, but it may well turn into one of their favourite things to do!

Don't feel guilty about the number of hours. It's about quality time, not quantity.

When you're limited by time, the moments you share with your children is absolutely critical. Make sure you're totally present and give your child your full, undivided attention. That means turning your phone onto silent and hiding the work laptop away.

A great way to ensure distraction-free quality time is to get out of the house so you're not tempted by the TV in the background. When you properly connect and interact with your children, these are the moments both you and your family will treasure most.

Send them little reminders to show that you care

Even when you can't be by their side, doing little things to remind your children you're thinking of them can do wonders for their self-esteem. Leaving a note in their lunchbox, or sending them a text message during the day will do just that.

It also helps to keep a calendar of key dates such as sports days, tests and exams so you can stay across important milestones and give them a timely word of encouragement or support when they might need it most. Source nib.co.nz

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Trout fishing

I fish for many reasons including my own health and wellbeing as well as kai and would like to encourage you or your tamariki to do the same.

Many of you know that I am a Professional Speaker and Professional Director. I also do a few other things such as write columns for various publications, I am working on another book and on top of all of that and my highest priority, is time with whanau and especially being a koro.



Post Covid the conference sector has picked up momentum and in my Professional speaking role I am doing more and more keynote presentations every week for many organisations like finance companies such as Greenstone, telecommunications companies such as Spark, education institutes and the like. I am getting very busy speaking again post Covid.

I currently sit on 6 boards and chair four of them. Many of you will know that I am currently the Chair of Eastern Region Fish and Game. I sit on that board after being encouraged to do so by a couple of our rangers who shall remain nameless (Anthony and Matt) who knew of my whanau's commitment to trout fishing. I learnt to row a boat before I learnt to ride a bike and we currently have three generations who fish in our whanau. My father, myself and my son. Fishing is in the blood.

Destination Rotorua have four pillars they are currently promoting our region with. Those pillars are culture, health and wellbeing, mountain biking and fishing. So, I thought I would outline why I fish and the benefits of doing so to try and encourage you to go fishing too in our piece of paradise here in Rotorua, more specifically, Ngongotaha, Hamurana, Awahou, Kaharoa and Mamaku.

If I look at health from a holistic viewpoint, Mason Durie's whare tapawha model outlines there are four parts to our wellbeing. Physical, intellectual, spiritual and relationships. Fishing covers each of these areas. You have to physically do something when fishing. That can range from rowing a boat to casting a lure or fly. Trout also contribute to us physically when it becomes a part of our meal contributing protein and other good kai components.

Fishing is a great way to create thinking time where you can be on your own. We also have to think about how to catch trout and aspects such as when, where and how to fish all come into the puzzle to be solved. Trout fishing is definitely a spiritual experience. The locations alone in our beautiful region are enough to make a person meditate on many things.

Finally, we have a fishing community that we will never meet sitting at home watching Netflix. This community are young and old, female and male with various reasons for fishing and no, it is not to kill fish. Many people catch and release fish. So where to fish? Rotorua really is the lakes district of Aotearoa. We have 18 lakes. We also have awesome fishing rivers such as the Waiteti and Ngongotaha (not the Awahou) streams to fish in. Ohau channel is a good spot with the right technique and lure.

When to fish. We are coming in to the prime times for trout fishing and there are places producing good trout as I write. Who can fish? You need to have a fishing licence to fish. Even though it is free for children under 12 to fish they must still have a free fishing licence. Our Rotorua sports stores and the Rotorua information centre are agents for selling licences and you can also buy a licence online.

Why do we have to pay for a licence? NZ Fish and game is a legislated body charged with looking after trout, salmon and game birds and their environments. Licence fees are used to fund that activity including the hatchery, compliance and environmental aspects of fishing and hunting. You are contributing to a valid food source for many people. You are also contributing to the wellness of our environment, and each other.

As we say in fishing, I wish you tight lines and bending rods, wherever you fish, with a licence.

Ngahihi o te ra Bidois is a columnist, author, motivational speaker, professional director, leader, husband father and koro. See https://Thefaceofnewzealand.com for more of his story.

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What do you call an obnoxious reindeer? Rude-olph.

How is Christmas exactly like your job? You do all the work and some fat guy in a suit gets all the credit.

What's every parent's favourite Christmas Carol? Silent Night.

What do you call people who are afraid of Santa Claus? Claustrophobic.

"I tell my kids that Santa is fat because he eats the children who get up early on Christmas morning. That way, I get to sleep in."

Spotted outside a church: "Honk if you love Jesus. Keep on texting while you drive if you want to meet him."

Credit and Bank Card Security

With the Christmas buying season upon us, please be aware of the security of your credit and debit cards:

- Keep your card safe and secure at all times
- Never give your password to anyone
- If you use your card to make a purchase, don't let it out of your sight, ensure that when it is returned it is your card
- Never leave your card in a car or unattended as they can be targeted by thieves, particularly PayWave/Tap & Go cards
- If you lose your card, immediately advise your bank or credit card provider of the loss
- Be aware of those around you when entering your PIN, don't let them see what you are entering
- When you get your statement, match known purchases with items on the statement

Source: Neighbourhood Support Issue 4 2022

Scams

CERT NZ(Computer Emergency Response Team) says New Zealanders lost more money to cyber scams in the September quarter than in any quarter since the Government cyber security agency started tracking this data in 2017.

There were 2,069 incidents reported to CERT between July and September, with \$8.9 million in direct financial losses reported. That total's well ahead of the \$6.6 million losses reported for the fourth quarter of 2021, the previous high, which stemmed from 3,977 incidents. Losses reported to CERT across the eight quarters before the September quarter totalled \$36.1 million.

CERT says 314 people lost between \$100 and \$1000, with 12 people losing more than \$10,000 in the September quarter. Some \$7.5 million was lost to scams and fraud, with \$4.8 million of this lost through unauthorised money transfers.

Source: Interest.co.nz

Common types of scam

Phishing is a type of email scam, where the sender pretends to be a trustworthy organisation — like a bank or government agency in an attempt to get you to provide them with personal information, like your internet banking login details.

Social media scams are where the scammer pretends to be someone you know and ask you for money. For example, they'll say that the money is to help them get home as they're stuck somewhere with no access to funds, or that they need to pay for unexpected medical costs. Social media scams prey on people's good nature and their desire to help others.

Invoice scams affect both businesses and individuals. Scammers send fake invoices requesting payment for goods or services that you didn't ask for or receive. They often say that the due date for payment has passed, or that your credit rating will be affected if they're not paid.

Tech-scam calls are where scammers call people at home pretending to be from a well-known tech company like Microsoft. They often request remote access to your PC or device claiming they need to repair an issue or install a software update. They do this to try and gain access to your private and financial information.

Money and investment scams are common online. The crux of these scams is getting people to part with their money or valuable information, under the false assumption they will receive financial or personal gains in return. They can include 'get rich quick' schemes like the Nigerian prince scam, ponzi schemes, unexpected prizes, fake auctions and any other number of scams.

Romance scams are where a scammer takes advantage of someone looking for a relationship online. Scammers will use dating sites and apps or social media to build a relationship with someone. Once they've gained the person's trust, the scammer will start to ask for money, gifts or personal details that can be used to commit fraud. They often use fake profiles to make it harder to track them down.

Text message scams (SMS) are when when a scammer uses an initial text message to gain financial details, personal information, access to your phone or money.

See page 9 for advice on scam and fraud prevention

PLEASE DE-SEX YOUR CAT/KITTEN NOW

Update from the community meeting held in Ngongotaha on Thursday 24 November 2022



The Meeting was attended by 22 people including SPCA, Rotorua

Lakes Council, Bay of Plenty Regional Council, Councillors Gregg Brown and Lani Kereopa, Members of Forest & Bird Society, Department of of Conservation, Age Concern and wider community.

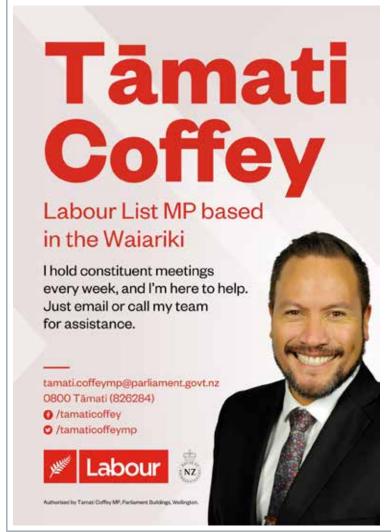
Each Council, SPCA, DOC, Forest & Bird and other agency spoke about their roles and issues with regard to stray non de-sexed cats/kittens followed by questions from the attendees.

Some people were surprised to learn how rapidly cats and kittens can reproduce and a kitten can be a great, great grandmother in a very short time! The importance of collaborating was expressed and the need for more funding support for "snip and chip" de-sexing programme was voiced.

Good news - Ray White's charity garage sale at Ngongotaha next year (probably February) proceeds will go towards "snip and chip" for the Ngongotaha/Rotorua region.

Ministry for Primary Industries and other stakeholders have recently made submissions regarding the petition to Mandate the registration and desexing of pet cats and kittens (https://www.parliament.nz/en/pb/sc/submissions-and-advice/all?custom=PET_102570). Department of Internal Affairs and Department of Conservation and other organisations also made submissions. At this stage MPI is waiting for the Environment Select Committee to release its report regarding the petition.

If you need assistance to get your cat or kitten de-sexed please contact the SPCA Rotorua 07 349 2955 or Catherine, Volunteer 027 274 6160



Further action to tackle crime and keep Rotorua safe

As we head into the holiday season, I want to let you know that making sure that Rotorua communities are safe places to live, work and raise a family is a top priority for me. As a Government, we've been focussed on getting under the problems that cause crime as well as making sure that firm consequences are in place.

Youth offending has been trending down for the past few years, but the recent spike that we've seen in ram raids is really worrying. It's upsetting for communities and creates victims. Clearly more needed to be done.

That's why the Government has announced a package of practical measures to tackle retail crime, alongside new initiatives to partner with small businesses and local councils.

It includes a new fog cannon subsidy scheme which will be open to all small shops and dairies in New Zealand. And we've extended the Retail Crime Prevention Fund to help businesses that have been the victim of an aggravated robbery, or a ram raid, to access better security measures, like CCTV systems, shatter-proof glass and bollards.

We have also made funding available to local councils where this kind of crime is prevalent — in Auckland, Hamilton and the Bay of Plenty area — matching them dollar for dollar to help fund better crime prevention measures that they see working for their local communities. That's good news for Rotorua!

Taken together, all these things make this the most significant crime prevention financial package in recent memory and they add to the measures this Government is already taking to combat crime and keep people here in Rotorua safe.

So I want to wish you and your whanau a safe happy and enjoyable Christmas! From my family to yours, Merry Christmas!

Tamati Coffey





Hon Todd McClay MP for Rotorua

Wishing you a very Merry Christmas and a safe and happy holiday season

Our office will close on 23rd December, re-opening on 23rd January

For urgent matters please phone as calls will be monitored

07 348 5871

rotorua.mp@parliament.govt.nz

ftoddmcclayforrotorua



Authorised by T.McClay, Parliament Buildings, Wellington.





Hon. Todd McClay Member of Parliament for Rotorua

And just like that its Christmas again.

Christmas is a time for celebration, reflection on the year we have had, and a chance to make plans for the year to come. It's also a time to enjoy the company of friends and family.

This year, happily our Christmas tables will have a few more place settings than the past two years, and the freedom to be out and about across the region.

Congratulations to local Talor Kahu on winning this years Harcourts Dancing with the Stars, and of course to Ngongotaha Primary School Principal Craig McFadeyn who also took part in the fundraiser for Hospice. There is so much hidden talent across Ngongotaha.

After a lot of hard work fundraising Mamaku School opened their new Eco pool. It was great to take part in the opening and it is a wonderful addition to the school for the children and the wider community.

I would like to thank the Ngongotaha and Mamaku Volunteer Fire Brigade's for all they do to keep us safe over Christmas and the Holiday period.

Thank you also to the staff at our local schools who work so incredibly hard. A highlight is always visiting our schools and I look forward to visits to Ngongotaha, Kaharoa and Mamaku schools. I will

continue to hold regular meetings in the area and we're already planning a number of public events and get together's in your community.

I am looking forward to a bit of time out and about over the upcoming holidays, hopefully a few trout will be on the menu this year.

As we head towards the Christmas period I want to wish you and your families a very Merry Christmas and a happy New Year full of new opportunities. I look forward to seeing you in 2023.

Hon Todd McClay

Member of Parliament for Rotorua

Authorised by T.McClay, Parliament Buildings, Wellington

Scam and fraud prevention

There's a number of ways you can protect yourself against scams and fraud.

- Don't give out too much personal information online, whether on social media or by email.
- Put privacy settings on your social media accounts and don't add too many personal details to your profile.
- If a friend asks you for money on social media, call or email them to confirm their request is legitimate don't pay without checking first.
- Turn on multifactor authentication for your online accounts.
- Choose unique passwords for your online accounts don't use the same password for every account you have. Consider using a password
 manager as well.
- Don't click on web links sent by someone you don't know, or that seem out of character for someone you do know. If you're not sure about something, contact the person you think might have sent it to check first.
- Don't pay invoices for any goods or services that you didn't ask for or receive. Be wary if a company you often deal with changes their account payment details unexpectedly. If you're unsure about an invoice, call the business directly to check the details before you pay.
- Always check your bank statements.
- Get a regular credit report to check that no accounts have been opened in your name without your knowledge.
- Try to remember that if something seems to be too good to be true, it probably is.

If you're affected by a scam or fraud

Here's what to do if you've been targeted by a scam or fraud online.

• If you gave out some personal or financial details contact the service provider for your online accounts — like your bank or your email provider. Let them know what's happened and ask what they can do to help. Change the passwords for any online accounts you think might be at risk. Get a free credit check done. This will let you see if any accounts have been opened in your name. There are three main credit check companies in NZ, and you'll have to contact all of them. You can ask to have your credit record corrected if there's any suspicious activity on it.

Source: Cert.govt.nz

How do I check my credit report?'

There are three credit reporting bureaus, and you are entitled to get a free copy of your credit report from each of them. (If you need to check your credit urgently, you can pay a fee to get it processed faster.)

It's easy to check your credit online. Here are the expected timeframes to receive your free credit report.

- Centrix (allow 1 working day)
- Equifax (allow 10 working days)
- illion

Once you receive your credit file, look it over carefully and if there are any errors, ask for them to be fixed. Identity fraud is on the rise and if you see inquiries, accounts or defaults on your credit report that you didn't know about, you may have been the subject of identity theft.

Source: Sorted.co.nz

December News from Kaharoa School



Meri Kirihimete and Happy Holidays



As seems to be the case at this time of year, part of the day is raining and part of the day is sunny - so we are all prepared for anything here at Kaharoa!

We have enjoyed the last week of school having class events to celebrate the year.



Year 8 Graduation: On Tuesday 13th December we had our Year 8 graduation ceremony in our Kōkako Centre. With 30 Year 8 students graduating it was a very special day for them and their whānau.

We enjoy celebrating the many successes our Year 8 students have had throughout their schooling at Kaharoa School. Having a formal graduation acknowledges this important step in their life as they move into secondary schooling. We love following the progress and successes of all our past students as they move through secondary, tertiary and into various careers and roles.

For many of our whānau this is the last year they have associated with Kaharoa School. Thank you for all your contributions towards our school. All our students have benefited from your input - from being a camp parent, coach or manager of a sports team, barbeque and/or cake stall seller, to being on the PTA or BOT to name but a few of your contributions. We will miss you all but know you have left a positive and lasting input which has contributed to making Kaharoa School the school it is.

Sports Prizegiving: Despite some Covid interruptions it was great for everyone to be out on the fields and courts again enjoying sport. So on Friday 2nd December we celebrated the achievement of our students at our Sports Prizegiving and Stepping Up assemblies. Many wonderful students are involved in a variety of sports thanks to our volunteer coaches and managers. Thank you!

Farewell: This is my last newsletter contribution on behalf of the Kaharoa Team.

I love this school. I believe in this school. I'm excited to see the continued opportunities for students at Kaharoa into the future. I love the people I have had the absolute privilege to work alongside and learnt so much from and many are lifelong friends. I love that I know



so many families in this community and wider community who have been and gone and many who are also lifelong friends. I enjoy the times when I see ex-students and we catch up on their lives after Kaharoa. I am so proud and feel so humbled that I have had a small part to play in their life journey. A big piece of my heart belongs to Kaharoa and always will.

To ALL the wonderful staff from the past and present - you give it your all, you are truly amazing. I see the mahi and the care you have for your children in your classes every single day. Kia kaha koutou katoa.

I have been the luckiest person to have been part of this amazing school and community.

What a wonderful wonderful place it's been, and continues to be for our community. Thank you for having me!

Rose Powley

2023 DATES:

Tuesday 31st January: School year begins

Thursday 2nd February: Whānau tukake te kaiako/

information evening

Thursday 9th February: Family Fun Evening

Friday 10th February: Triathlon

Thursday 14th April: End of Term 1

Monday 2nd May: Term 2 begins

Ngā mihi mahana - The Kaharoa Team

Toys under \$30 suggested by Consumer NZ

Preschool toys

The Hape toolbox

Wooden toys are always popular for this age group as they are robust, easy to clean and generally safe. Hape is a brand to consider (prices start at \$14.99) for a wide variety of wooden toys. There are train sets and marble runs to doll houses, toolboxes and even a balance bike, but that's made of metal so they are cheating there!

Stanley Jr tools

Stanley tool company has a range for budding little builders. The Stanley Jr line includes dump trucks and cranes, but its range of tools is probably more interesting, so your little DIYer can emulate their parents in the workshop or garden.

Stanley Jr has all manner of tools, drills, jigsaws, hammers and saws, along with garden tools such as rakes, spades and leaf blowers. There's even a pretty robust little wheelbarrow! The age range is 3+ for the Stanley Jr toys and prices start around \$15.

Schleich world of animal figures

Approaching school age, the Schleich world of animal figures caters to kids four and older. Schleich makes beautifully sculpted creature figures including farm and domestic animals, wild animals and dinosaurs.

They aren't cheap (you're looking at around \$15-\$20 for a basic figure), but a quick look on a certain online auction site shows a huge range of secondhand figures for sale at cheaper prices.

This brings us to an important point. Before you head out and buy that expensive toy, have a look online first to see whether there's a secondhand one out there at half the price.

The nature of toys is that kids grow out of them reasonably quickly, so there is a thriving secondhand market for pretty much every toy category.

Soft toys

Squishmallows and Cats Vs Pickles

Soft toys are ever popular with younger age groups, but plushies have a collectable following with older kids up to 10 years old too. Brands such as Squishmallows (priced from \$12) and Cats Vs Pickles (small ones from \$10) have a wide variety of funky collectable plushies that will appeal to a range of ages.

The Scruff-A-Luvs Cutie Cuts

The Scruff-A-Luvs Cutie Cuts range (from \$24) are very hairy pets that need your budding Sweeney Todd to give them a trim with the grooming (kit included).

Construction toys

Duct tape and cardboard boxes

The cheapest option in the construction category is a roll of duct tape. Combined with cardboard boxes and a little imagination, you can have many hours of construction fun.

Craft and science

Green Science's Potato Clock

STEM (science, technology, engineering and mathematics) kits are popular and there's quite a range of sets to choose from. Our pick would be the Green Science range from 4M (prices start at \$25). These sets focus on renewable energies, water cleanliness and plant growth. And there is the classic potato clock kit!

BrainBox

Brainbox electronic kits are also good. The range has simple-to-build electronic sets with features such as motors, sounds, sensors and even an FM radio kit (\$19.99).

Nebulous Stars kits

Likely more popular with girls than boys is the Nebulous Stars range of sketchbooks, pens, stencils, jewellery-making and dreamcatcher kits. Prices start from \$6. This range is ideal for creative kids and clever with its use of a number of characters and back stories for children to base their art on.

Family

Water balloons

One of the main battles parents have today is how to get their kids off devices. Getting the family involved in playtime with participation toys is one way of doing this.

You can buy twin sets of remote-control cars if you want to race them with your children, but how about a good old water fight in the (hopefully) hot summer months?

Water balloons are great fun, but what about all the burst bits of rubber that get thrown away? There is another option: you can get self-sealing magnetic water balloons, so they're reusable. Essentially, they are two hemispheres that magnetically clip together and are filled with water. Great idea! The Splash brand costs \$30 for five balloons.

Source: www.consumer.org.nz via Phillip Bramley, owner/operator of Toyworld Wellington.





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CHRISTMAS SPECIALS

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CHRISTMAS HAMPER

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Hamurana 197 Fryer Road

Spectacular lake & country vistas await. Nestled on the Hamurana hillside, there's a feeling of freedom with the stunning lake view stretching out far & wide, high pitched ceilings through the living area and a deck at the front. Modern decor, 3 bedrooms, open plan living, a bathroom and laundry plus a separate garage and space for the boat plus room for children to roam. Located just minutes from the boat ramp at Hamurana and the lakeside walkway - an easy drive to Ngongotaha for brunch. Title to be issued.

For Sale By Deadline: 19.01.23 (unless sold prior) View ROT30818 Contact Tim O'Sullivan 0274 974 986 & Mandy Lee 0276 732 331



Hamurana 977a Hamurana Road

A magical location with views over Lake Rotorua. Loads of outdoor space and a 4 bedroom Lockwood home. Open plan living flows out to decking, there's a heat pump/air conditioner unit plus a wood fire and the advantage of an nternal access single garage. Large land area of 2,843m2 (more or less).

For Sale By Negotiation View ROT30793 Contact Mandy Lee 0276 732 331

FOR SALE

Ngongotaha 6 Ariki Street

Comfort, character and convenience close to the lake and village. This charming home combines character features with updates for modern living. 3 good sized bedrooms plus an office, modern kitchen & bathroom and open plan living with a log fire. Separate garage and carport plus an enclosed outdoor undercover area.

Offers By Negotiation View ROT30657 Contact Mandy Lee 0276 732 331



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Ngongotaha 23 Kingsley Drive

Enjoy the lifestyle perks this 3 bedroom home offers. Decorated in neutral tones with recently laid carpet, 2 bathrooms, large open plan living and an amazing cobbled courtyard to entertain whilst taking in the rural vista. Double internal access garaging with plenty of space for the toys to safely tuck away.

Buyer Enquiry Over \$720,000 View ROT30746 Contact Leanne Leef 021 835 915 & Arahi Leef 021 022 60359



Hamurana 53b Kaska Road

Thoughtfully landscaped gardens frame this gorgeously renovated cottage, tastefully decorated in a serene palette. Enjoy a rural aspect through the living room windows or from the substantial decking and entertaining area to use from breakfast to late evening dining. All within an easy stroll to the lake.

Buyer Enquiry Over \$985,000 View ROT30730 Contact Leanne Leef 021 835 915 & Arahi Leef 021 022 60359



Ngongotaha Valley 311 Endean Road

This peaceful haven feels like it is in a world of its own. 3.637ha of rustic bliss and widespread vistas, the property blends tranquility with function and practicality. Architecturally designed home, internal access double garaging, an extra height separate garage and 3 paddocks.

For Sale By Negotiation (+gst if any) View ROT30747 Contact Tim O'Sullivan 0274 974 986 & Mandy Lee 0276 732 331



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.

For Sale By Negotiation View ROT30465 Contact John Piercy 027 446 4549



Age Concern

Well, the festive season is upon us again and I would like to wish you all a merry Xmas and a Happy and safe, family-filled New Year. Age Concern has had a great year and been able to increase our membership by over 150, which may not seem much, but in the scheme of things, is a good number for us. I believe that it is probably due to our shift to be nearer Parksyde which has increased our foot traffic and made us more visible. I have also had the privilege of speaking to a number of groups and sharing the message about the several programs we are providing for our members.

Our development of our Pocket Neighbourhood has been our major project and with the financial support of the Rotorua Trust we are finally seeing the finish line in sight with the Resource Consent being granted by RLC and the builders being given the go-ahead to get underway, but now we have supply problems with materials. It is not too late to be part of the ballot process if you meet the criteria of being a member of Age Concern (\$15.00 a year), not owning your own home and paying rent or living rough. These Tiny Homes will be rented to the lucky recipients for between \$100.00 and \$150.00 a week.

I recently attended a community meeting about the number of unowned cats around Ngongotaha and I was surprised at the sheer number and the types of damage they can do. Unowned cats are a much bigger problem than I thought, and the Government has now recognized this and is going to provide local councils with legislation they can act on. It will be up to each Council to set the rules around cats and let us hope that our Council do the right thing. It was heartening to note that there were some of our newly appointed councillors at the meeting and hopefully they will take a positive message away.

Two important events in our calendar coming up are the luncheon for our volunteers to thank them for the work they have done over the year. Without them we could not survive and provide many of the programs we have available. We have organized a fun morning with music by a local ukulele group, a trivia quiz, with great prizes and some spot prizes. The other event is a drop-in day for our members to drop in and have a cuppa and something to eat. This is an opportunity for our most valuable members to stop by and say hello.

The last Ngongotaha News had two articles about Reverse Mortgages where people, particularly elderly, who own their own home, use the equity in the house to fund activities in retirement. It is important that you understand the consequences fully before you enter into any agreements.

A man who sold his house to move into a rest home complained after he was charged an \$88,000 break fee to close off his equity release loan early. The man had initially taken out an equity release loan, also known as a reverse equity loan or reverse mortgage, in 2008. He and his wife borrowed \$109,350 against their home, with an interest rate of 11.19%. They understood the loan would remain in place until they both died or sold the house.

The woman died in 2017 and towards the start of this year, the man's family became concerned about his health, and he decided to sell the house and move to a rest home. When his lawyer received the settlement amount from the reverse mortgage lender after the house was sold, it included a break fee of \$88,000 on top of \$500,000 needed to repay the original loan and interest. It is important that you go through the fine print with a lawyer before you sign up to anything.

Stay Safe and have a wonderful Xmas and New Year. Rory O'Rourke, Manager



There are many ways people are being creative as well as environmentally and financially conscious this Christmas.

5 things you can try this Christmas Playing present games

By planning out present games like Secret Santa, you can save money on presents while keeping it fun. Try making your own rules to suit your family! One example is that you have to buy the ugliest thing found in a secondhand store and the recipient of the gift needs to keep it on display in their home for a year.

Craft something

Try making something as a gift. The possibilities are endless and whatever you create will be sentimental and personal. Challenge yourself with a new skill, while also taking a step away from overconsumption in the holiday period.

Gift your time

Giving your time to someone can be just as meaningful, and perhaps more impactful than a material present. For example, you could help look after someone's garden, offer to collect their kids from school when you're already collecting your own, water blast their house when you do your own, or clean their car. These small things can make a huge difference for someone, and cost nothing for you. You can even make a voucher to give them.

One gift, one experience

Instead of buying numerous gifts for your kids this Christmas, why not make the most of the gifts you do buy by pairing them with an experience? If you're buying a bike, why not go cycling for a day, or hit the mountain tracks? If you're buying a doll, why not host a special tea party with their friends and accompanying toys, or do a fashion show? These experiences last longer, add to the joy of the gifts, and save from overconsumption.

Donate

With new presents on their way in, go through what can go out. Donating old toys and clothes at Christmas time can help others with less have more too. Even better, also volunteer this Christmas and give back alongside your family.

Source: Consumer NZ

How many presents can Santa fit into an empty sack? Only one - after that, it isn't empty!

Darth Vader: "Luke, I know what you're getting for Christmas." Luke Skywalker: "How could you possibly know?" DV: "I have felt your presents."

A child psychologist had twin boys: one was an optimist; the other, a pessimist. Just to see what would happen, on Christmas Day he loaded the pessimist's room with toys and games.

In the optimist's room, he dumped a pile of horse droppings. That night, the father found the pessimist surrounded by his gifts, crying. "What's wrong?" the father asked. "I have a ton of game manuals to read ... I need batteries ... and my toys will all eventually get broken!" sobbed the pessimist.

Passing the optimist's room, the father found him dancing for joy around the pile of manure. "Why are you so happy?" he asked. The optimist shouted, "There's got to be a pony in here somewhere!"

Ngongotaha Medical Centre Limited Doctors: Simon Firth, Jane Carman, Genevieve Matthews, Kingsley Aneke, Jorgelina Ferreira, Louisa Barter



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(i.e. Ordered on Tuesday, Prescription Available After 3.00 p.m. Thursday)

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End of Year Housing Update

I've written a couple of times this year with my take on what's going on with the housing market. In all honesty, right now it's a moving target, and even the experts who measure and report on these things don't really seem to know where things will end up.

To re-cap the last 12 months: in December 2021 a regulatory shift was imposed on lenders to make sure that when inflation and interest rates rose (as was expected post-Covid), that people could still afford their housing mortgages when the inflated property market fell (as was also expected). Then in or around July/August 2022 financial markets dropped significantly, affecting KiwiSaver and other financial investments, inflation spiked, and interest rates climbed seemingly every 5 minutes to rates not seen for quite a long time. People got scared at the spiralling cost of living and shockingly fast interest rate rises. Unsurprisingly, by September property and mortgage lending markets pretty much dried up.

When the real estate market is squeezed, we see the stark realities when people get desperate, vendor expectations are high as to time in market (but the neighbours sold in a week!) and perceived value (but the neighbours got a huge sale price for theirs a couple of months ago, and ours is waaaay better!) - neither of which reflect the realities in the current market. And then we start to see things going on like the one below.

So, our clients decide to sell their existing home and move to a different suburb for schooling purposes. They approach an agent to put an offer on a replacement property and an agreement is drafted. The clients send it to us to review before signing. In my view the agreement was completely removed from current market realities and doomed to fail from the outset.

Firstly, the agreement contained a 3-day vendor escape clause meaning that if another buyer came along with a better offer, the vendor could give notice and our client must either confirm unconditional in 3 days or lose the property. That might be good for the vendor, but it's not so great for a purchaser if they've sunk \$1500-\$2000 for a building report and LIM then the vendor escape clause ends up being invoked.

Secondly, the agreement was subject to the unconditional sale of our client's existing property by a January 2023 date - which date was never a realistically viable or achievable timeframe given the holiday season in the middle.

Thirdly, the agreement was subject to finance approval within 10 working days, yet it is well-known banks are currently taking around 15-20 working days to approve finance and a valuation is also often required too - so 10 working days wasn't realistic.

Also, the bank would be in the position of considering financing for the new property based on a hypothetical sale price of the existing property that could be substantially short of what it actually sells for in the end. Suffice to say, I'm not very impressed with this agreement.



Trying to get real estate agreements over the line right now is significantly more difficult than it has ever been – even in the 2008 global financial crisis. And even if a deal does get over the line, it's not a done deal until all the conditions are approved including the biggest hurdle - financial approval.

My message is that if you are looking to buy or sell, make sure you get your lawyer to look over the contract before you sign a contract to make sure it's realistic and achievable and you're not setting yourself up to fail.

Article supplied by Ros Morshead

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Former Ngongotaha Soccer Player Bounces Back from Heart Surgery

The Wellington Phoenix women will create history on Sunday, when they become the first female professional club side to host an A-League game in New Zealand.

The match against Melbourne City will also be striker Paige Satchell's Phoenix debut, remarkably just four weeks after she had heart surgery.



Satchell had been managing her heart condition since she was 17 years old. But earlier this year, she realised she could no longer play through it. "It was almost like a switch," Satchell told Newshub. "It would just start going like 200 beats per minute kind of thing." It wasn't until a cardiologist recommended buying a smart watch last year that the 24-year-old Football Ferns striker finally found her answer. "It was probably a week later in training that it happened, and I was able to catch it on my watch and send the data away to my cardiologist," she recalled. "That's when they were able to diagnose me with SVT [Supraventricular tachycardia].

SVT is a rapid heartbeat that develops when the normal electrical impulses of the heart are disrupted. Satchell eventually decided surgery was her only option. "They go up through your groin, and they put wires into your heart and they can either burn or freeze the wires that are sending mixed signals," she explained.

The opening match of the Football Ferns' series against South Korea was her first game back. "It was great to get out on the field, and trust that everything is healthy and I'm good to go again," she said. Source: Newshub 13 Dec 2022

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Merry Christmas from the team at Ngongotaha Pharmacy And a big Thank you to all our

loyal customers for your ongoing

support throughout the year!



- Friday the 23rd December will be our Christmas shopping day, all gifts will be 15% off with free Xmas wrapping!!
- We will be closed the stat days over Christmas and New Year.
- We have lots of last minute gift ideas so come and talk to our friendly team!

We wish you a safe and happy Christmas and New Year!!



The office Christmas party is a great opportunity to catch up with people you haven't seen for 20 minutes.

Co-workers are like Christmas lights...

They hang together, half of them don't work and the other half aren't so bright.

Chris Rea's two biggest hits in the UK are 'Driving home for Christmas' and 'Road to Hell'. Which if you have a family like mine, both songs describe the journey.

Every Christmas we have pigs in blankets

Or as you probably call them - relatives sleeping in the spare room

A couple was Christmas shopping at the mall on Christmas Eve and the mall was packed.

As the wife walked through the mall she was surprised to look up and see her husband was nowhere around. She was quite upset because they had a lot to do. Because she was so worried, she called him on her mobile phone to ask him where he was.

In a calm voice, the husband said, "Honey, you remember the jewellery store we went into about 5 years ago where you fell in love with that diamond necklace that we could not afford and I told you that I would get it for you one day?"

The wife choked up and started to cry and said, "Yes, I remember that jewellery store."

He said, "Well, I'm in the bar right next to it.

A 17 year old male walks into a pharmacy. He says "I've been invited to Christmas dinner at my new girlfriend's house. Afterwards I hope there is a chance I get lucky, you know what I mean".

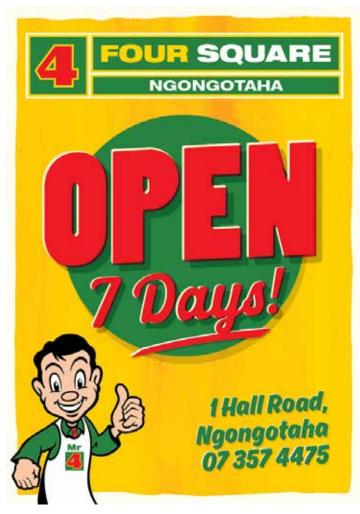
Pharmacist: "How about condoms then? They could come in handy. Here's a pack." The young man after paying walks to the door, stops, smiles, comes back: "you know what, the Mother is also smoking hot, I think I'll take another pack, just in case I get extra lucky."

Christmas Eve comes around, the boy sits at the dinner table and doesn't say a word. After a while his girlfriend says: "if I had known you were so quiet, I wouldn't have invited you." The young man replies "if you had told me your dad was a pharmacist, I wouldn't have come."

Editorial disclaimer: the pharmacy involved was not Ngongotaha Pharmacy - for obvious reasons!

Last year, my Christmas present arrived late.

Apparently, Santa had to make a bunch of stops due to an enlarged prostate. He had to tinkle all the way.





LAKEVIEW GOLF AND COUNTRY CLUB

Hard to believe another year has just about turned over!

December and supposedly the start of summer, certainly nice to see a bit of sun but the temperatures are still a bit cool.

The course is looking fantastic and, when not raining, well used by enthusiastic golfers!



The ham tournaments have started and the club competitions are winding down to closing day and prize giving on Saturday 10th December. We are slowly building up our stock of trophies to replace those lost in the fire. The pro shop hams tournament is 17th December. Of course, although club competition has finished, the playing of golf most certainly hasn't and we look forward to seeing plenty of players enjoying the summer holidays out on the course having fun and spending quality time with friends and whanau.

Twilight takes a break for the holiday period and resumes mid January. The same applies for vets' golf although there is usually an unofficial haggle for those that are keen.

We had the CT Nationals in November which was a success, although the weather forced a cancellation of practice rounds, and the first day of competition saw showers. This did not dampen the spirits and players enjoyed the camaraderie of meeting players from around NZ.

The Life Education Charity tournament was huge fun with 18 teams out playing Ambrose and having a laugh, all for a great cause. Harold got out on the course, played a bit of golf and enjoyed meeting all the wonderful sponsors. The Life Education Trust is a fantastic charity supporting and educating our tamariki and rangatahi to make healthy life choices. This fits well with our ethos and we are proud to be able to donate the course so the charity can raise much needed funds.

On that note Lakeview would like to support other charities who are wanting to raise funds. Golf tournaments are a great way to do this so please contact us to see what we can do to help.

CLUBHOUSE NEWS!!!!

The progress continues on the clubhouse and we are looking forward to seeing this accelerate next year as we head towards a goal of opening around December 2023.

CATERER!!

We are looking for a caterer to provide catering next year and then of course in the new clubhouse where options are huge for functions, public café and golfing groups etc.

Please contact Sue 027 2010 940.

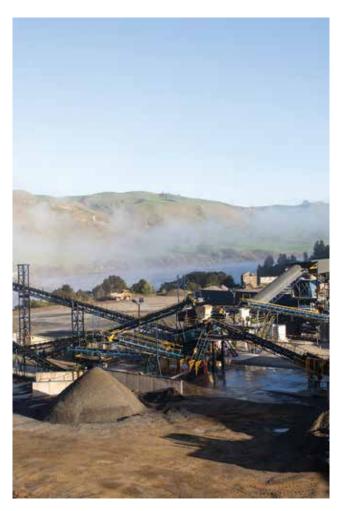
Sadly, this year Lakeview lost several members and ex-members who passed away, most recently Albie Waugh. Sincere condolences go to Albie's whanau and friends at this sad time. Albie was an avid golfer who contributed to the club on many levels, always willing to partake in working bees and often seen tending to the gardens at other times. He will be greatly missed. RIP Albie.

We would like to take this opportunity to wish everyone a safe and happy holiday season and hope you get to spend time with friends and family. We look forward to a fantastic 2023, always optimistic that we will be sharing our new clubhouse with the community soon!

Golf shop phone number is 07 357 2341.

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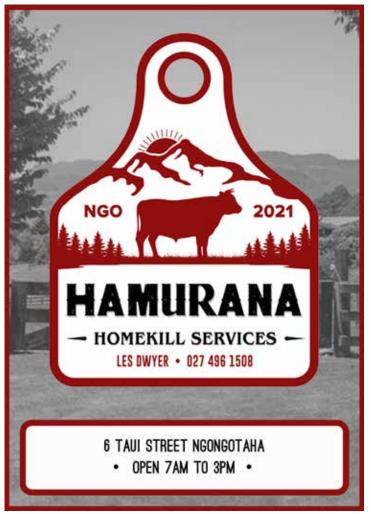
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Happenings

8 Jan CropSwap at Mamaku Hall

26 Jan Poetry appreciation 2.00 p.m. - an opportunity for people to meet monthly to share poems around a theme. They can be your own, or researched. Ph. Kay on 0274982787 or email myfairykay@gmail.com

31 January: Kaharoa School year begins

2 February: Whānau tukake te kaiako/information evening at Kaharoa School

9 February: Kaharoa School Family Fun Evening

10 February: Kaharoa School Triathlon 12 Feb CropSwap at Mamaku Hall

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

If you are travelling this summer, it's a good idea to check out travel advice on www.journeys.nzta. govt.nz before departing to avoid frustration and delays. Travel safely please!

Thanks to Waka Kotahi for the considerate and speedy resurfacing of the main road in central Ngongotaha.

A huge thank you is due to John Conway, who has spent 22 years as a volunteer for the Ngongotaha Stream restoration project.

The beautiful planting that has replaced rubbish and weed infestation along about 2 kilometres of streambank is a testament to John and the Stream Team.

If you'd like to join the team, contact Gavin Corbett via Lynn Benfell at Progress Ngongotaha Phone 3574565 or 022 1404391

Congratulations Ngongotaha!

So far you have donated 40 frozen chickens (or the money equivalent) to the Trinity Centre, Further donations can be made on 21 December between 8.00 and 10.00 am. so more families can have a festive Christmas meal.



Should you be interested what's happening in today's market don't hesitate to contact me!

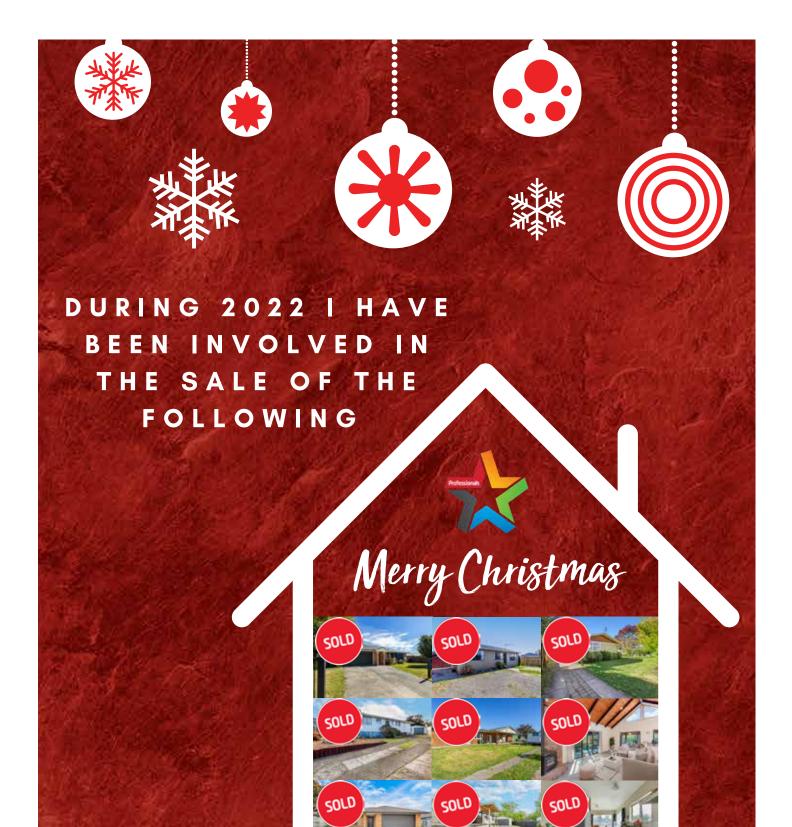
Angela Parker

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