

Marram

Outlook

SUMMER 2013

Magazine of the Marram Community

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**R E F E R
& W I N !**



Are you summer ready?

Gateway
to the

MAINLAND

PICTON

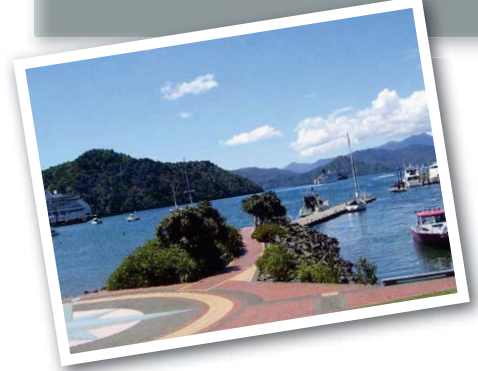




The pretty port town of Picton is your starting point for exploration of the Marlborough Sounds. It's also a great place to shop for souvenirs.

Built around a very sheltered harbour, the town has an attractive seafront dotted with cafés, restaurants and various galleries. There's also a floating maritime museum and an aquarium. Local tourist operators can take you cruising, fishing, dolphin watching or sea kayaking.

The Queen Charlotte Track is a major local attraction; you can conquer it on foot or on a mountain bike.



- **Two great homes**
- **Close to town**
- **Newly refurbished**
- **Nightly rate \$55-\$70**
- **Weekly rate \$180-\$245**
- **WOW! Value for Money!**

Introducing Denis Ewers our Picton House Volunteer

Hi. I have been involved with the Picton cottages since they were first built in the 1980's. This latest refurbishment is of a very high standard and comments from the holiday makers are very complimentary. I personally think that they compare favourably with upmarket motels that I have visited and they are much cheaper.

I don't have any funny stories but I did have an incident that I will never forget. We had a holiday maker who thought it was okay to bring his motorbike into the lounge and take it apart! He just could not believe it when I had him and what remained of his motorbike removed.

I visit the homes regularly to check all is in order before the next holiday maker arrives and I also meet a lot of repeat holiday makers.



Welcome to our Summer Edition!

Welcome to Summer. The team at Marram wish you all the very best for the holiday season ahead. May you enjoy sunshine, time to relax and the company of friends and family.

Unfortunately, we're also acutely aware of those Marram people for whom this year's corporate restructurings have meant job losses or the uncertainty of employment next year. Wherever we can, we contact people losing their employment to discuss their eligibility for lifetime benefit status so they may continue to access the holiday homes.

Notwithstanding that fewer employees are contributing financially to the Trust, the Marram Community finishes 2013 in good shape and with the promise of another busy year ahead. We'll be into the final year of a 5 year push to refurbish all the holiday homes, re-balancing the portfolio in some regions to meet demand. The healthcare benefit, although it's already more popular than ever, will be reviewed to see where more money can be distributed.

REFURBISHMENTS

COMPLETED REFURBISHMENTS FOR 2013

Another busy year for the Property Team completing 24 refurbishments over 9 locations. We are still frantically working on the last three locations — Queenstown, Alexandra and Wellington South — to get them opened before the Christmas rush!

So if you're fortunate to have booked one of the following homes over the Christmas holidays, you will be in for a treat!

HAPPY HOLIDAYS!



Kaiteriteri



Christchurch



Palmerston North



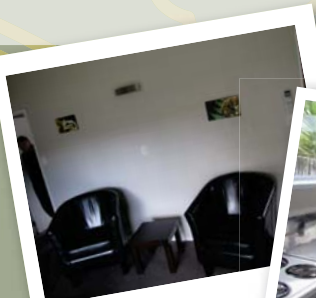
Alexandra



Queenstown East
Work in progress...



New Plymouth



Picton



Whangamata



Wellington South
Work in progress...

Health Matters

Minor Surgery Fees

It's good to be diligent with our skin and health in general and with that, sometimes there may be a need for a minor surgical procedure. It could be anything from ingrowing toenails or the removal and biopsy of skin lesions, benign moles, skin tags and cysts. It is important to ask your doctor about any suspicious changes in moles, spots or marks on your skin.

If you do require minor surgery, rest assured, Marram provides financial assistance by reimbursement of expenses; 60% of the cost up to \$1250 per condition, per person over a 2 year period for the cost of minor surgery if performed by a registered medical practitioner.

Specialists

From time to time, your doctor may refer you to a hospital or specialist doctor for further assessment or diagnosis. Specialist care is free through the public health system but you may be placed on a waiting list.

If you want to get specialist advice quickly, you may wish to use a private hospital or specialist but you will have to pay a fee for this.

Marram may reimburse 75% of the cost up to \$1250 per condition, per person over a 2 year period for specialist consultations and treatment.*

*Must be a registered medical specialist as shown on the Medical Council of New Zealand.



{ Introducing Marram's new Board members: }



Mark Tod
Appointed Trustee
on the Marram
Community Trust
Board

Mark is employed by Chorus NZ Ltd as Head of Sales.

Mark's past experience includes sales management and organisational development roles for a number of well-known New Zealand brands. He also brings specific experience in online media and loyalty based programs.

Mark has been a loyal Marram contributor for a number of years across three different companies, being ANZ, Telecom and now Chorus and is passionate about the opportunity Marram offers to give something back to the employees of our affiliated employers and their families.

Mark is married with two young children and his interests include DIY property projects, boating, scuba diving and clay target shooting.



John Body
Appointed Trustee
on the Marram
Community Trust
Board

John has been employed by ANZ Bank for over 28 years and currently holds the position of Managing Director of the Wealth Division which covers ANZ's activities in insurance, funds management (including KiwiSaver) and private banking.

John's career has spanned both the financial markets and the wealth management industries and he has worked and lived in Asia and Australia. He's a member of ANZ's executive team.

John sits on a number of internal ANZ boards and is also a board member of the Financial Services Council.

He's married with three children and his interests revolve around outdoor activities in New Zealand including being on the water, running and walking and playing casual sport.



Coming Soon

You will be pleased!

- Bookings up to 12 months in advance
- Plus all homes will become flexi-stays!

Yes, that's right, from **1 January 2014** you'll be able to make bookings 12 months in advance PLUS all holiday homes will become flexi-stays (except the school holiday ballot periods where 80% of homes are weekly and 20% flexi).

This gives you more options when making and planning your Marram holiday break.

Be organised and you'll make the most of the extended booking period.



Check-in, Check-out times

When using our holiday homes we have strict check-in and check-out times:

- Check-in is from 2pm.
- Check-out is 10am if you have booked a cleaner or are staying in a serviced home.
- Check-out at 11am if you are cleaning the home yourself.

We've had a few instances lately where our holidaymakers are staying well into the afternoon before leaving or going on a day trip and not returning until early evening, instead of vacating the home at the correct time specified. This creates unnecessary stress for everyone involved, particularly the next holidaymakers trying to check in. Please respect the terms and conditions and your fellow people within the Marram community, to ensure everyone can use the homes without these hassles. Marram will be charging anyone overstaying in our homes.



WE TAKE CLEANING COMPLAINTS VERY SERIOUSLY! BETTER TO

NOTICEBOARD

On your arrival!

If, when you arrive at your holiday home and find things are not right for you e.g. the stove does not go, the toaster does not go or the home is not cleaned, please notify the House Volunteer immediately. The House Volunteer will do what they can to fix the problem(s)! Please **do not wait** until the end of your holiday before you contact them or us about any problems. The Trust does not provide refunds because the home was not at your expected standard.

We also ask, unless your call to the Volunteer is of urgent nature please call before 9pm. Any calls after 9pm could incur a charge out fee.

CHRISTMAS CLOSING HOURS

The Marram Office will close at 12 noon Tuesday 24th December and re-open at 8am on Monday 6th January 2014.

What to do with your Rubbish before leaving your holiday!

Each home has a house volunteer sign clearly outlining what you need to do with your rubbish/recycling before you leave. Lately, rubbish has become a very tough job for our volunteers and even holiday makers who arrive, to find it has been left in the unit or outside. Please be considerate to all who use our homes and do your bit to make sure everyone has an enjoyable stay.

Request for reimbursements

If you need to submit a request for healthcare assistance and would like your expenses to be reimbursed before Christmas, please send in your receipts now. For the last four years in a row, all requests received by Marram were reimbursed prior to the Christmas closing! We'd like to keep this going but need your co-operation in sending your requests early please.



"We Recycle!"

HIRE A CLEANER INSTEAD OF RECEIVING A CALL FROM US!



**iPad
WINNER**

*Congratulations to John Hook from
New Zealand Post, the winner of the iPad prize
draw for completing the Survey.*

Survey Results....

We recently ran a survey by email to 13,583 Contributors and got a fantastic response of 4,950 replies. We asked many questions so we could better understand your view of Marram, your reasons for signing-up and if you are satisfied with the holiday homes and healthcare benefits - and Marram in general.

We want to share with you some of the things you said.

- The main reason for signing up was for 'both cheap holidays and financial assistance for healthcare' (68%) with 'cheap holidays' (9%) and 'financial assistance for healthcare' (14%). This clearly shows the high value of both benefits combined as a package, rather than one benefit being the main motivator to becoming involved in the Marram Community.
- Over half of Contributors said the reduction in healthcare expenses for themselves or their families was the main benefit of Marram (55%). However, there was still a good portion who indicated access to cheap holidays as their main benefit (34%).
- Around half of Contributors (49%) have stayed in the homes in the last two years and of those who have, a vast majority (91%) rated them as good value for money and a good portion (68%) rated their holiday experience as 'excellent'.
- Majority of Contributors thought the last holiday home they stayed in was 'good' value for money (91%), with only a small amount (8%) saying 'adequate' and a very low number (0.5%) saying 'poor'.
- A vast majority (87%) said that the holiday home provided everything they need while on holiday. Looking through the comments of those who said 'no' to not providing everything they needed, there was no particular item that really stood out. Common themes that did come up several times were Sky television, wifi and barbecues.
- A question was asked for any comments or recommendations for our holiday homes. 1,841 responses were given with the following common themes recurring:
 - Bring back the Visitor Book
 - Ballot is unfair
 - Don't understand the ballot
 - Would like to be emailed last minute vacancies
 - Website difficult to navigate when booking a holiday
 - Can never get a booking
 - More pet friendly homes
- Majority of Contributors have applied for reimbursement for healthcare expenses (83%). Of those that have been with Marram for less than one year a large portion (70%) have not applied for healthcare reimbursement. For those that have been Contributors for 1-5 years this significantly goes down (20%) and keeps reducing considerably the longer a Contributor.
- Overall, Marram is perceived 'positively' (77%) within workplaces. There was just under a quarter that rate as 'neutral' (22%) and was great to see any 'negative' perception being extremely low (0.26%).
- Most Contributors (98%) would recommend Marram to a co-worker.
- The greatest amount of Contributors were in the 45-54 age group (37%), followed by the 35-44 age group (27%). These two groups are more likely to have used the holiday homes in the last two years.

The Christmas ballot is the largest ballot of the year. Many of our holiday makers want to take advantage of the Christmas break and enjoy a value for money Marram holiday home.

We try to make it as fair as possible but unfortunately, not everyone is successful in the ballot and we do have some disappointed people.

So, here is how we run it:

There are six categories in the ballot and these categories are determined by factors outlined below:

Category	
1	Employees who have been part of the Marram Community for more than 3 months and have never had a holiday in any past ballot
2	Employees who have been part of Marram for more than 3 months and have not had a holiday in a Christmas ballot in the last 2 years
3	Employees who have been part of Marram for less than 3 months.
4	Employees who have been part of Marram (no check on length of contribution) that have not had a holiday in last year's Christmas ballot
5	All other employees who are part of Marram (all will have had a holiday in the last Christmas ballot)
6	Lifetimers

We hope you now have a better understanding of how it all works and how we ensure it is not always the same people that are winning in the ballot. **There are ways that you can increase your chances of winning by entering more locations and being flexible on dates.** So next year we will give you these tips before the Christmas ballot closes, so you have the greatest chance.

Not all our homes are in the ballot, so if you don't want to run the risk of not getting allocated one, get in early and book one of the flexi-stays.

If you have any further questions, please contact Enquiries on 04 801 2920 or enquiries@marram.co.nz

THE CHRISTMAS 2013 BALLOT RESULTS

Detailed below are the Christmas ballot results so you can see how many ballot requests we received compared to how many homes are available.

Christmas Ballot 2013							
Category	No. of Ballots	Success	Fail	% Success	Requests by Type		
1	470	341	129	72.6%	Contributor	1231	81.7%
2	484	156	328	32.2%	Lifetimer	275	18.3%
3	47	0	47	0.0%	Total	1506	
4	114	19	95	16.7%			
5	116	20	96	17.2%			
6	275	9	266	3.3%			
Total	1506	545	961	36.2%			

There were 1,506 ballot requests with 565 weeks available across 103 homes. This resulted in 545 holidays being allocated. The other 20 holidays were not allocated due to insufficient requests so were open for booking after the ballot was run.

Yes, it's on again!

REFER
WIN!



iPad mini – your chance to win!

Latest winners!

Congratulations to our latest winners of the referral competition: Jane Ussher and Nigel Furze from Telecom NZ Ltd. Jane's entry was drawn as our lucky winner and since Nigel had referred her, they both took away an iPad mini each

You told us in the recent survey (well 98% of you did) that you would recommend Marram to your colleagues. So here's your chance to do that and be in with a chance for both of you to win an iPad mini!

All you need to do is refer a work colleague and you are both in the draw to win an iPad mini each!

So, refer a work colleague between **29 November 2013 & 13 December 2013** and you **both** go into the draw to win one of two iPad Minis 16GB. If either of you are drawn as the winner, **you both win**.

All your colleague needs to do is go to www.marram.co.nz and click on "Sign-up Now" and complete the online application. When asked "How did you find out about Marram?" they select "Referred by Marram Contributor" and complete your name and organisation. Alternatively, get them to complete an application saying you referred them and send into Marram.

Contribute to Marram for \$7.30 per week (or less with a subsidy).

Holiday accommodation and financial assistance for healthcare.

Competition drawn 31 January 2014 and winner notified. Marram's terms & conditions apply

Special deal on the Interislander for Marram!

Next time you are planning to cruise the Cook Strait on the Interislander, why not have a look online and see if Marram can give you a better deal.

When booking your Interislander online go to:

- Their website www.interislander.co.nz and enter your travel details to see your pricing and conditions

then go to

- Group bookings www.interislander.co.nz/Booking/Group-Bookings.aspx enter the **Group Booking Reference FA5607** and complete your travel details to see the pricing and conditions the Marram Group Discount can get you.

Compare the pricing and conditions between the two to get the best for you!

If you are looking for flexibility in your conditions, the Marram Group Discount may give you the best option at the best price.

You will need to supply your Marram identification, so if you have received an email from us and have not saved the details or did not receive an email regarding this, contact us on 04 801 2920 or enquiries@marram.co.nz

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