

Ngongotaha Road businesses are coming back to life!

We are pleased to welcome back Indy and his team at Lucky Star Indian Takeaway. After fire closed their store, they managed to continue their service to Ngongotaha residents through their Old Taupo Road branch but they are now back on site.

The Village Store is expected to reopen mid-September, with new shelving already on site, and stocking up taking shape. Welcome back!



Issues with Housing estates in Auckland (Flat Bush 2021 and Ormiston 2022) have been linked to the developer of 31 Ngongotaha Road, Marcus Jacobson of Watchman Capital.

Auckland Council won a successful prosecution against developer DDL Homes Limited for repeated breaches of conditions of their resource consent and the Resource Management Act 1991.

The seven breaches, between 5 August 2021 to 15 December 2021, relate to earthworks undertaken without adequate or effective erosion and sediment control and contrary to the approved sediment and erosion control plan and include charges for contravention of an enforcement order issued by the Court. In the Auckland District Court, the company was fined \$60,000 for failing to comply with those conditions while completing a development at 15 Hera Street, Flat Bush.

In his judgement, Judge Jeff Smith noted the adverse effects of sediment discharge on the environment and to water, including the direct impact on waterways and organisms' living environments. Companies Office records show Marcus Jacobson as the sole director of DDL Estates which is in receivership & liquidation.

Source:

<https://ourauckland.aucklandcouncil.govt.nz/news/2023/11/ac-v-ddl/#:~:text=Auckland%20Council%20has%20won%20>

a,the%20Resource%20Management%20Act%201991

Having receivers take control of a 105-home under-construction Auckland housing project surprised buyers of Ormiston's DDL housing project. But having their contracts changed three days before the receivers were appointed has further startled some of those caught up in it. Buyers who contacted the Herald said their original long-standing contracts were with DDL Estates, directed and owned -by his company Rua Whare – by Marcus Brian Jacobson. Source: NZ Herald 11 June 2022

When approached for comment, Marcus Jacobson stated the actual developer of the Flat Bush project was Harjit Dheil and he (Jacobson) was there as a professional trustee acting at the behest of Arena, the funder. He stated that Watchman has an example of “a large riparian planting completed in Mahia Road, Manurewa, Auckland. This was a full riparian margin planting with stream remediation and fish ladder included to enhance the environment. Auckland Council use this project as an exemplar for other developers to go and look at the quality of planting and outcome created.”

Ngongotaha News has approached Todd McClay MP for further assurances about the Ngongotaha project and will convey the response when available.

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Chartered Accountant

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11.00 Bible Study
All are welcome.

About work

Why do I drink so much coffee?

It helps me do stupid things faster and with more energy.

I'm great at multitasking. I can waste time, be unproductive and procrastinate all at once.

His wife thought he was immature, so he banned her from his pillow fort.

134,000 New Zealanders currently are not working, and that number skyrockets when you also count those who are at their job right now.

Apparently, you can't use beef stew as a password. It's just not stroganoff.

CLAIRVOYANT

Personal Readings
Monday to Friday,
by appointment only.
Phone Kerry - 027 640 6007

LAKEVIEW GOLF AND COUNTRY CLUB

Spring is officially with us known as the season of hope because it symbolises the resurgence of life after the challenges of winter. The course is still looking good despite the wet conditions.

The greens have been cored so hopefully they will respond quickly and we can reap the rewards of this necessary but disruptive process. We look forward to plenty of visitors over the coming months as the days get longer and the temperatures get warmer.

The Managh Trophy and Managh Cup competition has finished. A big CONGRATULATIONS to Ken Kennedy, winner of the Trophy, and Dave Herewini winner of the Cup. Top Dog/Cat starts on Saturday 7th September and runs through the whole month.

With the start of daylight saving only a few weeks away on September 29th we are looking forward to the start of twilight golf! Twilight is a 9-hole format of golf, teeing off from 4.00pm – 6.00pm every Wednesday (weather permitting)

The clubhouse will be open for evening dining on these days. So, if you would like a chance to eat out and enjoy a relaxed environment (you don't have to play golf) at a different venue come and join us! More details to follow next month.

The tree planting went really well and we thank the tamariki of Mamaku and Ngongotaha primary schools for their awesome mahi. The area looks amazing and we look forward to watching the development of the native

plantings over the coming years and the benefits to the native fauna. As mentioned in the last newsletter Josh is running some ladies golf clinics during September/October. The dates are- September 13th, 20th and October 4th and 11th.

There are 2 session times each Friday 4pm – 5pm and 6pm-7pm. Six to eight ladies per session covering the basics of full swing, chipping, and putting, all in a relaxed and encouraging atmosphere.

So, get a group of mates together and come and have some fun. Golf is a great sport for getting exercise in an outdoor setting with a group of mates. Call Josh 021 072 0379 to book a spot.

We are getting quite a few enquiries about end of year work functions AKA Christmas dos! It is not too early to start planning for these so give us a call if you want somewhere different to go this year.

Golf and archery activities also available to make it a Xmas do to remember. Email info@lakeviewgolf.co.nz or call Sue 0272010940.

Our temporary clubhouse that served us well during the 4 years it took to complete our awesome new whare is now for sale. Contact us for more info.

Rotorua Archery Club hold their club days on Sundays from 9.30am – 11.00am. Set up is from 9.15am so come up and give it a go - everyone is welcome!

Until next month enjoy everything Spring has to offer.

Golf shop phone number is 07 357 2341.



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Ngongotaha School News

Kia ora Ngongotaha community,

As we wrap up another busy and exciting month at Ngongotaha School, I'm thrilled to share some of the wonderful activities and achievements of our students.

Firstly, a huge shoutout to the 101 children who took part in the Tough Guy and Gal mud run challenge. Dressed as Dalmatians, our students embraced the mud with enthusiasm and determination, finishing the race with smiles and a lot of mud!

Our MIGS Gymnastics team, led by Whaea Tegan, showcased their talents at the annual primary schools competition. Their hard work and dedication were evident as they competed against other schools, and we couldn't be prouder of their performances.

In interschool sports, our teams played with great skill and sportsmanship against Kaharoa, Kawaha Point, and Western Heights Primary. We participated in rugby, soccer, netball, basketball, and hockey, and our students excelled across all sports, demonstrating their commitment and team spirit.

Our term disco was a glowing success, thanks to Chris from Light It Up Ltd. The fluoro dress-up theme and vibrant lights created an unforgettable atmosphere for our students to enjoy.

We continue to appreciate Ants from My Barber, who provides weekly haircuts for our students. This service is invaluable for busy families, freeing up time during the afternoons and weekends.

Looking ahead, we have some exciting events on the horizon. Our full school production, the biggest event of the term, will take place on the 25th and 26th of September. We also have the Legends of the Peak running event, where 46 of our students will tackle a 2km run and earn a fantastic finishers medal. Additionally, our children will participate in the Rip Grip and Whip Mountain bike event in Waipa Forest, competing with peers from around Rotorua.

Thank you to everyone who continues to support our school and students. Your involvement and encouragement are greatly appreciated.

Ngā mihi nui, Craig and the team at Ngongotaha School



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A photograph of the interior of Kaska Kuts hair salon, showing a red barber chair, a mirror, and a window looking out onto a green landscape.

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A photograph of two French Bulldogs sitting side-by-side, wearing patterned collars.

Barrowman Goodman Vets now offers respiratory function grading for brachycephalic dogs. The goal is to encourage better conformation in these breeds making it easier for them to breathe in the future.

If you are interested in having your dog tested, get in contact with us or pop into the clinic for a chat.

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Hon Todd McClay

MP for Rotorua

Delivering for Rotorua

If we can help, please give me
a call: 07 348 5871

1301 Amohau Street

rotorua.mp@parliament.govt.nz



Authorised by Todd McClay,
Parliament Buildings, Wgtn.



Hon Todd McClay

Member of Parliament for Rotorua



1 July Tax relief take effect as interest rates start to fall.

The last few years have been extremely challenging as food and rent costs have increased and inflation and bank interest rates have reached extremely high levels. All of this takes money out of the pockets of hard-working kiwis and makes it harder for them to make ends meet.

Ngongotaha is a vibrant community full of people who care deeply about where they live – but they too have felt the effects of the rising cost of living.

The Coalition Government has been working over the last 9 months to get costs down for kiwi families and to rebuild the economy. We've focused on reprioritising spending towards the front line – health, education, and law and order – whilst reducing government spending away from the back office so you can keep more of what you earn.

Tax relief from Budget 2024 has now kicked in, with a focus on low to middle income earners and families with younger children. We've increased personal income tax thresholds by adjusting tax brackets upwards meaning an average household is \$60 a fortnight better off. We've also increased the in-work tax credit meaning working families with children are on average \$78 per fortnight better off.

The new FamilyBoost payment, which reimburses families for a portion of their early childhood education fees up to \$150 a fortnight also started on July helping those who work with childcare costs.

This work we've done over the last 9 months has seen inflation start to fall and the Reserve Bank drop the Official Cash Rate by 0.25 percent. This in turn flows through to lower interest rates with many of the major banks starting to reduce the rate people pay for their mortgages.

There is still a lot more to do to support businesses and rebuild the economy – but more money in the pocket of kiwi families is an important first step as we continue to focus on bringing down costs.

Hon Todd McClay
Member of Parliament for Rotorua
Authorised by, T. McClay, Parliament Buildings, Wellington.



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Kaharoa School

Tēnā koutou whānau

Spring is here, with daffodils galore and the bleating of lambs and the lowing of calves surrounding us. Many Kaharoa tamariki are in the midst of raising young animals in preparation for Pet Day in early October.



Goodbyes and Welcomes: We farewelled two of our learning assistants Kylie Johnston and Natalie Redstone in early August. Kylie is working through Mana Ake to support student mental health and wellbeing across schools in Rotorua, and Natalie is at the police training college in Wellington. We wish them all the best in these new ventures. We welcome two new staff to our Kaharoa team - Mel Davies and Toni Redstone. They will both be working as learning assistants, supporting students and groups of learners within the school.

We were also surprised by Miss Picard who announced there is a new 'staff member' joining us next year... a baby Picard is on the way! We are in the process of advertising for a year 7 & 8 teacher for 2025 while she is on maternity leave.

Pet Day 2024: Friday 18th October - Kaharoa School has expanded our traditional Ag Day by introducing Pet Day, which will now take place every even year. The classes available for Pet Day include:

Lamb, Kid, or Calf Classes: Trophies and ribbons will be awarded to the place getters, with the opportunity to represent the school at Group Day the following week.

Horse Class and **Dog** Class for Years 5-8 Students.

Open Class: Includes birds, rabbits, mice, rats, hamsters, etc.

ONLY ONE ANIMAL PER STUDENT

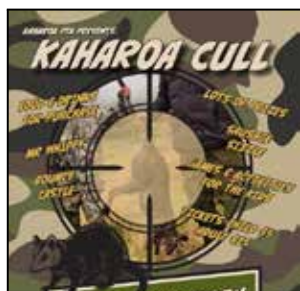
Work is being done to ensure the safety of all students and animals. We are fortunate to have an extensive grounds and so able to spread the various events. We look forward to seeing all the wonderful pets and their proud owners!

Group Day: Group Day is on Friday October 25th and information around it will be shared closer to the date. Only lambs and calves are eligible to compete for the championship rings. Additionally, there will be an open ring available for students who want to participate and try their hand at showing.

Local conservation efforts: It was fantastic to see each of the classes visit our local bush last term to learn about and help with conservation efforts. We are relaunching our school trapping club and including weta boxes, bird feeders, and tracking tunnels. Later in the year you will see further planting and development of our sensory garden area, along with planting of two new native tree groves within the school and domain. There are several opportunities for students and families to get involved with local conservation efforts through the Kaharoa Kōkako Trust.

The Kaharoa Cull:

Kaharoa PTA has set a new date for the Kaharoa Cull Pest Hunt: 13-15 September 2024.



The hunting period will run from 9am Friday 13 September to 9am Sunday 15 September. Weigh-in starts at 10am and all animals must be at school by 11am to be eligible for prize categories. Weigh-in will be held on the field at the back of Kaharoa School.

Even if you're not hunting, everyone is welcome to come along to watch count-up/weigh-in from 10am on Sunday - there will be a sausage sizzle, food and drinks, Mr Whippy, bouncy castle, games and activities for the kids! We are also planning a tree-planting in our sensory garden and inviting whanau to 'hammer in a nail' for our boardwalk project.

Download registration forms, competition rules, and general information off

www.kaharoa.school.nz or contact michaela.p.pta@kaharoa.school.nz.

Tickets are \$15 per adult and \$5 per child to enter the cull. No charge to attend the event on Sunday.

Thank you for taking part, supporting our school and helping our environment! Good luck, shoot straight and see you Sunday 15 September! pta@kaharoa.school.nz

We have space for new students. Kaharoa School is 13 minutes from Ngongotaha and open for enrolments now and for 2025 for both primary and intermediate students (Year 1-8).

Please refer to the Kaharoa website for further information and school newsletters. www.kaharoa.school.nz

Ngā mihi - The Kaharoa Team



BOP Regional Council News

Toi Moana Summer Experience Programme

The Toi Moana Summer Experience Programme is now open for applications! Running from Monday 11 November 2024 to Friday 31 January 2025, this 12-week paid opportunity offers hands-on experience across a wide range of fields, including:

- Science
- Biosecurity
- Compliance
- Legal
- People & capability
- Land management
- Laboratory
- Data collection
- IT
- Transport
- Spatial planning
- Te Amorangi
- Commercial
- Emergency management
- Natural Resources Policy
- Community engagement.

More Money

“Too many people spend money they haven't earned to buy things they don't want to impress people they don't like.” – Will Rogers.

‘A woman proudly told her friend, “I’m responsible for making my husband a millionaire.” “Well, what was he before he married you?” the friend asked. “A billionaire.”

A man is getting into the shower just as his wife is finishing up her shower when the doorbell rings. The wife quickly wraps herself in a towel and runs downstairs. When she opens the door, there stands Bob, the next-door neighbour. Before she says a word, Bob says: “I’ll give you \$800 to drop that towel.”

After thinking for a moment, the woman drops her towel and stands naked in front of Bob. A few seconds and a satisfying glance later, Bob hands her \$800 and leaves. The woman wraps back up in the towel and goes back upstairs. When she gets to the bathroom, her husband asks:

“Who was that?”

“It was Bob, the next-door neighbour,” she replies.

“Great,” the husband says, “did he say anything about the \$800 he owes me?”

Always borrow money from a pessimist – they never expect it back.

“All I ask is the chance to prove that money can’t make me happy”.
– Spike Milligan

“Inflation is when you pay fifteen dollars for the ten-dollar haircut you used to get for five dollars when you had hair.” – Sam Ewing

‘Money isn’t everything, but it certainly keeps you in touch with your children.’

I always find that the darkest times are when you don't pay your power bill.

For more than 30 years, our programme has been a gateway to practical learning and career growth. You'll work alongside passionate professionals, contributing to projects that benefit our community and environment. This is a fantastic chance for students, recent school leavers or anyone passionate about the environment to gain valuable experience and start a new career path. Apply online by 11pm on Sunday, 15 September 2024.

Proposed amendments to the Regional Pest Management Plan (RPMP)

The pest management landscape is ever changing. The pests included in the current Plan and the ways to manage them sometimes need to be reconsidered to reflect emerging pest issues, so we are proposing some amendments to the plan. We're proposing including additional wallaby species, introduced turtles, Corbicula (commonly known as Gold clam) and Caulerpa, and new and amended rules to manage some pests.

The feedback period is open now until the 24th September, visit the Participate page (<https://www.participate.boprc.govt.nz/pest-plan-2024>) to have your say.

Source: media@boprc.govt.nz



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AUCTION



12 Tamaki Street Ngongotaha

This flat and sunny 1064m² site (more or less) is located only a minute's walk away from the Ngongotaha Lakefront. The existing 3 bedroom cottage is being sold as is where it is, but for the right buyer this is an opportunity not to be missed. Call today!

Auction 1pm, 2nd October 2024 | Tim O'Sullivan 0274 974 986 | rwrotorua.co.nz ROT31761

FOR SALE



Tarukenga Road Ngongotaha Valley

Two Lifestyle and one Rural Block on offer (subject to title). One 1.87ha & one 1.55ha lifestyle block, power & water close by. No restrictive covenants to hinder building. The other is approx 58ha with about 9ha of 3yr old pines. Currently deer farming countryside with a good water supply.

Deadline Sale: 12.09.24 (unless sold prior) | Tim O'Sullivan 0274 974 986 & Phill Rivers 0276 109 090 | rwrotorua.co.nz ROT31732

FOR SALE



68 Dansey Road Ngongotaha Valley

Approximately 16ha of contoured land currently operating as a deer farm. This could be sold as one block or purchased together with its neighbouring property on Tarukenga Road (above).

Deadline Sale: 12.09.24 (unless sold prior) | Tim O'Sullivan 0274 974 986 & Phill Rivers 0276 109 090 | rwrotorua.co.nz ROT31760

Ray White Rotorua & Ngongotaha

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401 Hamurana Road Hamurana

Nestled amongst a natural setting close to the lake, this picturesque haven offers serenity and outdoor adventure. Positioned on a 6,646sqm (more or less) section, the home presents sunny living & good separation between the master suite & the family bedrooms.

By Negotiation

Tim O'Sullivan 0274 974 986 | rwrotorua.co.nz ROT31542



23 Beaumont Road Ngongotaha

This charming 3-bedroom, 1-bathroom house in Ngongotaha sits on a 1012 sqm section, offering ample outdoor space. The 108 sqm home features open plan living. The property includes a double garage, carport, and park view. Conveniently located near shops and schools, it's move-in ready.

By Negotiation

Vikas Kumar 0223 989 189 | rwrotorua.co.nz ROT31652



37 Pioneer Road Ngongotaha

Built in 2011, this beautifully appointed 4 bedroom home features 2 living areas, 2 bathrooms and ample garaging. The 1374sqm section includes 230sqm of living space and 110sqm of private decking. Motivated sellers urge prompt inspection.

Auction 1pm 14.09.24 (unless sold prior)

John Piercy 027 446 4549 | rwrotorua.co.nz ROT31698



21a Beaumont Road Ngongotaha

Set on a lovely flat easy care section, this really cute one bedroom cottage will prove ideal for those seeking that little Rotorua retreat.

\$324,000

John Piercy 027 446 4549 | rwrotorua.co.nz ROT31449



33 South Road Mamaku

Free range the family in a peaceful rural setting. Inhale the fragrance of lifestyle living on an acre of Mamaku countryside. Introduce a few farm animals for a self-sufficient existence, an orchard to feed the masses and a hive or two to sweeten the deal. The home does require attention.

By Negotiation

Jodi 021 159 7132 & Kerif 021 02338882 | rwrotorua.co.nz ROT31712



9 Bruce Street Ngongotaha

Calling all developers, land bankers or first home buyers. Tidy 3 brm home with office, heat pump, basement garage set on a lovely 1012m2 (more or less potentially subdividable) section enjoying widespread lake views and backing onto a reserve.

UNDER CONTRACT

Donna Macpherson 0274 867 433 | rwrotorua.co.nz ROT31449



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Eastern Region Lakes are the Best in Years!

The Rotorua lakes look to be in fine shape as we move toward the opening of the fishing season on Tuesday, October 1st 2024. (ending 30 September 2025, subject to local regulations.)

Fish & Game's monitoring of the lake fisheries over winter has indicated trout populations are good, and fish size is up on previous years by a significant amount.

The country's most popular trout fishing lake, Lake Rotoiti, has produced a number of trophy fish over the winter. Excellent growth has also been monitored on Tarawera and several of the region's other lakes.

Eastern's streams and rivers have generally wintered well as we run into September. A look into flood damage after last season's cyclones has shown many waterways have fared better than expected. If the weather continues to be settled in September anglers can expect some great fishing this opening.

Licences available include:

Whole Season Licence – Adult \$156, Junior (12 – 17) \$31 and children under 12 free

Family (whole season) – \$203

Local Area (whole season) – Adult \$125

Loyal Senior (whole season) – \$133

Source: reellife@fishandgame.org.nz

Ngongotaha Medical Centre Limited

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



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Repeat Prescription Requests (if approved) will be available at your nominated Pharmacy or for collection at our Reception after 3.00 p.m. two (2) working days after your request has been submitted.

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

Medication Management – It is your responsibility to ensure you request a repeat prescription well before your medication runs out. We thank you for your understanding

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Progress Ngongotaha Kokiri Ngongotaha Inc.

Help Us to Make a Difference

- Ngongotaha Emergency Response Plan
- Ngongotaha Community Defibrillator
- Ngongotaha Stream Care Team
- Ngongotaha Life Memories Museum
- Ngongotaha Hall Committee (Ngo Collective)

Kia ora Koutou Katoa, Hello Everyone,

Ngongotaha Stream Care Team

A little bit extra on our Ngongotaha Stream Story from last month;
Wow!!!! this is what our Volunteers have achieved down at the Ngongotaha Awa. (see photo) From Gavin (29 August 2024)

“Hard work, but worth putting the effort in. This section of the stream track was completely overgrown with blackberry. The plan is to deal to any re-growth in a few weeks’ time, and then plant the area out in natives.” If you would like to help with the planting please contact; Gavin 021 226 3978 or email Lynn progressngongotaha@gmail.com to leave your contact details. Thank you Everyone

1961 Aerial Photograph of Ngongotaha

It was so good to receive a phone call from Suzie recently, about an aerial photograph of Ngongotaha dated 1961, that a friend had given to her. Thank you so much for donating this to the Ngongotaha Life Memories Museum. Acquiring this splendid photo as a gift highlights the layout of our road structure prior to the new SHW5 construction. It also shows the Village CBD with its wooden shops, prior to the re-build of the shops, as you see them today.



This photograph shows that Ngongotaha was just a small Village with a large Farming area and the newly developed Fletchers Mill, which itself began in 1961. Another main feature shown was that Western Road was known as the ‘Rotorua to Tirau Highway’ back then, so the existing road to Hamilton (SHW 5), as it is known today had not been started.

This is a treasured possession for our community, as very few Aerial Photographs of Ngongotaha were taken back then and it is exceptionally clear and in excellent condition.

It's not a White's photograph, so unfortunately we do not know who the photographer was, nor which company flew at that time. So, if anyone knows who would have been using a camera at that time, and any other information it would really be appreciated. R.W.M Contact Lynn 3574565 or 0221404391 or progressngongotaha@gmail.com

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The Community Defibrillator situated on the left hand, outside wall of the Gull Service Station (available 24/7) has been checked and all is in excellent working order. The pads have been replaced. Thanks again for the recent generous donation towards this from someone in our community. We hope that it doesn't need to be used, but if it is needed Call 111 and the operator will give you the code.

The Ngongotaha Community Hall Committee have been raising funds to replace the curtains in both the main Hall and Conference Room. Further to this the Committee also recently received a very generous offer from a 'friend of the hall' and member of the community, to make some curtains for the Conference Room. Also, as a part of the discussion, it is a possibility that giving the existing blue curtains a clean could also make a difference and brighten things up.

Stacking Chairs:

If you use the Hall or Conference Room, the chairs need to be stacked according to their fabric colour (they are different chair frames) this way they naturally stack better and there is less risk of them toppling over. It's all about safety. Thanks Everyone !!

Village Pedestrian Safety

It is good to know that we have pretty much covered all of the community concerns for safety in the Village. In the last newsletter, we took the opportunity to ask you about any safety concerns that you may have had and nothing else came forward. However, if you do think of something, please let us know, as we are focussed in this area of safety, due to the future development at 31 Ngongotaha Road.

progressngongotaha@gmail.com

If anyone who has donated to us recently would like a receipt, please contact Lynn.

Thank you to everyone who is making a difference to 'Our Place'

Lynn, Bob, Heather & Lee

**PROGRESS
NGONGOTAHA -KOKIRI
NGONGOTAHA
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ANNUAL GENERAL
MEETING
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SEPTEMBER
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CONFERENCE ROOM)
ALL VERY WELCOME!!**



Most expensive vehicle to operate in 2023-2024



A couple of counterfeiters made a mistake one time and ended up with a batch of \$15 bills.

One of them says "We gotta get rid of these things. We'll go to Eketahuna, they won't suspect a thing."

So off they go. Soon they arrive at a petrol station and buy some petrol. The guy at the counter looks a little simpleminded.

"Hey, can you break a 15 dollar note for me," one of them says.

"Oh, sure, no problem," the cashier says. The counterfeiters grin at each other.

"I told you," the one whispers to the other, and they fist bump.

Then the cashier says to them, "so, do you want an 8 and a 7, or two 3's and a 9?"



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Colin 027 613 0739

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A one dollar coin met a 20 dollar bill and said, Hey, where've you been? I haven't seen you around here much. The twenty answered, I've been hanging out at the casinos, went on a cruise and did the rounds of the ship, travelled around, went to a couple of rugby games, to the mall, that kind of stuff. How about you? The one dollar coin said, You know, same old stuff, church, church, church.

My local Chinese takeaway is really struggling with cost of energy bills. They don't want to turn all the lights off, but they do dim sum.

A friend didn't pay the bill for someone to remove the ghosts from his house, so he got repossessed.

If someone tells you money doesn't buy happiness, then they don't have any.

Uber lost over one million dollars in the last six months, so they're asking drivers to check between the seat cushions.

"A bank is a place that will lend you money if you can prove that you don't need it." – Bob Hope

Money talks - mine says goodbye.

Nothing says 'I love my dog' quite like spending more money on his haircut than you do your own.

Never lend money to a friend. It's dangerous. It could damage his memory.

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The Pros and Cons of Prepay Power

How does prepay power work?

Much like when you have a prepay phone, with prepay power you top up your account to keep it going. To top up, you make a payment through a website, app or text message. With Globug, you can also top up at a convenience store.

The main prepay providers in New Zealand are Globug, Wise and Contact Energy.

Why prepay power might sound like a good idea

Sometimes prepay might be your only option. If you've had your power disconnected and have a poor credit rating, it can be hard to find a new power company that will take you on. Prepay power is also marketed as a way to avoid bill shock, as there's no monthly bill, and a way to see how you're using power and what it's costing you. If you're thinking about signing up for prepay, there are some big downsides to be aware of.

The downsides of prepay power

When you don't top up, you don't have power

When you're on a traditional power plan, you'll get a few reminders to pay your bill before you're eventually cut off. With prepay, if your credit gets below a certain amount and you can't afford to top up, the power will be disconnected.

Going without power can start to feel normal – with risks for your household

Once you've realised you can avoid paying for power by going without it for a while, it can start to feel normal to do this regularly to get through hard times. This can have knock on effects, such as the food in your freezer thawing out and becoming unsafe to eat, or your family getting sick because they're not living in a healthy warm home in winter.

Prepay power could cost more than power on a plan

While power prices fluctuate, when we've looked at the cost of prepay power in the past we've found it can be more expensive than the cheapest non-prepay options. Before you make the switch, it's a good idea to check the kWh rate you'll be paying and compare it to what other plans cost.

There are usually fees involved

There's also usually a fee each time you top up. If you can only top up a small amount each time, these fees will soon add up.

You can't get cheaper power during off-peak times

Some power companies now offer cheaper power during off-peak times, such as in the evening or on the weekend. This can help people save on power by changing when they do things – like running the washing machine and dishwasher at night. This isn't an option with prepay.

In June, Powerswitch users found a record average of \$524 in annual savings. That's a whopping \$200 more than last year. More than 250,000 New Zealanders have checked Powerswitch in the last 3 months and plenty have saved money by switching. So with price rises expected to continue, see what you could save?

Source: Powerswitch.org.nz



OPENING NIGHT

12th September, 5pm onwards

All Welcome, young, old and in between.

We have club nights every Thursday from 4.30pm

Come join us

- meet new people
- try new things
- try bowls, a game for all ages
- get involved in something new, something local.



Also Available:

- Clubhouse
- Kitchen
- Licensed bar
- Pool table
- BBQ area
- EFTPOS
- Wheelchair access
- Corporate planning days
- Corporate team building
- Private and casual bookings.



Lyn Ohlson nbcbowls@xtra.co.nz

11 Domain Ave, Ngongotaha

Age Concern

After such a long wait and continual frustrations, our tenants are finally in their tiny homes and couldn't be happier. We still have not got our full Code of Compliance signed off, but we are not far away. The homes are now being managed by Ray White Rental Division and have all had their Healthy Homes inspection to ensure they are in rentable condition. We have applied to the RLC Matching fund for our working bee using volunteers and donated goods to match funds with the Council and allow us to purchase some of the things we are now unable to purchase because of the long, drawn-out process to get them established. I am looking forward to the day when I no longer must think about where and what to do next.

Our major event coming up on the 21st of September is our annual Positive Ageing Expo which will be held at Parksyde from 9:30 until 2:30, on that day. To date we have an amazing number, and variety, of charities and business who all deal with some aspect of the elderly health and wellness and are happy to answer questions about their organisation.

Age Concern will be recruiting new members and have prepared a welcome pack chock full of goodies for those new members and volunteers who sign up on the day. Last year we had about 60 new members sign up which was amazing. We are also on the lookout for new volunteers and the goodie bag is available to new volunteers who sign up. If you have a business that deals in any way with the elderly we have a few stalls available for free for Not-for Profit and \$250.00 plus GST for businesses. Housing for the elderly continues to be at the forefront of all the

issues facing retirees as the number who are retiring without owning their home is on the increase, and the super does not go very far these days with regular costs of rent, power, insurance, vehicles, phones, broadband, groceries, etc let alone the unexpected bills for health care, dental and miscellaneous.

Despite Age Concern being involved in the submission process, the RLC are going to proceed with the alternative plan they proposed in the Long-Term Plan. Age Concern was against the proposal because there was no guarantee that the rents would remain the same and there was no guarantee that the units would remain the exclusive use of pensioners, and the 24 unoccupied units need to be refurbished sooner rather than later.

The Lakes Council owns about 152 pensioner flats and of those 24 are vacant and are awaiting a refurb before they are occupied. RLC are looking to remove themselves as landlord and hand it over to a Community Housing Group.

There is a long waiting list for the housing and at present the ratepayers are subsidizing the units and the RLC have agreed to invest over \$2.2 million over the next two years to do the refurbishments.

Rory O'Rourke, Manager

SuperSex

Residents in a retirement home put on a special birthday for a 90-year-old man, including a massive portable cake. As they were cheering him, a scantily clad young woman leapt out of the cake shouting "I'm here to offer you super sex!" Mr 90-year-old replies "I'll have the soup, thanks!"



CREATING CONNECTIONS BETWEEN PEOPLE AND PROPERTY

Being a dedicated and goal orientated athlete, Lisa knows that to win, you have to work hard. Having worked alongside a high performing agent as a licensed personal assistant, Lisa has developed exceptional organisation skills, together with well-honed negotiation skills. Understanding no two days in real estate are the same and being able to change gears swiftly without missing a gear, is important. Lisa is honest to the core, caring and has a 100% go-the-extra-mile personality; it's simply how she is built. Her own family values perfectly align with that of the Bayleys' family and indeed the brand - *He tangata* - it's all about the people.

**And this is what the real estate industry is about -
Creating connections between people and property.**

Lisa Thompson 027 472 5204
lisa.thompson@bayleys.co.nz

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Happenings

13-15 September Kaharoa Cull Information at www.kaharoa.school.nz
15 September Bird of the Year closes. Go to <https://www.birdoftheyear.org.nz/>
19 September Progress Ngongotaha-Kokiri Ngongotaha Inc AGM 6.30 pm
Ngongotaha Community Hall Conference Room. All welcome.
21 September Positive Aging Expos at Parksyde 9.30am-2.30pm
25 & 26 September Ngongotaha School Production
29 September Daylight Savings starts
1 October International Day of the Older Person
1 October Opening of the Fishing Season
24 October Age Concern AGM

Regular Events

Monday Indoor Bowls 7.00 pm Ngongotaha Community Hall
2nd Monday Mamaku Garden Circle 1 pm at Fire Station. New members welcome.
Tuesday Vets Golf 9.30am, Junior golf after school at Lakeview
Talking Tech on Tuesdays at Parksyde
2nd Tuesday of the month: Lions Club of Ngongotaha Business meeting at 5.30 pm in the Ngongotaha Hall.
4th Tuesday of the month: Lions Club of Ngongotaha Social meeting at 5.30 pm at venues to be advised. Contact Jamie Ph: 07 3322818
2nd Wednesday of the month
Rotorua Collectibles Club: Do you collect anything ie marbles tools, cars, China bottles, you name it. Come and share your passion with a friendly group at St Barnabas hall next meeting ph 0272923579
2nd Wednesday Friendship Club 9.45 am St Barnabas Church Hall
4th Wednesday Ngongotaha Garden Circle at Ngongotaha Hall 1 p.m.
Every Thursday Junior Golf after school at Lakeview Golf and Country Club
Drop-in technology 10 am with SeniorNet: Age Concern 5 Tarewa Pl.
Thursdays 5pm Twilight Lawn Bowls, Clubhouse Domain Rd
Last Thursday of the month 2.00 pm Poetry Appreciation Society. Contact Kay myfairkay@gmail.com or 0274 982 787
3rd Saturday of each month The Care Village Market Day Tauai St
Sunday 9.30 to 11.00 Rotorua Archery Club at Lakeview.
Friday 13th & 20th September, 4th and 11th October Ladies golf clinics at Lakeview 4-5 pm and 6-7 pm Call Josh 021 072 0379 to book a spot.

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PLEASE DE-SEX YOUR KITTEN/CAT NOW

Ngongotaha, like many towns in New Zealand, has a problem with stray and feral cats and kittens. Cats and kittens need to be de-sexed, otherwise they continue to multiply with kittens having kittens all in a very short time frame. Stray and feral cats wander the area scavenging and often killing native wildlife to survive.

Diseases such as toxo plasmosis can be transmitted to humans and other animals. Education programmes would be helpful to understand the problem and associated issues with stray cats. There are some people in the community working to help stray cats. There is an opportunity for more progress to be made with a joined up approach.

Organisations such as SPCA, Rotorua District Council, Bay of Plenty Regional Council, Department of Conservation and MPI together with local vets are an important part of community collaboration.

SPCA (07 349 2955) have limited resources but may be able to offer a subsidised micro chipping and desexing package.

The Real Estate Market

There's been a bit of movement reported in the finance and real estate sectors in the last few months, and certainly we're starting to see it on the legal conveyancing side, too.

The new Government has settled in, a bunch of landlord investor tax deduction policies have been reversed, and the brightline capital gains litmus has been reduced back to 2 years (it went from 2 to 5 to 10, now back to 2), banks are slowly dropping interest rates currently, and there does seem to be a bit more confidence in the market overall.

So, what are buyers doing? Well, there's a big glut of properties sitting in the \$700-\$850k bracket, so buyers have lots of choice IF they can get their lending over the line (most homeowners have a mortgage).

The trouble is main trading banks are still currently proceeding cautiously with what they will lend against, and how much. This is because they are restricted in their lending ability by the Reserve Bank whose job is to control inflation by stipulating lending criteria (e.g. loan to value or loan to income ratios – LVR/LIR).

So, while a buyer might have loan pre-approval so they know what their house price budget is, that doesn't mean their bank can or will actually lend that figure on any property unless a valuation stacks up. To top that off, one of the main banks requires their approval of LIM and Building Reports and will turn down finance on a property if they're not happy with those.

I would add here that it is also worth checking with a mortgage broker about non-bank mortgage lender options in the market, too. My experience in working with non-bank lenders for clients is they are competitive and aren't stymied in their lending decisions by Reserve Bank policy. Approaching a non-bank lender might be just the ticket to get you into a property initially if you're a bit short on meeting stringent main bank lending criteria.

What are vendors doing? Well, some still have high expectations of price and think that just because government and lending policies have changed, that values are pushing near where they were in the post-Covid boom.

One of my vendor clients recently said they'd had no interest in 6 weeks on the market and had to adjust their price down by \$20k to move into the under \$750k bracket. They got a good offer straight away.

The other interesting thing vendors seem to do is think they need 3-4-5 real estate market appraisals - and it's probably the appraisal that suggests the highest sale price that's going to get the vendor listing because that's human nature, right? Yet all appraisals are put together from the same information based on location and/or statistics from comparable property sales.

At the end of the day a property is only going to sell for what the market will pay, and secondly what a lender will agree to lend against a property.

There is nothing worse than a scenario of heightened sale price that falls flat, or seeing a contract tipping over because the property is oversold and no one will lend against it leaving the parties to try and salvage a deal by re-negotiating the price down via lawyers. It leaves a sour taste and is wasted time and cost for all parties.

The value in choosing a good agent is one who can guide you through the stress and realities of the market and the sale process and out the other side so everyone is happy. I think it's the same when choosing a lawyer, too. Sometimes, focussing only on the money can cost you a lot more emotionally in the end.

Article supplied for Ngongotaha News by Ros Morshead, Solicitor at Lawbox.



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