

SUMMER 2021

TIROHANGA OUTLOOK

THE MARRAM COMMUNITY TRUST MAGAZINE



IN THE SUMMER ISSUE:

- How combining Marram Health Benefits with health insurance saves precious health dollars
- Marram's most ambitious build yet gets the go ahead
- There's something for everyone in popular South Wairarapa
- The framing goes up in Wanaka
- And the never ending search for the perfect Christmas cake

Editor's Letter

As another very different year draws to a close many of us will be looking ahead to 2022 and wondering what things will look like this time next year.

The human spirit is a wondrous thing. No matter the hardships, challenges and vagaries life throws at us, it seems we never lose hope that better things are just around the corner.

Covid has taught us that 'just around the corner' can stretch beyond time frames we may have in mind.

I know the pandemic experience has not been the same for all of us.

Closed borders have separated us from loved ones, jobs and income have been lost, businesses have failed, dreams have been quashed. Anxiety levels

have gone through the roof and for those who've faced the death of loved ones it's been traumatising.

But it's the vision of a new year and the prospects of change, reunions and better times ahead that keep us putting one foot in front of the other.

It's hope. Hope with a big dollop of faith and kindness.

My hope for all of you, my Marram whanau, is for a happy festive season, and a gentle easing in to 2022.

Meri Kirihimete

Sue Burgin
Content Editor - Etita Kōrero

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Christmas Message from CEO Glenn Clark



What happened to you in 2021? How are you now? Questions we'll be asking each other for months to come after a year of upheaval.

My thoughts are with all in the Marram community and especially those still enduring massive restrictions on their lives.

But 2021 hasn't been all bad news.

It's also been a year for celebrating the 75th anniversary of the settling of the Trust, huge enjoyment of the Marram homes when open and pressing on with holiday home developments in Wanaka and Queenstown.

Most of the refurbishment program postponed from last year has been completed this year but with a big push still required next year to keep the homes to the standard you expect.

The new website proved itself so much easier to use, especially for healthcare requests, and the Trust remains in a very sound financial position; You'd expect that with so much money invested in your holiday homes.

The Marram team members and I are grateful for your patience, especially if you've had to cancel holidays multiple times due to the restrictions. And grateful to the house volunteers and trustees for their resilience and perseverance.

The Marram team members have been great. A pity we only see each other on the screen these days but we've kept our teamwork up.

Let's hope Marram people with summer holiday home bookings have the chance to enjoy them. But wherever you are this summer, I trust you stay well and make the most of time with friends and family. We still have a wonderful country and those in the Marram Community are in a privileged position to enjoy it.

We'll get through the upheaval.

Glenn Clark
Marram CEO



How combining your Marram Health Benefits with your health insurance saves you precious health dollars



"Doing this allowed me to have gold standard skin cancer surgery. Thanks Marram." Sue Burgin

Do you know combining the health insurance policy you already have, with Marram Health Benefits can save you precious health dollars?

Many people don't. One of the most common reasons given by employees of Marram Affiliated Organisations for not becoming a beneficiary is that they already have a health policy so don't need Marram benefits.

LET ME TELL YOU MY STORY

Like so many New Zealanders my Viking heritage has not served me well under our brutal southern hemisphere sun. On a recent routine visit to dermatologist Dr Scott Barker at the NZ Dermatology & Skin Cancer Centre for a routine check he delivered the news you don't want to hear.

"I can't freeze that off, I'm pretty sure it's a Basal Cell Carcinoma." A biopsy confirmed the diagnosis and the need to have it removed.

TREATMENT OPTIONS

For me there were three methods of treatment offered.

- Excision, the most common method. A GP, Plastic Surgeon or specialist Dermatologist removes the cancer along with some surrounding tissue.
- Radiation therapy to destroy the lesion, done in a hospital.

- Mohs surgery, a very precise surgical technique which allows the cancers to be completely removed while preserving as much healthy skin tissue as possible.

There was quite some price differential of course, reflecting the differing success rates and the degree of specialist training and equipment required.

Excision has a success rate around 95%, radiotherapy 90 to 95% and Mohs surgery 99%.

My own research showed you were far less likely to have to return again for treatment after an unsuccessful excision, and the cosmetic outcomes were better with Mohs.

But \$4000 is a hard pill to swallow when excision is generally around \$1000 and radiation therapy generally free.

DR BARKER EXPLAINS

"Overseas you'd probably be offered Mohs surgery for a Basal Cell Carcinoma for free, but that's not the case here where it's an expensive treatment. It needs support staff, specialised equipment and training," he says.

"But with Mohs there are better outcomes. It's a very precise technique with higher clearance rates and a far better cosmetic outcome."

Also it's a timely process. With Mohs, the histology work is done in real time by a laboratory scientist on site and once the surgeon is satisfied the patient is



tumour free the wound is closed and the patient free to go. If more tissue needs to be removed, the procedure is repeated without delay on the same day.

With excision, the patient must return weeks later if histology results come back from laboratories showing margins are not clear.

IT HAD TO BE MOHS

Because as a Marram beneficiary with basic Southern Cross cover, this premium skin cancer treatment ended up costing me nothing.

And this is how it worked.

Southern Cross paid for the surgery asking me to pay a \$658 excess.

My Marram benefit picked up the excess under the 100% excess reimbursement policy and voila! Gold standard surgery that didn't cost me a cent.

STILL WONDERING WHY YOU NEED MARRAM HEALTH BENEFITS WHEN YOU HAVE AN EXISTING HEALTH INSURANCE POLICY?

Paula Mackay Marram's Support Team Manager says the two complement each other and it's beneficial to have both to ensure you have comprehensive cover for healthcare expenses.

Marram benefits take care of many of the day to day health expenses not normally covered by health insurance policies which are often for specialist care only.

"Once you receive your remittance advice from your health insurer, you submit a healthcare request to Marram for the top-up," she says, "And these can include an insurance excess."

They cover not only you, but your partner and any dependent children under 18, and include pre-existing conditions, so no awkward questions asked.

"Then there's the easy on-line uploading system which means you can submit a request as soon as the receipt arrives," Paula says.

There are limits on various benefits and an annual limit of \$6,400 per family. The limits reset every January 1st with the exception of orthodontic, oral surgery and optical.

Note – after becoming a beneficiary there's a three-month stand down period before you can access the healthcare benefits. And receipts must be submitted within 12 months of the expense being incurred.

All this and a nationwide network of fabulous low cost high value holiday homes for a weekly or fortnightly contribution of \$7.30 OR \$14.60.



Love ya work Marram. I'm fully recovered, Basal Cell Carcinoma free, have a very small scar and I'm incredibly grateful to Dr Frederic Mohs who developed the micro-graphic surgery and Dr Scott Barker who got the job done. Sue Burgin, Content Editor.

Previous page: time for the stitches to come out. Dr Scott Barker about to remove Sue's stitches seven days after the procedure.

Above: Dr Barker examines the tissue slides looking for clear margins.

Left: Laboratory scientist Diane Luey doing the real-time histology work crucial to the Mohs procedure.

MARRAM'S MOST AMBITIOUS BUILD GETS GO-AHEAD

It's been four years in the pipeline and now finally the news we've all been waiting for. Marram's Board of Trustees has given the new Queenstown build the green light and you can expect to see work begin next year.



A very happy CEO Glenn Clark says it's been a complicated project but Marram now has an affordable design concept everyone's happy with.

"Queenstown is one of Marram's most popular destinations, and there will soon be 15 and possibly more, purpose built modern apartments to book in the popular holiday location."

He says the generous sized Man Street holiday apartments are in a prime location and will offer all the modern conveniences, on-site parking, balconies, storage and smart efficient kitchens. There will also be increased booking options with the one and two bedroom apartments, including a dual-key option with interconnecting doors allowing you to book more than one apartment.

"In another break with the past, you'll see more minimalist kitchens in the apartments. They will be smarter and more efficient," Glenn says.

He says with the experienced Carey Oldfield steering Marram's Property Committee, a trusted project manager, architect and a valuer consultant, Marram has a great team on the job.

There are still some critical steps to be undertaken to move the build from design concept to a detailed design.

"Then there's the really serious geotechnical site challenges with Queenstown sitting at the end of an ancient glacier."

According to the CEO, there's detailed foundation engineering work to be done and of course the resource consent process must be undertaken.

"But once those steps are completed and building starts, it could be 12 months to completion."

In the meantime the existing Man Street homes will be open for booking for as long as possible, and it'll be business as usual at the nearby Frankton/Queenstown East holiday homes.



South Wairarapa

*"A great destination for those wanting a little bit of everything."
Millie Blackwell.*



Lighthouses, Whitebait fritters, award winning wines and chocolate to die for – what's not to love about the Southern Wairarapa?

How about the cutest little bookshop, one of the best dark sky experiences to be found, and great fishing – it's all there within cooe of at least 18 Marram holiday homes.

The region which encompasses bush clad ranges, flat plains and rugged coastline, is just an hour's drive north of Wellington and about an hour and a half from Palmerston North in the Manawatu.

Some of the prettiest small towns in the country

For the most part it's a rural area, with some great off-track action. It also boasts some of the prettiest small towns in the country.

There are loads of walking and cycle tracks catering for all fitness levels, several visit-worthy coastal fishing settlements, ancient rock formations, some of the best Pinot Noir producing vineyards in the country and great cafes and boutique shops set in authentic little country towns.

Lighthouses, Fur Seals and Whitebait

At the southernmost tip of the region is Cape Palliser with its picturesque red and white striped lighthouse.

If you're fit you can climb the 250 steps to the top and enjoy spectacular views.

New Zealand's largest fur seal colony calls the area home and provide much entertainment, particularly during the seal pups weaning season over the summer.

If you love kaimoana the nearby Lake Ferry Hotel is not to be missed. It's famous for its seafood and particularly, in season, its locally caught Whitebait.

So if you're thinking about a holiday in a region with a warm temperate climate, a more relaxed pace of life, country hospitality in truckloads and lots of things to do, a South Wairarapa holiday might be just the thing for you.

Before we take you to meet the locals

The following Marram holiday homes are all a pleasant short drive away.

Driving times are from the home's location to Greytown.

Martinborough – 17 minutes

Wellington Apartments – 1 hr 13 mins

Wellington South – 1hr 13 mins

Plimmerton – 1hr 8 mins

Kapiti Coast - 1hr 28 mins

Palmerston North – 1hr 30mins

Marram also has a home of course, in Greytown.





BOOKS, BICYCLES AND THE CHARMS OF SOUTHERN WAIRARAPA



Smack in the middle of Main Street Greytown, you'll find Mrs Blackwell and her very browse-worthy bookshop.

Further along Main street you'll run into Mr Blackwell and his bespoke cycle shop.

As well as being competitors on Main Street, they're a couple dedicated to selling not only books and cycles but also the charm and obvious attractions of the Wairarapa region they call home.

Living the dream

Millie Blackwell, owner of Mrs Blackwell's Bookshop, says she's living her childhood dream of living in the country and owning a bookshop.

"The bookshop is a lockdown baby, opened not long after last year's lockdown. The time just seemed right," she laughs.

"After weeks of living in blurred spaces, where our lounges became our workplaces, people were looking for the escape a good book brings."

Undeterred by statistics showing a new bookshop opening every 3 or 4 months in New Zealand over the last couple of years, she set out to create a bookshop with a point of difference.

The first thing you'll notice when you walk into Mrs Blackwells is all the books are cover facing not spine facing.

Photos from top: Mrs Blackwell's Bookshop; Left Millie Blackwell.

Next page: top: Adam and Millie Blackwell; bottom: Blackwell & Sons offers a range of bicycles and lifestyle emporium.

Photo credit: blackwellandsons.nz

“As a result we have only around a thousand titles while the average bookshop might have 10 thousand, but we pretty much know every book in the shop.”

The unusual dark walled interior was inspired by bookshops Millie enjoyed overseas and has the bonus of making the books really pop.

Meanwhile – down the road

Mr Blackwell’s bicycle shop, Blackwell & Sons opened five years ago.

Adam Blackwell sells only handmade British Pashley bicycles in his cycling, lifestyle emporium, along with picnic baskets and tweed riding capes and caps.

The riding capes are all made locally by a woman who worked as a seamstress on London’s Saville Row in a former life.

‘Fantastic destination for those wanting a bit of everything’

The Blackwells of Greytown are definitely a couple who not only love their bicycles and books, but are fervent ambassadors for the Wairarapa region they live in.

“Here we have all the simple pleasures like food, wine and cheese in abundance,” Millie says.

“It’s a fantastic destination for those wanting a little bit of everything.”



GOURMET CHOCOLATE HEAVEN

People who don't like chocolate are in denial according to chocologist Murray Langham.

And he should know he's a chocolate therapist and the author of a bestseller printed in seven languages called 'Personality through Chocolate.'

As a result of the book he's travelled the world lecturing on chocolate but these days you'll find him at Schoc, Greytown's award winning, iconic tourist attraction which he set up nearly 20 years ago.

In a past life Murray had a lot to do with chocolate while working at Harrods and Claridges in London. Returning to New Zealand he worked as an apprentice to a chocolatier in Wellington before deciding to set up his own business, Schoc.

It's all about flavour

A visit to Schoc is a 'must-do' during any visit or holiday in the Wairarapa. This isn't any ordinary chocolate shop.

"We're not chocolate makers. We don't make it from the beans. The chocolate is imported from Belgium and then we turn it into colourful works of art," he says.

"It's all about what we can do with the chocolate and about flavour and how it affects the chocolate."

Murray uses real lemons and limes, not fruit oils, and is adventurous when it comes to flavours.

His curry and pappadum chocolate won gold. His apricot and rosemary chocolate was conceived one

night while he was stuffing a chicken. "I just left out the chicken," he says.

So after years in the business, what does this chocologist know?

People who prefer milk chocolate are emotionally tied to the past.

Those who love dark chocolate can take it or leave it. Life's a laugh.

Really dark, 70 – 80% chocolate. Very matter of fact. Second best won't do.

White chocolate lovers can do anything if only they knew what to do.

Those who like hard centres believe they're always right.

Soft centre lovers are more likely to let people believe they're right.

Lighten up and be human

Murray admits it's more about lifelong observations, personal research and having fun than science.

"And maybe taking the mickey out of the therapeutic community," he laughs.

"We combine the joy and health benefits of eating good chocolate with a deeper understanding of one's inner self."

www.schoc.co.nz





“We combine the joy and health benefits of eating good chocolate with a deeper understanding of one’s inner self.”



GREYTOWN HEART OF THE WAIRARAPA

They call it the prettiest town in Aotearoa, but it’s more than just a pretty country town with beautifully restored cottages and tree-lined streets to lure you to Greytown.

High-end shopping, fabulous eateries serving up local wine and produce, a famous chocolatier and a Cobblestone Museum can be added to the mix.

When you’ve had enough of that, then the surrounding countryside is well worth exploring. Take a scenic drive to Castlepoint or Palliser for swimming or fishing, or check out the Putangirua Pinnacles scenic reserve. All this just an easy hour’s drive from Wellington.

This page top: Owner and creator Murray Langham.

Previous page: Chocolates are made by hand.

Photo credit: Jet Productions and Schoc.co.nz

STARS ALIGN AS WAIRARAPA SET TO BECOME ASTRO-TOURISM CENTRAL

Aiming for the stars isn't at all daunting for Richard Hall and Kay Leather, the combined force behind Wairarapa's very own Stonehenge.

Not content with just becoming New Zealand's astro-tourism central, they're working hard with local councils for the region to become possibly the most accessible Dark Sky Destination in the world.

A match made in the heavens

The couple met while working at Wellington's Carter Observatory, specialising in the night sky.

"Building our own observatory seemed natural and when we were able to buy a farm near Carterton in the Wairarapa, we began work on realising the dream," Richard says.

The result, New Zealand's very own Stonehenge, a modern open air observatory connecting people with the sky which opened to the public in 2005.

Stonehenge is a generic name for a circle of stones with lintels across the top.

"We live in an age of technology and people don't realise how difficult it was for our ancestors,"

Richard says, "The henges were used for many things, meeting places for tribes, to align seasons, read the night skies and track the phases of the moon."

Revealing ancient truths

Richard and Kay are passionate about sharing their knowledge and the Stonehenge experience with everyone.

They offer Night Star Safaris where you can view the night sky through telescopes, followed by stargazing, weather permitting. There are self guided tours of the observatory and private tours, which centre on learning how our ancestors made sense of the skies before telescopes were invented.

"It can be challenging for some because most recorded history is biased. Our Obelisk and Stonehenge reveal ancient truths," he says.

80% of the world's population have never seen the Milky Way

And that's why according to Richard, a visit to Stonehenge is a must.

He says the sky in the Wairarapa is so dark, the Milky Way can be seen from horizon to horizon. Don't miss it!

For visiting hours and information
<https://stonehenge-aotearoa.nz>





Above: Private tour group with Richard; middle: Planets exhibition; bottom: Stonehenge at sunset.
Photo credit: stonehenge-aotearoa.nz

MARTINBOROUGH WINE COUNTRY RETREAT

Step out the door of your Martinborough holiday home and more than thirty of Aotearoa's top wineries will be just a short walk or cycle ride away.

There's great shopping to be done as you explore the main shopping street and any number of great cafes and restaurants to eat in.

Check out the Martinborough Hotel which sits on the corner of the square and sip a local wine on the deck while watching the world go by. Over the road the Wine Centre is a great source of information, tastings and banter about the local wine scene. Tastings are also offered at many of the local vineyards.

One hour fifteen minutes from Wellington. Marram holiday homes in Martinborough sleep 10 and six; and the Greytown home sleeps six.



THE NEVER-ENDING SEARCH FOR THE PERFECT CHRISTMAS CAKE

Some of you will have had your festive cakes maturing in a dark cupboard for a couple of months now, but others like me, will be struggling to find time to get one in the oven as we count down the days before the holidays start.

How many of you bake the same tried and true cake every year, using an old family recipe handed down through generations. Or do some of you bake a different cake every year, always on the search for the cake of your dreams?

Who likes a moist cake? Or is dry and slightly crumbly your thing?

Do you ice it or decorate it with nuts and cherries?

Are there traditions associated with your cake? Things like eating 12 different people's cakes to bring you 12 months of good luck in the new year.

COULD THIS BE THE YEAR YOU NAIL IT?

Are you willing to defy tradition by throwing in some chocolate?

Well for those of you still to bake your cake and who are willing to charge it up a bit with this year's cake, here's a recipe worth trying.

It comes courtesy of Greytown's chocologist Murray Langham at Schoc, who's agreed to share it with the Marram community.

There's a good chance you might actually find this cake good enough to eat.





Schocolate Chocolate Enriched Christmas Cake



Ingredients

3 cups of store bought fruit cake mix
½ cup each of prunes and dates chopped
½ cup almonds halved
2 tablespoons of marmalade
1 apple peeled and grated
1 cup of brandy
100gms butter

¾ cup brown sugar
3 eggs
1 ½ cups of plain flour
2 tablespoons of Schococoa
1 teaspoon ground cinnamon
1 teaspoon mixed spice
100 grams Schoc Dark Chocolate chopped

Method

Place dried fruits, marmalade, apple and brandy in a saucepan and gently heat until the fruit is soft and plump with brandy. Cool.

Prepare a 20cm round baking pan by greasing and lining with baking paper and wrap the outside of the pan in two sheets of newspaper. Tie with string to hold tight.

Preheat oven to 140°C.

In a large mixing bowl cream together butter and sugar, then beat in eggs one at a time, mixing well. Fold in sifted flour, cocoa and spices with a spatula then fold in the fruit mix, almonds and chocolate.

Turn into baking pan and cook for 3 hours. Test. It should still be moist but not liquid.

Cool in the baking pan until cold.

Store in a well-sealed cake tin until Christmas.

You can decorate your Christmas cake with traditional marzipan and fondant icing, or top with glacé cherries and roasted almonds and glaze with a warm solution of marmalade diluted slightly with hot water. It's a rich, moist cake though and delicious on its own. We decorated ours with pinecones and pine needles then dusted with icing sugar and added a tealight candle.

Peace, love and chocolate



MEET FIONA

MARRAM'S PROPERTY MANAGER

She backs the Springboks in any South Africa – New Zealand rugby clash, misses the warm weather and the wildlife but Marram's South African Property Manager Fiona Van Eysen is happy to call New Zealand her second home.

"You have to be grateful for what you have," she says, "The last year has shown us how quickly things can change and you have to make the most of it."

'Kiwis are so friendly'

It's been a while since Fiona's been able to travel back to the land of her birth to see family, soak up the African culture and the bush she misses so much but the mountainous landscapes, adventurous lifestyle and ever present rivers, lakes and beaches of New Zealand are a great compensation.

"Kiwis are so friendly, and I love the way they'll go out in all weathers," she laughs.

This love affair with New Zealand began after Fiona spent a year here on a working holiday. After returning to her home in Johannesburg she decided to pack up and return on a more permanent basis. That was 2006. Today she is a proud homeowner living with her daughter Orna, Mum Margie, dog Zuko and cat Leeroy on the Kapiti Coast.

Cheers to the volunteers

Fiona has been working at Marram for 10 years and for the last eight years she's been Property Manager looking after 152 holiday homes and managing the volunteers and cleaning staff.

She's full of praise for the team of volunteers and cleaners who help her maintain the standards we expect in the homes.

"I can't thank them enough. They put a lot of time into the role and they care a lot about the homes."

Fiona describes the volunteers as her eyes and ears on the ground, and says they work together with her to grow the homes.

"Kiwis are so friendly, and I love the way they'll go out in all weathers!"

Fiona Van Eysen

She acknowledges it's been a tough year with lockdowns and is hoping a relaxing happy Christmas is in store for everyone.

Christmas without Braai – but fun all the same

For Fiona, Margie and Orna, Christmas is a bit different these days from the massive family gatherings in Johannesburg which would see up to 40 people around the table drinking South Africa's great wine and waiting for the Boerewors, lamb chops and Sosaties (kebabs) to come off the braai (BBQ).

Now it's an orphans Christmas she says. "It's a smaller gathering but we have fun, with all the South African treats and a good deal of nostalgia."

What about that South African wine I ask, how does it compare with New Zealand wine?

Ever the diplomat she replies, "South African Sauvignon Blanc is the best – but New Zealand Rose can't be beaten."

Cheers Fiona – Merry Christmas to you and your whanau.



Previous page: Fiona with her puppy Zuko.
Right: Fiona, Margie and kiwi fur babies Zuko and Leeroy.

Summer watching on **NETFLIX**

Glenn Clark, Marram CEO recommends:

VIGIL - TVNZ ONDEMAND



Vigil (TVNZ OnDemand)

For thrilling drama, it would be hard to beat Vigil on TVNZ OnDemand. The six episode murder mystery features some original plot and a unique setting, a British nuclear submarine. The acting is well anchored by Suranne Jones, Rose Leslie and Shaun Evans of Endeavour fame. For a highly rated US crime drama, try Bosch on Prime Video. The multi-award winning seven seasons follow Titus Welliver as Detective Harry Bosch and are based on crime novels by Michael Connelly who co-wrote the screenplay. It's a little slow to start but stay with it through the first few episodes and you'll be hooked.

The Queens Gambit (Netflix)

Other dramas I've enjoyed recently are The Queens Gambit and The Dig on Netflix. The Queens Gambit follows the career of fictional chess champion, Beth Harmon played by Anya Taylor-Joy as she conquers the all-male world of international chess in the 1950's and 60's. I played chess at college and remember the USA vs USSR competitions playing a role in the Cold War.

The Dig (Netflix)

The movie The Dig, starring Ralph Fiennes and Carey Mulligan, dramatizes the true story of the excavation of the Sutton Hoo Anglo Saxon burial mound in 1939. If you don't usually watch true stories, make an exception for this one.

Marvel (Disney+)

For light entertainment, try my favourite Marvel movie spin off TV series, Agents of Shield and Agent Carter on Disney+. They're comic books for the big screen. The good guys are really good and the bad guys – well you know what happens to the bad guys. Understanding the huge number of plots lines is made easier if you're familiar with writer Stan Lee's Marvel universe. Pro tip, if you're going to watch all the Marvel Movies, watch them in the order they were released. There's a helpful Disney+ menu option. Another tip, watch for Stan Lee appearing in the movies. Some of the TV series plots even start to make sense, not that it matters to the entertainment. You'll recognise plots from other Sci-Fi e.g. Star Wars and Star Trek but it doesn't matter; have

THE DIG - NETFLIX



fun remembering where you've seen that plot twist before.

Staying with Sci-Fi, you can go heavy with episodes of Foundation as they're released on Apple TV. It's based on the Foundation series by Isaac Asimov and best for serious Sci-Fi fans only. If you want it light, binge another three episodes of Agents of Shield, Disney+ is for grown up kids too.

Free Guy (Disney+)

And for a really good laugh, watch Free Guy on Disney+. Starring Ryan Reynolds as the lead, Free Guy does for video games what The Truman Show did for reality TV when Guy discovers he's a non-playable extra in a video game. It's hilarious along the lines of Ryan Reynolds Dead Pool movies but not as dark.

Now all you need is rainy Sunday afternoons.

THE QUEENS GAMBIT - NETFLIX



FREE GUY - DISNEY+





HOT OFF THE PRESS

WANAKA UPDATE

The Wanaka build is well underway with the framing up on the first three units.

The two back units are currently awaiting building consent for a retaining wall that sits behind them.

Product Manager Debbie Shute is now in the process of selecting colours and is looking forward to visiting the site early in December to finalise electrical work, kitchen design and interior colours.

Debbie's promising to keep us updated about any opening date as soon as she can. Exciting!

MARRAM CHRISTMAS NEW YEAR OFFICE HOURS

Closed from 11am, 24th December.
Reopening Wednesday, 5th January 2022

Happy holidays everyone.



SUBMITTING HEALTHCARE REQUESTS

You've probably noticed over the last 12 months how easy it is to submit those healthcare requests online.

NOTE: From 1 January 2022 you'll no longer be able to submit through email as this channel is being closed. Hard copies can still be posted directly to Marram.

Submitting online is easy.

- Simply login to your profile.
- Make sure your bank account details are correct.
- Use your phone to take a picture of your receipts.
- Uploading and processing could never be easier.

You're encouraged to get those requests in as soon as you've seen your healthcare provider. That way the money's in your account 10 days later.

HAVE YOU SUBSCRIBED TO MARRAM'S YOUTUBE CHANNEL?

Check it out if you haven't already.

Fancy a walk through a Marram holiday home or a quick slideshow of the newly refurbished homes in Picton, Kaiteriteri, Napier, Hastings or Auckland city?

Check out the trendy Wellington city apartments and many more.

Know what you're getting and see where you're going before you book.

It's all there on The Marram Community Trust on YouTube.

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10% OFF!

Marram Interislander deal



Not only can Marram help reduce the costs of your next family holiday but we can help you to get there cheaper too!

The fantastic **10% discount** offer with Interislander and Scenic Journeys runs from **1 February to 15 December 2022**, meaning you have even more opportunity to get a deal on your next trip.

- Reservations must be made via www.greatjourneysofnz.co.nz
- You must be over 18 to claim this discount
- Marram ID must be shown at check-in
- Use code **XMAR1** when asked to apply your discount
- Normal booking conditions apply - eg, Easy Change is 100% refundable if cancelled
- Regular rates apply to bookings made through call centre/groups desk



REFERRAL

LOOKING AFTER YOUR MATES!

GOOD MATES SHARE GOOD NEWS!

You already know how amazing it is to be part of the Marram Community Trust, but if you spread the word to a workmate, and they sign up mentioning your name, you'll both receive a gift voucher of your choice! How about \$40 to spend on the next family shop or fuelling up; or \$50 towards your next fantastic holiday.

Starts 26th November to 14th December.



DON'T FORGET TO TELL THEM:

- Partner and children are automatically included
- \$50 birthday gift towards a Marram holiday – every year
- Healthcare benefits of over \$6400 per year
- Works with your health insurance
- Includes pre-existing health issues
- And more...



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*Terms and Conditions
Please make sure to tell your workmate that they will need to choose "Referred by Marram Contributor" when asked how they heard about Marram during sign-up.
Standard Marram T's & C's apply.



MARRAM COMMUNITY TRUST



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