

OUTLOOK

MAGAZINE OF THE MARRAM COMMUNITY

AUTUMN 2019



SUMMER PHOTO COMPETITION WINNERS



INSIDE...
What is the Marram
Community Trust?
MoleMap Promotion
Website booking upgrade
Request forms just
got easier...
And more...

Photo by Supon Vann,
our Summer Photo
Competition winner.

What is the Marram Community Trust and how does it work?



People thinking about becoming part of the Marram Community often ask about the history of Marram, how did it start, how long has it been around, how do holidays and healthcare fit together? It looks unusual, especially with holidays and healthcare together, and it is! It's one of very few organisations of its kind in New Zealand.

So, here's a bit of history on a wonderful legacy started many years ago that so many people are still enjoying today.

Established by the Post Office and its staff during the latter part of World War 2, the Post Office Welfare Trust, as it was called, had the objective of providing "relief and maintenance for Post Office employees and their families". It was originally funded from money received from the Reserve Bank in recognition for the sale of Government War Bonds to fund the war effort and then by employees making a contribution of 9 pence (\$0.18) per fortnight to help fund the activities of the Trust.

In the beginning, the relief and maintenance was aimed at alleviating suffering and poverty, especially for employees returning disabled from their war service or for the families of those who didn't return. Approximately 10% of all Post Office staff served.

Nowadays, the objective is still the same and the Trust Deed still refers to relief and maintenance but of course these days it's better understood as health and wellbeing of all employees who wish to be a part of the Marram Community.

1944

The first homes were converted army huts at Musick Point, Auckland, near a marine radio station opened in 1944. They were not much more than tents with the walls and floors made of timber but with canvas roofs. A separate hut contained washing facilities.

1953

By 1953, the Trust owned 42 homes from the Bay of Islands in the North to Riverton Rocks in the South. In the spirit of the times, all the homes had very basic amenities but at the time, employees thought the facilities were ideal as they enabled families to take inexpensive holidays in another town or at the beach which was considered a luxury.

1960

In the 1960's, the healthcare assistance programme was added to the holiday home benefit, to help working families with their healthcare expenses. The holiday home benefit was also extended to former employees (Lifetimers).

1987

In 1987, with the split of the Post Office into New Zealand Post, Spark New Zealand (formerly Telecom NZ) and the Post Office Savings Bank (bought by ANZ in 1992), the Trust expanded to the employees of these three organisations (the Successors) and their subsidiaries. Today, all the affiliated employers can trace some of their DNA back to the Post Office, with the exception of a few associated through the Trust's charitable endeavours. In recognition of the broader range of people involved, the Trust changed its name in 2008 to the Marram Community Trust.

TODAY

Today Marram continues to help those in our Marram Community with affordable holiday homes and healthcare assistance. The community is also very fortunate to still retain a network of house volunteers to help keep the operating costs down. They're a group of kind people who go out of their way to inspect the homes and report damage, many making small repairs as they go.

We hope this gives you an insight into how the Marram Community Trust operates and into its rich history. We're grateful to all those people who appreciate the legacy and treat the holiday homes with the utmost respect, keeping them in good shape for future generations.



How sun damaged skin can lead to melanoma

New Zealand has one of the highest rates of melanoma in the world. Most of us have had too much sun at some stage in our lives – either from getting sunburnt as a child or teen, using sunbeds, or from working or playing outdoors a lot. But did you know that long-term sun damage can increase your chances of getting melanoma? And conversely, did you know that short, intense bursts of sun exposure can too?

If you've spent a lot of time in the sun over many years, chances are your skin has been 'sun damaged' – that is, it shows the effects of long-term sun exposure such as dryness, wrinkles and sun spots. Conversely, melanoma can also affect people who actually don't spend a lot of time outdoors. This type of melanoma is associated with being sunburnt earlier in life, tends to affect younger adults and is more common in women.

For more information on melanoma please visit molemap.co.nz



GET YOURS NOW

molemap™
WE SPOT CHANGE

Melanoma March
for Marram

\$329*

*(normally \$389)

Marram contributors can also be reimbursed 60% on your MoleMap! Submit your receipt and it may cost just \$131.60.

Only \$131.60

with Marram 60% reimbursement under the specialist or surgical benefit. T&C's apply.

Time to get your skin checked?
Book online or phone
0800 665 362 and quote
promocode MARRAM

The ballot, plain and simple...

Do you understand the ballot, how it runs, when it runs and how it's carefully designed to be fair? Feedback from recent research suggests you'd like to know more and like to see changes.

So, here's info to give you a better understanding of the ballot and address some of your suggestions.

1. You've said through previous surveys the ballot is the **fairest way to allocate the holiday homes at high demand times.**
 - a. You've four ballots per year to enter for each of the school holiday periods including Christmas.
 - b. You can only rent one week in a ballot period – from Saturday to Saturday
 - c. If you cancel a balloted holiday, you immediately make it available for

someone else in the Marram community to book. It goes straight back into the pool.

2. You asked to **bring forward the Christmas Ballot closing date** so it's been **moved to July**. Hopefully this will help with your holiday planning and applications for leave.
3. Homes reserved for the ballot appear as 'Booked' on the Marram website before the ballot has been run. They're not actually booked but are reserved waiting for the ballot to run. Perhaps this can be changed to show you it's a balloted period.
4. The **Christmas Ballot has been changed to only 3 categories** making it easier to understand which category you're likely to be in. The categories are:

Category 1:

Contributing employees who didn't get a ballot holiday during a peak season in the last 12 months

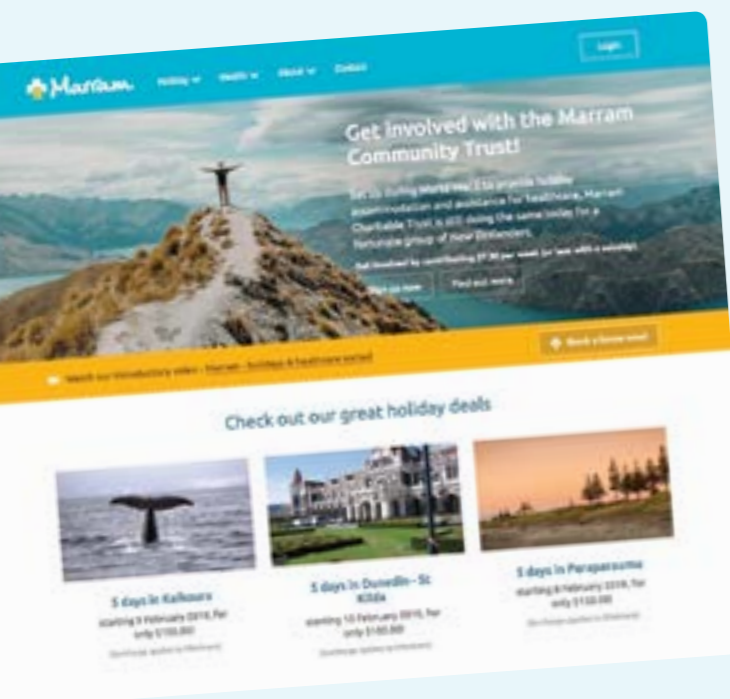
Category 2:

Contributing employees who got a ballot holiday during a peak season in the last 12 months and who've been with Marram for 3 months or more

Category 3:

- Lifetimers
 - Contributing employees who got a ballot holiday during a peak season although they'd been with Marram for less than 3 months.
5. **Running the ballot:** Once the ballot closes and the computer application is run, a random draw is made by computer for all people in Category 1 and each person's name is drawn. Once your name has been drawn, the application tries to allocate your first holiday preference to you. If that's already gone, it tries the second and so on, until it's either allocated you a home or has reached the end of your preferences without being able to do so. Then it draws the next person at random from the list for that category. When all people in Category 1 have been considered, it starts again with Category 2 and repeats the process etc.

Hopefully this explains how it works. Note there's no human involvement other than when you enter your ballot requests. Everything else is run within the application. A lot of work has been put into making the process as fair as possible for everyone in the Marram community.



Website booking upgrade – coming in March!

We're about to launch an upgrade on our website to make booking your holidays that much easier. Yes, it's been a long time coming!

Our **new homepage** has a simpler cleaner look and greater navigation to help get you to where you want to go. **Searching and booking your holiday** has also had a major upgrade and the whole site is now mobile responsive, so whether you're on your desktop or on your mobile, you'll be able to go about searching and booking the same way.

We're about to kick off the next phase of upgrading the rest of the site to fit in with this new look, so it will just get better. We'll keep you posted when this part is ready to go live too.

3rd Opportunity Grant! – \$26,908 in grants made!

We ran our third Opportunity Grant in November for Contributors of the Marram Community Trust and have just ran our 4th one (as we've gone to print). We wanted to extend our charitable endeavours and lend a helping hand with some one-off grants to help out for education costs, health costs, sports costs, housing costs and many other needs, to pay for something some of our Contributors have no other way of paying for. We weren't able to help everyone... it was those employees and their families who were most in need that we're aiming for.

The Opportunity Grant is something that's very different from the existing Marram Healthcare and Holiday Home benefits and had been funded from Marram's surplus investment income, not from contributions.

So, it was great to pay out \$26,908 in grants in November/December and also the recent grants we've been able to give in our latest one. We hope once again we've been able to help many people in our community and their families.



Request forms just got easier...

To make things easier for you, we introduced the option to email Healthcare Requests in April 2017. It's been a great success with 47% of our healthcare requests now emailed. However, you've told us that it can be a nuisance to have to print out the Request Form, complete it, scan it, save it and then email it to us with the Request Summary and receipts.

Because of your feedback, we've now changed the Request Form so it can be completed online and emailed without you having to print it out. How good is that? Go to Forms and Downloads, scroll down to Healthcare Request e-form (if sending by email) and click on the link.

The form will then open and you'll be able to populate with your details and click Submit. This will then open an email already addressed to Marram. Attach your receipts and Receipt Summary and click Send.

Your Marram experience is always a priority for us!



Marram's working!

2018 was another fantastic year for Marram helping many people in our community with healthcare expenses, opportunity grants and getting away on holiday without the accommodation costing the earth.

It brings us back to our roots of why Marram was set up in the 1940's to help families and it's great to still be around

doing this. The wonderful feedback we get back about how Marram has helped you out or made things possible that otherwise might not have been, keeps driving the Board and Marram team.

So here are some stats to share with you from the past year.

21%
of eligible employees involved

It's great to see so many employees from our Affiliated Organisations involved with Marram - 21% of eligible employees.

\$3.2
million in healthcare reimbursements

There were 14,799 healthcare requests on which Marram paid out \$3.2 million in reimbursements - that included contributing employees, their partners and dependent children.

6960
Healthcare requests via email

47% of all healthcare requests received were via the email option introduced in 2017.

8059
Holidays taken

Also a whopping 8059 holidays were taken!

Keep enjoying Marram, keep using the holiday homes and if you're a contributor, keep sending your healthcare receipts in. Not that we want you to be sick! But if you are, Marram's here to help.



Summer photo competition winners

Congratulations to our winners Supon Vann, Jessica Jutzas and Meredith Eckford!

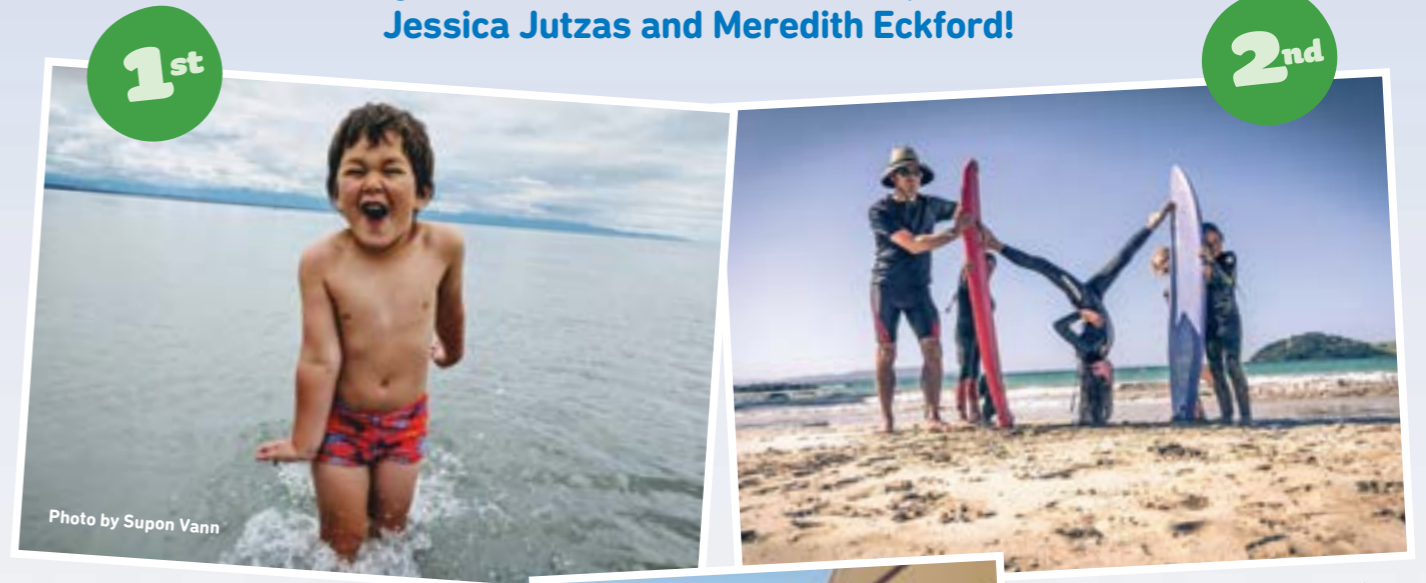


Photo by Supon Vann

Photo by Jessica Jutzas

Wow, what an awesome response to the Summer photo competition! And geez you made it tuff for us to pick our 3 winners of weekends away in the Marram homes.

We also decided to give a few of our Marram Weekend bags away too! Congrats to Karyn Cheetham and Abe Shi who scored themselves one of these.



Photo by Meredith Eckford



Photo by Karyn Cheetham

Many thanks to all who entered the competition, we loved seeing your Summer fun!

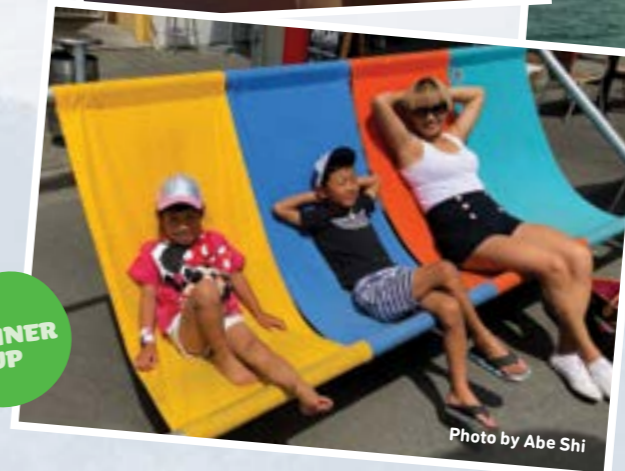


Photo by Abe Shi

VOUCHERS FOR YOU!

KNOW ANYONE THAT COULD DO WITH MARRAM?

Have a look around your office. Who looks like they need a holiday?
Probably everyone huh? Well here's your chance to do a good deed and in return we'll give you a voucher.



Z gift card

which can be used for anything at Z, from fuel to mince pies for the whole family.

OR



New World gift card

which you could be putting towards your grocery shop.

OR



Marram voucher

which you can use to make your next Marram holiday even more affordable.

It's simple – just tell your workmates to go to www.marram.co.nz and sign-up (making sure they enter your details as their referrer) and you'll **both** win a gift voucher of your choice.

The boring stuff: Make sure you tell your workmates to choose "Referred by Marram Contributor" when the application asks how they heard about Marram.

- The promotion only runs 1-16 March 2019 so get recruiting now!
- The promotion is only available to current Contributors.
- Marram T&C's apply.

Special deal on Interislander for Marram!

Next time you're planning to cruise the Cook Strait on the Interislander or planning a rail journey on the Northern Explorer, Coastal Pacific or TranzAlpine, don't forget you get a 10% off with Marram!

The deal runs from 1 February – 15 December 2019.



Just go to www.greatjourneysfnz.co.nz, select your mode of transport and complete your travel details. Insert the Promo Code **XMAR1** when asked and this will apply the discount.

Important: You will need to supply your Marram identification when boarding, so if you haven't saved any previous emails about this with your Marram identification or did not receive one, contact us on **04 801 2920** or email enquiries@marram.co.nz