

SPRING 2024

TIROHANGA OUTLOOK

THE MARRAM COMMUNITY TRUST MAGAZINE



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- How to save precious holiday dollars with Marram Holiday Deals
- Demystifying dementia with Alzheimers NZ boss Catherine Hall
- Nelson locals reckon their city's the green heart of New Zealand
- Prolific Marram holidaymakers say value-for-money holiday homes can't be beaten
- Introducing four of Marram's southern volunteers
- And getting tarty in the Marram kitchen

Editor's Letter

Spring has sprung and with it the hope of longer, lighter days ahead.

As we prepare to send Winter packing, thoughts inevitably turn to holidays and catching up with family and friends.

It's a good time to make sure you're getting the most out of your Marram benefits.

Start booking now for holidays you plan to take over the next 12 months.

Marram's affordable, family-friendly, fully equipped holiday homes are popular, so booking ahead saves disappointment later.

Spring's also a good time to get familiar with Marram's Healthcare Benefits and how they might help ease the pressure on budgets we're all feeling right now.

In this Spring edition of Outlook, we're talking to Catherine Hall head of Alzheimers NZ about dementia, and why it's now the most feared health condition.

We head to Nelson to see why it's one of our most popular holiday destinations, and we catch up with a couple of prolific holidaymakers who say they only go home for a holiday from holidays.

Then, because it's September, Marram CEO Glenn Clark presents his financial report on page 26.

Enjoy the read and dance into spring everyone.

Sue Burgin

Content Editor - Etita Kōrero



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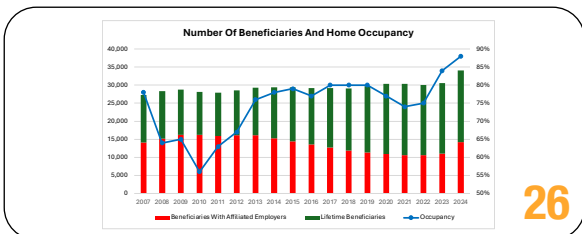
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Front cover: Cycling Waimea Inlet on Tasman's Great Taste Trail. Photo credit: www.nelsontasman.nz and Bare Kiwi

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Look, book and Go

by Sue Burgin

How does four days in Marram's fabulous, fully equipped, family-friendly Mt Maunganui home, just a hop, step and jump from one of New Zealand's best surf beaches, for just \$205 sound?

As I write this article, Mt Maunganui No 2 is sitting with a \$140 discount at the top of the Holiday Deals section on the Marram website.

It's up there with 50 other discounted holiday homes waiting for you to look, book and go.

Sounds like a pretty good deal to me, but intuition isn't good journalistic practice so I jump online and try to book the same four nights at another accommodation provider just a few doors up the street.

This provider is offering suites and apartments, consisting of one bedroom, one bathroom and a kitchen.

Marram offers all of those plus a spacious comfortable lounge.

Like Marram it offers two single beds, a queen and sofa bed, and like Marram it's serviced.

But that's where the similarities end.

It's going to cost \$953 for two adults and two children to book the same four nights in the nearby motel.

Without a doubt, you can save good money on the already affordable Marram homes by keeping an eye on these discounted deals.

Marram product Manager Debbie Shute says the Marram Holiday Deals are a fantastic option for people wanting a last-minute break that won't bust the bank.

"The discounted homes are only posted on the website two weeks ahead of the available dates. They're homes we want to fill, so they're offered at discounted rates to our beneficiaries. Marram is only looking to cover the running costs at this point," she explains.

The homes appear automatically on the Holiday Deals page two weeks before a vacancy of four days or more. They start at full price which drops each day until booked or until they reach the lowest price possible.

"Every location will have a different discount applied, depending on various things, like is it serviced, are you a contributing beneficiary or a lifetimer etc," Debbie says.

But one thing is certain, there are some great deals on offer and to get them you have to be regularly watching the Holiday Deals page.

"Anything can pop up and there are great discounts to be had. All you have to do is be prepared to look, book and go."



What you need to know about Dementia

by Sue Burgin

Recent international research shows dementia, **matewareware**, is now the condition people most fear, pushing cancer off the top of the list.

There's currently no treatment or cure.

Seventy-thousand New Zealanders have it, and that's expected to rise to 170,000 by 2050.

It's poorly understood and surrounded by stigma.

What is Dementia and how does it differ from Alzheimers?

Well, it doesn't.

Dementia is an umbrella term describing several conditions affecting the way our brains work, according to Catherine Hall, Chief Executive of Alzheimers NZ.

"There's Vascular Dementia, Lewy Body Dementia, Frontotemporal Dementia and Alzheimers which is by far the most common. The defining feature of dementia is it's progressive and progressively affects our ability to look after ourselves," she says.

How do we know we have dementia?

In the early stages, according to Catherine, we might notice we have difficulty following a conversation or finding the right words. Regular tasks become hard. Maybe we always looked after the money and bills but now it's become hard. We might get lost driving or walking on a regular route, or become withdrawn when we are not usually, or vice versa.

We all lose keys she says, but when we are finding them in really weird places it may be time to see the GP.

Early diagnosis is the best

"If you're worried that you or someone near you might be affected, you need to see your doctor or reach out to one of the many Alzheimers and Dementia Associations situated all over New Zealand," Catherine says.

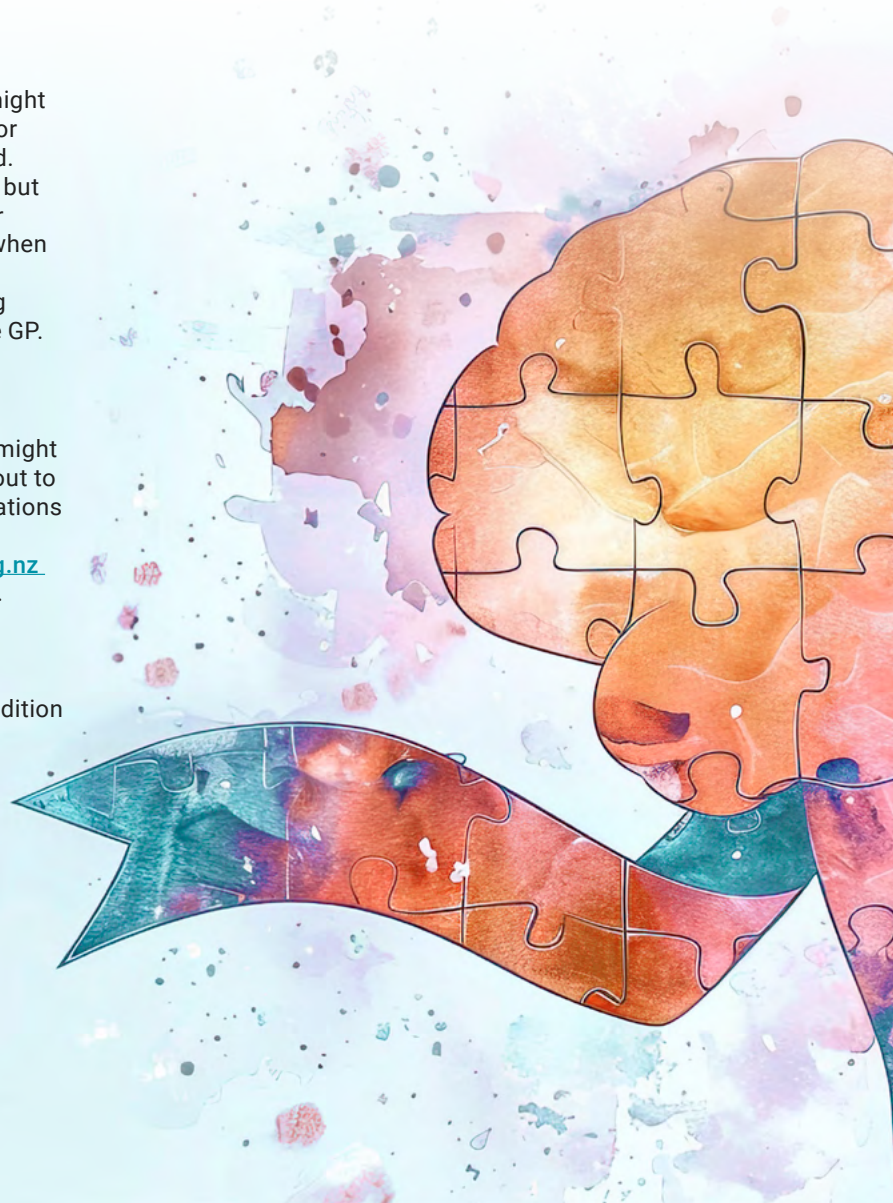
There's also good information on alzheimers.org.nz and a National Helpline you can call 0800 004 001.

There are also education programmes and peer support groups to help people on this journey.

But Catherine says a GP visit is a good first step because it might not be dementia, but another condition that can be treated.



Catherine Hall, Chief Executive of Alzheimers NZ (photo supplied).



“Anything good for the heart is good for the brain. Our brains need a good blood flow, so if the heart’s not working efficiently our brain will be affected.”



Minimizing the risk

The good news is there’s quite a bit we can do in this space according to Catherine.

She recommends eating well, giving up smoking and regular exercise.

“Anything good for the heart is good for the brain. Our brain needs a good blood flow, so if the heart’s not working efficiently our brain will be affected.”

And if you are having difficulty hearing, Catherine says it’s really important to get it sorted out, and if you already have hearing aids it’s important to wear them.

The connection between hearing loss and dementia is not fully understood but it’s believed the social isolation often caused by hearing loss has an impact.

Room for more to be done

Catherine Hall who has been heading Alzheimers NZ for 12 years is concerned awareness around dementia in this country is poor.

“We are one of the few countries in the world that doesn’t have a national awareness-raising programme. Campaigns need money, but successive governments have not seen it as deserving of funding.”

Catherine says there’s a lot of stigma associated with dementia, often linked to ageism.

She says older people and those with dementia are worthy and we all have a role in raising awareness and challenging stigma when we see it.


Never too late

Catherine says rather than fear dementia, we should be cautious.

“There’s a lot we can do to reduce the risk and it’s never too late to start,” she says.

She also points out there’s a lot of help and support for those on the journey.

“There’s hope in both those spaces, and while there’s no treatment or cure at this point, positive signs are coming from those involved in ongoing research,” she says.



Marram Health Benefits which may be applicable to this condition are: GP visits, prescriptions, scans, specialist treatment, alternative therapists and the hearing aid benefit.



Reconnect, revive and recharge

by Sue Burgin

As a holiday destination, Nelson Tasman has it all.

Three national parks, lakes, rivers, ocean, forests, mountains and beaches.

Visitor Destination Manager, Craig Boodee, reckons when you throw the vibrant culture and arts scene, and the region's palpable energy into the mix, you have the best bits of New Zealand distilled into a single destination.

"And positioned as we are at the top of the South Island, we're easy to get to and well served by ferries and planes."

"When you get off the Picton ferry just turn right," he says, "and with New Zealand's fourth busiest airport there are plenty of flights to bring you to the centre of Nelson."

The Green heart of Aotearoa

Nelson Tasman is an area that's invested hugely in reducing its visitor footprint.

Craig Boodee says sustainability is threaded through most of its tourism operations.

He says initiatives like the Mārahau Pledge, see local businesses focusing on reducing their carbon footprint and minimising their environmental impact.

Visitors can give back as they explore the area by planting a tree at the Kaiteriteri Recreation Reserve, or volunteering at the Brook Waimārama Sanctuary for instance.

And everyone crossing the foreshore by ferry or kayak to enter the Abel Tasman National Park is asked to make a voluntary contribution of \$1.45.

Should you choose to stop into the Freehouse Pub for a bevvy, you can do so knowing it's a carbon-positive business.

Friendly locals and plenty to do

One hundred thousand people call Nelson Tasman home, and according to Craig Boodee, they're a friendly lot who will look after you well.

"There's plenty to do and everything's so close," he says.

Experience life beyond the ordinary is the region's catchphrase and it's well-placed to make that claim it would seem, with the best of what nature has to offer all within an hour's drive away.

And the weather is good year-round with temperatures still relatively mild through July and August.

Craig's top things to do in Nelson Tasman

"Well Abel Tasman's the jewel in the crown but there's many other things you should check out while in Nelson," he says.

Like visiting the iconic Saturday Market, biking the Great Taste Trail, meeting the many local artists peppered around the district, hanging out in the beautiful Nelson Lakes area, four-wheel driving up Farewell Spit, eating fish and chips in Ruby Bay, checking your reflection in the clearest water in the world at Te Waikoropupū Springs, and having fun with the kids at Cable Bay Adventure Park.

Then exhausted, at the end of your day, fall into bed in one of Marram's seven holiday homes located just a couple of blocks away from beautiful Tahunanui Beach.

Photo credit: Great Taste Trail, Virginia Woolf Photography



The Wairua of Farewell Spit

The 35 km sandspit at the tip of the South Island is a pretty special place according to a man who's been driving visitors up the spit to the Cape Farewell lighthouse for many years.

Paddy Gillooly from Farewell Spit Eco Tours says it's quite a spiritual place and can affect visitors in many ways.

"In the words of that great Aussie philosopher Darryl Kerrigan from 'The Castle,' it's the vibe," Paddy says.

He says people return again and again to experience it.

More strictly protected than a National Park

Farewell Spit is a Nature Sanctuary and a wetland of international importance meaning it's more strictly protected than a National Park. It's also being considered for World Heritage status.

The public can only access the first four kilometres of the spit, and beyond that, you must be a concession holder and run supervised tours.

There's a long history of tours along the spit, starting in 1946 as part of a mail delivery service to the lighthouse keeper at Cape Farewell.

When the lighthouse was automated in 1984, the lighthouse families left but the tours remained.

Paddy's family has been running them for the last 20 years, and he says they feel privileged because access is limited and not everyone can go up there.

'The beauty of the place does the job for us'

Paddy reckons if you enjoy the wild parts of New Zealand, you'll love a trip along the spit.

"The beauty of the place pretty much does the job for us," he says.

The six-and-a-half-hour Farewell Spit Eco Tour comes with a commentary on the history and wildlife of the area, with stops along the way to look at whatever animals and birds pop up.

New Zealand fur seals populate the spit all year round, but it's also home over summer to thousands of migratory birds who visit every year, nest and feed from the fertile sand flats.

Over 90 bird species are recorded there, including black swans who come to moult, penguins, stilts, herons, shags, terns, gulls, gannets and godwits.

First godwit sighting always a thrill

Paddy says they start arriving in September after an eight-day flight, the longest non-stop migration of any bird.

"They lose half their body weight on the 11,000-kilometre journey from Alaska, and it's always very special when we spot the first one."

The ever-changing dunes on the spit are also popular with those making the trip and Paddy will stop occasionally to allow people to scramble up the



mountains of sand, which at sunrise and sunset can look like a scene you'd expect to see in the Sahara.

However, this sand is being blown off the Southern Alps out to sea, where the Westland current carries it north until it meets the Durville current and loses momentum, depositing itself along the spit.

But Paddy says he makes sure guests only interact with areas of the spit that are robust enough to withstand their presence.

Check the website for details

The tours depart from Collingwood every day in the summer, but you will need to check the website for winter tours which aren't always daily. The tour takes six and a half hours and the shorter winter days mean they're not always possible.

Paddy has a fleet of 20-seater mini-coaches which he says are comfortable and handle the harsh conditions well.

For more details on the Eco Tour and other tours check the website:

www.farewellspit.com

Photos this page from top: Paddy demonstrates the dune jump; Farewell Spit tour bus at Cape Farewell. Photo credits: www.farewellspit.com



A flaming good walk



Random flames bursting from the forest floor and not causing forest fires sounds fantastical I know, but that's exactly what you'll find in the beautiful Beech Forest near Murchison.

Owner of the Natural Flames Experience, Steve Riley says it's well worth the one-hour forty-minute drive from Nelson to experience for yourself the world's only perpetually burning fire in a forest.

Farmers strike it lucky

Oil and gas were found in the Blackwater Valley over 100 years ago.

Various people have tried to access it over the years including a big Australian oil company who brought in a rig and drilled a 10,000 foot deep well. That effort was abandoned after seven months of solid drilling and no payload.

Then in 1922 a couple of local farmers who smelt gas in the bush, lit a match and voila!

The flames have been burning pretty much ever since in what they now know is a gas seep, an hour's walk from a farm, through pure Beech bush in Murchison.

Farm, forest, flames

Steve Riley who is also the tour guide, calls it a farm, forest, flame experience and says the hour-long walk through the bush begins on a farm and follows the Blackwater River to the flames.

He describes it as a very relaxed experience which is not too demanding. But he does warn you need to be agile as not all of the track is flat and there are a couple of hazards to negotiate.

"Having said that, a 94-year-old has completed the walk and children love it."

He says children under four may need to be carried in.

Steve is happy to advise people before walking in about the state of the track and the degree of difficulty.

"It's not a great trip for those with dodgy knees, but kids love jumping over tree roots."

A pot of gold at the end of the trail

Well not exactly, but pancakes cooked over the flames and billy tea sound good.

Steve says the pancakes are drizzled with delicious Beechwood Honey gathered in the area, and there are marshmallows on sticks and hot chocolate drinks for the kids.

There's also a good running commentary on the history of the area, the gold rush, the flames, and Lake Rotoroa.

The Flame Experience closes for the winter because the track becomes unwalkable, but opens again on the first day of spring, September 1st.

Flames post no danger

And there's a simple reason Steve says.

"It's so wet down here on the West Coast. There's only about three weeks a year that I get concerned. Beech forests don't burn easily, they're about 90% too wet."

He says the thing that surprises him the most after 10 years of doing the tours, is how consistent the flames are. They produce the same amount of gas 24 hours a day.

They can go out if you throw a blanket over them but this is not advised for safety reasons.

For more information on Murchison's forest floor flames visit the website: www.naturalflames.co.nz

Previous page: Billy tea and pancakes are provided at the end of the Natural Flames walk. Photo credit: www.nelsontasman.nz and BareKiwi.

Below: the flames consistently burn every day.

Photo credit below: Camilla Rutherford



Bishop's gift a key attraction in Nelson

Bishop's gift a key attraction in Nelson

The thriving Nelson art scene has a lot to thank Andrew Suter for.

Back in the late 1800s, Andrew Suter, the second Bishop of Nelson had a penchant for sketching and a dream of establishing a gallery for the people of Nelson.

Sadly, he died suddenly and never realised his dream.

However, his wife Amelia, before returning to England, gave his art collection and property to the city to establish a trust and gallery.

The Bishop Suter Art Gallery, one of New Zealand's first art galleries opened its doors for the first time in 1899.

'A tremendous legacy'

The current Suter Gallery Director, Julie Catchpole, says the Suters left a tremendous legacy for the city.

The original gallery was designated a Category Two Heritage Building in 2007 and a major redevelopment expanding the gallery spaces was completed in 2016.

"Up to 100,000 people a year visit the gallery which remains free to visit.

However, we appreciate it if visitors want to make a donation," she says. The gallery is supported by the



Suter Gallery Director, Julie Catchpole

Nelson City and Tasman District Councils, benefactors, and fundraising.

There are five gallery spaces that host local, national, and touring exhibitions at various times.

The Nelson Suter Art Society, which predates The Suter also has gallery space in the building.



125 years of exhibitions celebrated

Julie says June was be a very special month for the Suter.

"We hosted the very art full exhibition celebrating 125 years of exhibitions, showing work we've collected since The Suter opened."

Julie says they can host upwards of 15 exhibitions a year at The Suter.

"We try to introduce audiences to new artists, or artists who are pushing the boundaries. Twice a year in Spring and Autumn members of the Suter Art Society show their work in one of the gallery spaces.

Energetic art scene

The Gallery Director says artists have been supported and inspired by The Suter for 125 years and that explains in part the energy in the art scene in Nelson.

"And the environment, with three National Parks, stunning beaches, mountains and lakes is rich for those who paint landscapes."

Julie also thinks good weather and seasonal work is also attractive to artists who often need to support themselves with seasonal work.

"Both Toss Wollaston and Rita Angus, celebrated New Zealand artists worked picking fruit and tobacco here."

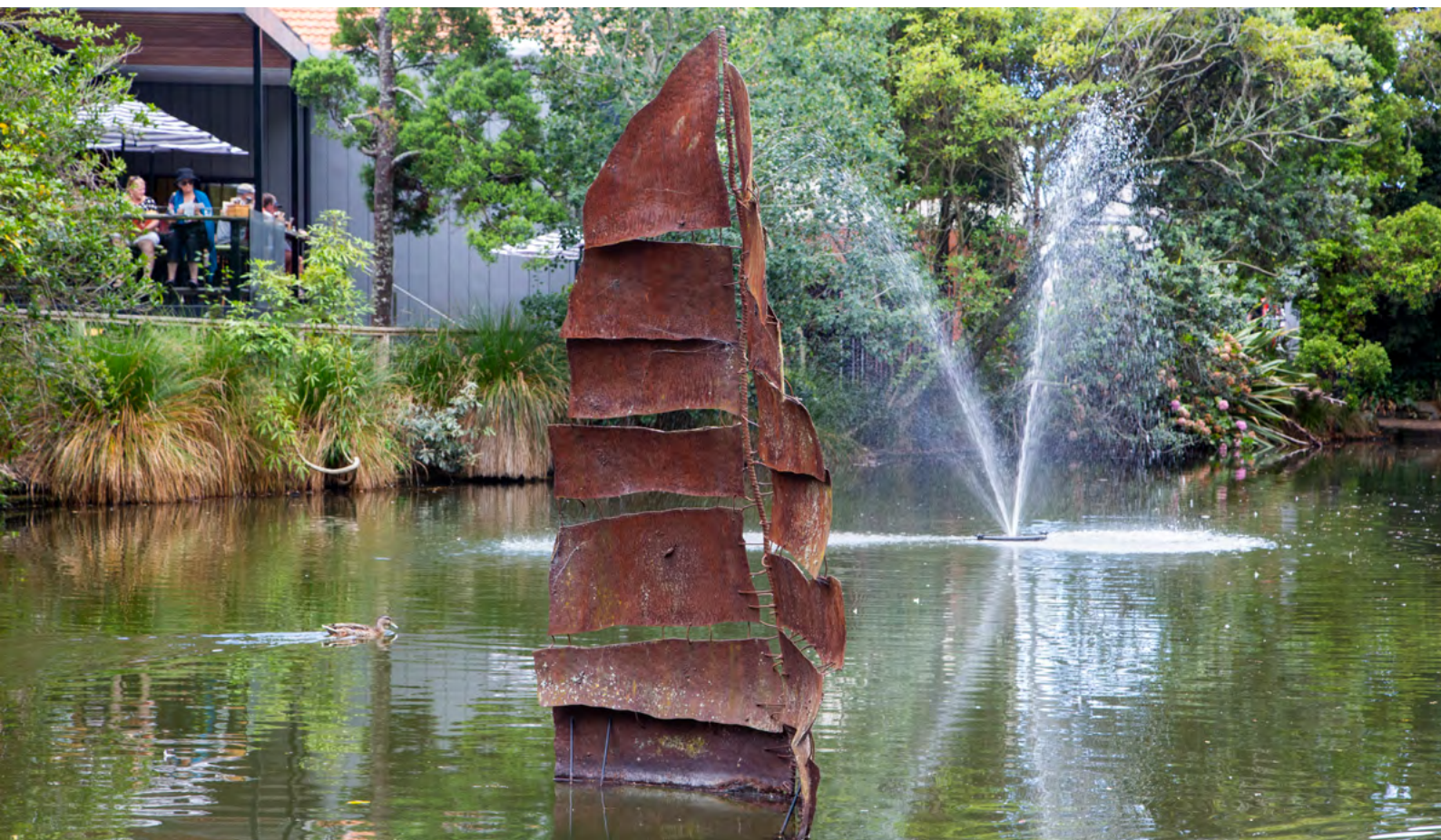
And the last word from this art historian who's been at The Suter since 2007,

"It's a pretty special place and a real privilege to work here."

For more details check the website

thesuter.org.nz

This page from top: the Bishop Suter Art Gallery displays contemporary art works; the gallery store is filled with objects crafted by local artists; The Suter Café overlooks the Queens Gardens and sculptures. Previous page: The Suter Gallery Director, Julie Catchpole. Photography by Destina Munro. Entrance to The Suter (stock photo).



Knee deep in your favourite spread

What could be better than spending a couple of hours living, breathing and eating peanut butter?

Well, maybe ditching the calories while making your very own jar of nutty goodness on Pic's peanut bike. That's just what you could do when visiting Nelson's culinary attraction, Pic's Peanut Butter World.

We love our peanut butter

Kiwis have a hearty appetite for peanut butter it seems.

More than a quarter of the world's peanut butter is consumed down here in the Asia Pacific region.

Nelson's Pic's Peanut Butter processes around one tonne of peanuts an hour and as many as 28,000 jars of peanut butter a day.

Tour Guide, Frankie Beckett says the nut butter is a versatile ingredient that can be used in many ways.

"And believe it or not, it's healthy too. Peanuts are high in oleic acid which is renowned for its health benefits and contains 80% mono-unsaturated fat, more than olive or avocado oil.

Best of all, peanuts aren't nuts, they're a vegetable, but don't tell the kids," she says.

Just like Mum made

Chief nutter at Pic's is Pic Picot, a passionate Kiwi of 25 years who began making peanut butter in frustration



at the lack of a good, natural product here. He decided to make a peanut butter just like the one his mother made, roasting the best nuts and grinding them into the product we enjoy today.

Pic's Peanut Butter World

Today, the Stoke factory hosts tens of thousands of peanut butter lovers every year.

"It's the only peanut butter factory in the world where you can take a tour," Frankie says.

"There are three or four tours a day and they're very popular, so you will need to book ahead."

Your tour guides Frankie, Tanya and Rosey will share the history of the company and the humble peanut with you, and guide you through the peanut roasting, grinding and bottling process as you watch from the viewing platform above the busy factory floor.

Smells and tastes a tour highlight

Frankie says the smell of the freshly roasting peanuts is to die for and then the tasting of the freshly bottled peanut butter straight from the factory below is the highlight for most visitors.

Also popular is the pedal-powered chance to grind your own butter by jumping on the factory bike.

And if those smells are just too much, you can retire to the café where they serve several delicious peanut butter delights like peanut butter slices and the BEST peanut butter milkshakes.

Book ahead

Bookings are essential for the 10 am, 11.30 am and 1.30 pm tours Monday to Friday. www.picspeanutbutter.com

Pic's Peanut World is closed on weekends and public holidays.

The tours are suitable for adults and children, but Pic regrets they're probably not suitable for those with a peanut allergy.



Photos previous page from top: Visitors can grind their own butter on the factory bike; daily tours need to be booked at Pic's Peanut Butter World.

This page above: Pic's dedicated Peanut Butter store has a range of products and PC Eatery cafe.

Photos supplied. www.picspeanutbutter.com

World famous glass - made in Nelson

World-renowned glass artists Marie and Ola Höglund set up their Appleby glassblowing complex in 1993 and have been a popular stop on the Nelson art and craft trail ever since.

The couple who met at boarding school, aged 15 in Sweden, went on to work at the Kosta Boda Glassworks before being accepted to study at Sweden's prestigious Orrefors Glass School.

Their international adventures began by establishing glassworks in Swaziland in Africa before settling first on the West Coast of New Zealand, and then in Nelson.



Talent spans three generations

These days Marie and Ola work with their son Ossie and his wife Annie, crafting the beautiful, colourful glass pieces that claim pride of place in the Nelson art scene.

Another son, Oliver is also creating glass artworks from his studio in Queensland.

"Höglund Glass is now found in public and private collections around the world," Marie says.

In 2000 and 2003 Höglund Art Glass was appointed to produce the official Team New Zealand and America's Cup art glass.



From top: Ola Hoglund in his glassblowing complex; Marie Simberg-Hoglund takes inspiration for her art from nature; Hoglund glass is found in collections around the world. Photos www.hoglundartglass.com

Watch the artists at work

The highlight of any visit to the rural Appleby studio is catching one of them at work, shaping the molten hot glass over a purpose-built glass furnace, into a beautiful piece of art.

As well as watching the glassware being created, you can admire the work displayed in the studio showroom on site.

Marie says she's aware that many visitors can't afford some of the highly complex larger work, but they make sure there's always plenty of smaller pieces priced under \$100 available to buy as well.

They include exquisite blown glass birds, popular vinegar and oil bottles and a range of jewellery produced by Marie and long-time staff member Mel.

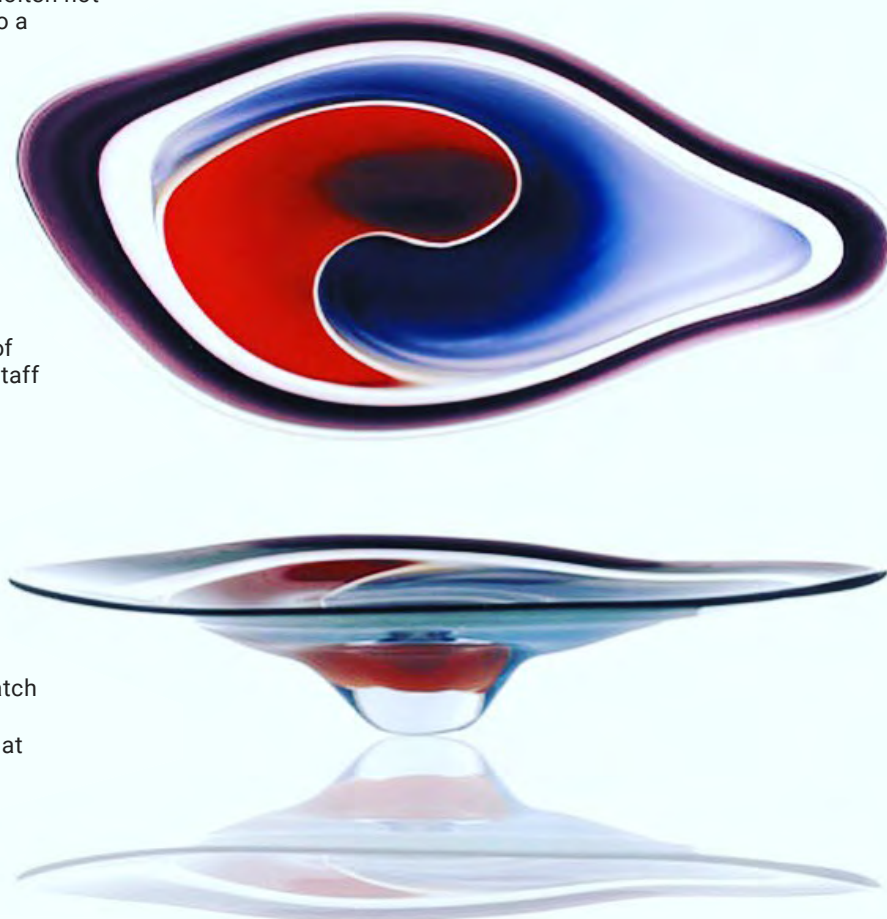
Visitors welcome

Marie says the studios are open 10 am to 4 pm daily. However, Ola, who has Motor Neurone Disease can no longer blow glass.

"But our family will be blowing glass again this summer and visitors are welcome to come along on weekday mornings and watch them at work."

You can view Höglund's glass work online at www.hoglundartglass.com

Or visit their Nelson glassworks and studio at 52 Landsdowne Rd, Appleby.





10%
OFF!

Marram Interislander deal

Marram can not only help reduce the cost of your next family holiday but also help you to get there for less!

The fantastic **10% discount** with Interislander is available from **now until 15 December 2024**.

- Reservations must be made via www.interislander.co.nz
- You must be over 18 to claim this discount
- Marram ID must be shown at check-in
- Use code **XMCT1** 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



interislander



Marram's been good to us

So good in fact, that veteran holiday home user Richard Taylor and his wife Jan have stayed in hundreds of Marram homes, in at least 28 of the locations over the past 13 years.

"In fact, we only go home to take a holiday from the holidays," he jokes.

He says they considered buying a campervan when he retired but decided the Marram homes were a better option.

"They're functional. You can survive in them, they have everything you need including a washing machine, and now Wi-Fi, and they're still very well priced."

Hard to pick a favourite

The first home Richard stayed at was Man Street in Queenstown in 1974, and the most recent Martinborough for four days, followed by a week in Greytown.

When asked to pick a favourite, he struggled.

"Probably Mt Maunganui, but Ohope, Taupō and Whitianga are not far from us so we go there a lot. But then again, we've had lovely holidays in the Wellington apartments, and Lake Tekapo is another favourite. They're all good."

Great memories

Richard, a keen skier, says there's always a month spent in the South Island during the ski season.

"Every year for the last 13 years we head south. We ski Roundhill and stay in the Lake Tekapo home, then Cardrona using the Wanaka homes and then on to the Queenstown ski fields."

He says he has fond memories of digging the snow out from the back door of the Tekapo home one particularly cold winter.

Another significant memory involves the Coopers Beach home. When Richard and Jan married 10 years ago, they honeymooned there. Then on their 10th anniversary they went back to celebrate all over again.

Cheers to the Volunteers

Richard and Jan can't speak highly enough of the people who look after the holiday homes, saying they're very well maintained and cared for.

They're particularly fond of Sandy, the volunteer at Mount Maunganui.

"We've got very friendly with Sandy over the years, but they're all good and usually find time for a chat.

The couple likes having all the homes cleaned now, saying that was a good move.





Happy holiday tips from a pro

“Play your part,” Richard laughs.

“Make sure you tidy them up when you leave, it’s not fair on the cleaners if you don’t.”

He also urges people to do the decent thing and replace stuff they break or fix small issues if they can.

“I’ve nailed boards that had fallen off, to the fence in Mt Maunganui and bought a bolt and rubber pads to fix a shower door in a Queenstown unit. It was still there doing the job four years later,” he laughs.

Anything else, apart from the toolbox, he won’t leave home without?

“A six-pack of bubbly glasses, a corkscrew and a preferred potato peeler.”

Last word from this Marram veteran

“It’s a cool thing to be part of. Being retired you don’t know how long you have, so we decided we’d enjoy life and Marram allowed us to do that.”

Happy holidays Richard and Jan, it’s great having you in the Marram waka.



Previous page: Jan and Richard Taylor at Marram’s Ohope holiday home. This page from top: snowed in at Lake Tekapo; Richard’s pro tip includes bubbly glasses and his tool box. Photos supplied.

MEET THE VOLUNTEERS

by Sue Burgin, photography Destina Muuro

The people behind the scenes at your Marram holiday home, have you ever wondered who they are? Many of you are lucky enough to have met them and enjoyed a chat, while others have formed quite long-standing friendships. We know because they tell us. During a recent trip to the South Island, we were lucky enough to meet some of our southern volunteers.

Christchurch

Debra Meason is in charge of the four lovely Riccarton units in Christchurch.

Debra took over from her daughter in 2018 and it's still a bit of a family affair, with her husband taking care of the lawns and maintenance these days.

This former chef of 50 years says she's just as passionate about looking after the Marram homes, and is very fussy and protective of them. We're guessing the only thing she's more protective of is her brand-new granddaughter in Melbourne.

Debra says the homes are perfectly located for any visitor to Christchurch, placed as they are, over the road from popular restaurants like Joe's Garage, a huge Woolworths supermarket and close to Briscoes.

"It's the location that makes these great homes."

This proud Cantabrian says there's lots to do in Christchurch and particularly recommends the Gondolas, the Antarctic Centre and the Adventure Park in the Port Hills.



Hokitika

Alana Howard, proudly Hokitika born and bred has been taking care of the Hokitika homes for nine years.

Alana has three children and used to work as a property administrator. She also spent two and a half years working as a lifeguard, looking after the town's beach which can be dangerous.

Alana says she likes feedback and appreciates hearing from you, especially when you have good things to say.

So next time you're using one of the two serviced homes, say hello if you see Alana turn up.



Nelson

Margaret Nichols has been looking after the seven Nelson units for four years now and says cleaning the Marram homes is much better than cleaning someone's house.

"They feel like my own and I'm very proud of them."

Margaret says she tries to keep the standards high and even welcomes negative feedback because it helps her do her job.

She says she gets to know many of the guests and some even leave flowers for her.

A former Timaru local, Margaret, husband Simon and their three children have lived in Nelson since 1996.

"It's a great place, sunny relaxing and a lovely place to live."



Akaroa

Lorraine Inwood who's been looking after the two seaside units in Akaroa for more than eight years now, says she spent her apprenticeship helping the volunteer before her for a good couple of years before taking over.

As a result, she feels very protective of the popular homes and treats them as if they were her own.

"It's a good little job and fits in very well with the life I lead here in Akaroa."

Lorraine starts her day cleaning the library and the local council offices, has breakfast and then moves on to the Marram homes.

"It's handy, I just live up the hill, and when I'm finished, I still have time to indulge my passion for painting and reading."

Lorraine was looking forward to welcoming her first grandchild when we met, and no doubt by now can add time with the baby to that list.

YOUR WINTER WATCH LIST

BRIDGERTON SEASON 3 - NETFLIX



Reviewed by Sue Burgin

Dear Reader

If you thought you might die wondering if the elusive scribe, Lady Whistledown will ever be publicly outed, you'll be pleased to know all is revealed in Series Three, of the Netflix adaptation of Julia Quinn's Bridgerton novels.

The scandal, dear reader, the outrageous delicious scandal!

But there's also an abundance of comedy, drama and romance in this latest offering from Shondaland, as we've come to expect.

In this series, Colin (Luke Newton), one of the last unmarried Bridgerton brothers finally finds his bride, and it's none other than the wallflower next door, Penelope Featherington (Nicola Coughlan), she of the heaving breast and fiery red hair.

Seriously, Colin and Penelope were always going to be the endgame, so no surprises there.

But unlike those of us who watched Series Two, the outraged upper classes of Regency London still don't know who the Town's infamous, anonymous gossip, Lady Whistledown is.

Will Whistledown be publicly exposed, and under what circumstances?

What judgement will fall upon her when the chattering classes finally have the answer to a subject that's kept them occupied for three years now?

Like Whistledown herself, my lips are sealed, you'll have to head to Netflix and immerse yourself in Series Three for the answer to that question.

Will you love it? If you're still a Bridgie at season three, of course you will!



SANCTUARY - BOOK REVIEW

Sanctuary, by Garry Fisher (Text Publishing April 2024)
Reviewed by Kathryn Carmody

Garry Disher's been writing great crime novels for more than 30 years but he's only really started to catch on in NZ relatively recently. I know this because I worked for his publisher in the early 2000s and couldn't get anyone here to read him. As soon as people heard he was Australian they were off and looking at something else. I think it's the Jane Harper and Liane Moriarty effect that's brought Kiwi's around to reading some more Aussie writers. Both Harper and Moriarty had an upsurge in interest here after their books became a film, *The Dry*, and TV series, *Nine Perfect Strangers*, and that has had a flow on into readers looking for other sort-of-similar authors.

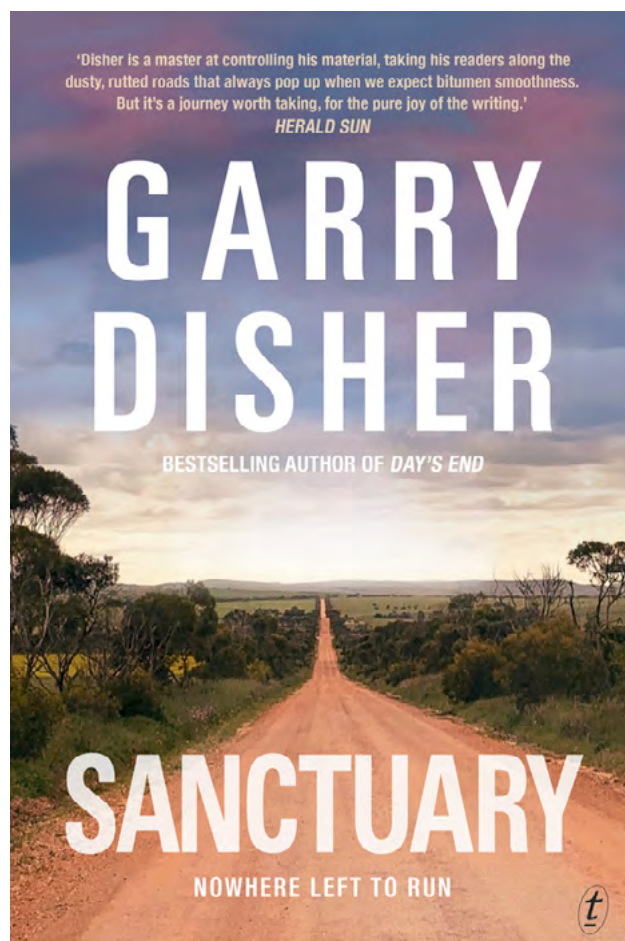
One of the things I do with a book I've enjoyed, is to look for more information about the author. I'm interested in what their background is and have a pet theory that their original training informs the flavour they give to their stories overall. Liane Moriarty worked in advertising, Jane Harper started writing as a journalist, Garry Disher taught creative writing. Harper and Disher both like to meticulously plan their novels and that too gives a very different feel for the reader. Moriarty doesn't plan, she takes her stories chapter by chapter, as does Minette Walters – and that's why you'll get to the end of one of their mysteries and be a bit shocked. No one, not even the author saw that ending coming. Sometimes that's a great feeling to be having, but I tend to prefer a neater drawing together of all the elements. I like to feel that someone somewhere had some sort of control over the situation. I am really enjoying Walters' historical fiction though.

Recently I've had two people wholeheartedly recommend Disher's books to me, which is always a good sign, and all of this is excellent news for people who like having a stash of reading material to look forward to, because Disher has now written three crime series and many stand-alone thrillers. His series are called: *Hirsch*, about a rural policeman's beat; *Peninsula Crimes*, about urban police Hal Challis and Ellen Destry; and *Wyatt*, whose main character is a thief. Each series gives the reader a different perspective on the police procedural style, and has an excellent anti-hero or two. This most recent book, *Sanctuary*, is a stand-alone.

The structure that Disher likes to use will be familiar to fans of the Kate Atkinson 'Jackson Brodie' series. Both like to draw detailed portraits where the reader learns a lot about seemingly unrelated characters, but Disher's overall style is less Golden Age of crime fiction and more Nordic Noir. His books are a bit gritty and the Australian landscape features strongly.

Sanctuary opens with someone who's very clearly a creep. He's getting excited about having recognised someone standing in the background of a reality TV show episode and it's obvious that this guy is going to be a problem. None of the characters we meet come across as being particularly nice people. We're not sure whether they know each other already but you get the strong sense their paths are converging. You can't help but worry for a couple of them.

Our main character in *Sanctuary* is called Grace. She's reinventing herself as she drives carefully across



country changing her appearance as she goes. We start seeing all the different ways that a person can hide. Mainly by borrowing identities from others, alive or dead, but also how to check whether you're being followed. Grace's plan is to find somewhere new to settle down and she's decided that she'd like to work in antiques and collectibles. Over several weeks she gets a new haircut and colour, some better-quality clothes, some discrete jewellery, swaps her car make and model, changes her glasses.

Eventually Grace gets to a service town called Battendorf where she sees a 'Help Wanted' sign in the window of a second-hand store. All of this by page 49 of *Sanctuary* and I was hooked. I don't think I could recommend it to someone who was already concerned about the likelihood of identity theft or cyber crime affecting their real life. There's a lot of detail here that would just add to that very genuine concern. But I am recommending it to people who like a good yarn and don't mind reading late into the night. Fans of Kate Atkinson might also like to know that there's a new 'Jackson Brodie' to look forward to this August.

Go in the draw

to win a copy of Garry Disher's new book *Sanctuary*, by sending your name and contact number to competitions@marram.co.nz. The usual T's and C's apply.

From the Marram kitchen

Tarte Fine aux Pommes

by Sue Burgin

Who doesn't love a bit of desert every now and again?
But in the Marram holiday home?

Yeah, I know, but it's seriously easy to wow them with a bit of French culinary flair when you whip up this classic French staple.

Tarte Fine aux Pommes, literally Thin Apple Tart in English, requires very few ingredients, very little time and delivers a big result, bound to have the family singing your praises.

The well-equipped Marram kitchen has all the equipment you'll need, a baking tray, oven, and utensils for preparation. What you'll need to bring to the party is baking paper, flaky or puff pastry sheets, tasty cooking apples, a jar of apricot jam and a dusting of sugar, cinnamon and an egg.

- Pre-heat the oven to 200 degrees Celsius, and line an oven tray with baking paper
- Peel, core and THINLY slice two large apples
- Apricot jam
- 1tbs lemon juice
- 2tbs brown sugar
- 1 tsp cinnamon
- 1 egg yolk

Peel, core and thinly slice apples and drizzle with lemon juice to prevent browning.
Roll out the pastry (or use pre-rolled) and cut it into seven or eight circles.
Gently heat the jam and brush a thin layer onto the circles.
Arrange apples in a fan on the pastry circles and brush with egg yolk
Roll up the edges slightly and brush with egg yolk.
Mix sugar and cinnamon and sprinkle over the apples.
Bake until pastry underneath is cooked.
Remove from oven, cool slightly and brush with more jam.
Oh la la, c'est magnifique!





With pressure on the household budget increasing, Marram can help financially with day to day healthcare expenses and affordable holiday accommodation in over 145 holiday homes throughout New Zealand. Many are pet friendly.

You know how well this works for you, so Marram asks you to share the opportunity with as many of your colleagues as possible. You'll both be rewarded in the process.

SPREAD THE WORD WITH YOUR MATES:

If they sign up mentioning your name, you'll both receive a gift voucher of your choice. How about \$50 to spend on the next family shop or fuel; or \$60 to put towards your next family holiday.

Note: vouchers are not issued until the refereee has completed the sign up process and their contributions have started.

You'll be contacted approximately 3-4 weeks after promotion closes to choose your voucher.

Referral

LOOK AFTER YOUR MATES!

Runs 30 Aug-16 Sept to 5 pm



***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

DON'T FORGET TO TELL THEM:

- Partner and children included for free;
- \$50 birthday gift towards a Marram holiday - every year;
- Healthcare benefits of over \$6,400 per year;
- Works alongside your health insurance;
- Includes pre-existing health issues;
- And more...

Go to marram.co.nz and sign up today!

ANNUAL REPORT 2024

ANNUAL REPORT

Financial Performance 2024

REVENUE

The level of financial contribution requested by the Board of Trustees remained unchanged throughout the financial year. It hasn't changed since 2013. However, a very significant increase in the number of beneficiaries contributing money during the financial year resulted in an increase in contribution income of \$1.2M compared with the previous year. Holiday homes were able to operate for the full year without lock downs and this, combined with rent discounting, saw overall holiday home occupancy reach historic highs and an increase in income of \$392k over the previous year. The increased rental income offsets increased cleaning expenses, a greater number of fully serviced homes, the roll out of Wi-Fi to all homes and increases in power and rates. The Trust's managed funds performance on dividends and interest was well above the previous year with an increase of \$246k. With very strong stock market performances during the second half of the year, the fair value adjustments (unrealised gains and losses) on managed funds saw a large gain of \$1.7M compared to a loss of \$635k in the previous year.

DISTRIBUTIONS AND EXPENSES

The amount distributed in financial assistance for healthcare was \$727k more than in the previous year. The Trust continued with the Community Benefit launched during 2021 aimed at helping Marram beneficiaries who lost their employment due to redundancy. At the end of the financial year, there were 142 beneficiaries on the Community Benefit and not contributing for up to twelve months after losing their employment.

A full maintenance and refurbishment programme of 31 homes was completed for the year, property costs were higher than the previous year by \$478k with most of this being maintenance to keep the homes at a high standard both outside and inside and a full year of Wi-Fi costs. The re-development of the Man Street, Queenstown site has stalled awaiting the issue of a council resource consent. Marram continues to save on material damage insurance costs as many years ago the Trust set up its own prudential fund to pay for any damage. Operating expenses increased by \$188k on the previous year. The net result of the Trust's income and expenditure was a surplus after tax of \$1.4M compared to a deficit of \$284k in 2023.

FINANCIAL POSITION AS AT 31 MARCH 2024

As a result of the reported surplus, the Trust's equity increased by 2.2% to \$62.3M. The Trust remains in a sound financial position and that's without revaluing the holiday home portfolio from historic values to market values.

Glenn Clark
CEO

Marram Community Trust Consolidated
Statement of Comprehensive Revenue and Expenses
For the Year Ended 31st March 2024

	2024	2023
	\$	\$
Income		
Contributions/ Donations	5,122,710	3,963,186
Holiday Home Rentals	3,803,268	3,411,162
Commercial Rental Income	53,494	50,144
Investment Income	630,437	384,428
Fair Value Adjustment on Investments	1,733,641	(634,824)
Realised Gain/(Loss) on sale of Assets	-	1,049,559
Total Revenue	11,343,549	8,223,656

Less Benefits

Financial Benefits	3,891,327	3,164,687
	3,891,327	3,164,687

Less Holiday Home Expenses

Power & Water	290,362	248,139
Maintenance-Furnishings	289,885	379,724
Maintenance-Land & Buildings	1,474,868	1,281,161
Property Software Service Contract	281	5,230
Rates & Land Lease	441,456	407,060
Property Consultants	103	3,681
Property Inspection & Travel	23,203	27,448
Property Wifi	103,177	-
House Person Expenses	116,975	100,160
Depreciation on Holiday Homes	775,154	721,896
	3,515,465	3,174,499

Gross Surplus from Trading

	3,936,758	1,884,470
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Less Expenses

Accident Compensation Levy	6,069	5,988
Amortisation	101,659	121,917
Bank Charges	61,895	76,728
Board Expenses	9,987	15,670
Computer Expenses	184,382	265,023
Depreciation - Other	121,418	133,259
Depreciation - Other Buildings	18,360	18,360
Depreciation - Building Investments	11,639	11,639
Donations	-	40
Insurance	28,005	27,232
Investment Fee	79,352	73,299
Loss on Disposal of Assets	-	-
Marketing Expenses	28,474	25,932
Office Administration Expenses	7,292	13,009
Other Commercial Expenses	60,017	49,425
Postage	27,297	28,249
Premise Maintenance	20,723	26,764
Printing & Stationery	9,265	28,293
Professional Fee	68,195	61,616
Publicity & Promotion	107,442	32,870
Staff Expenses	59,247	51,179
Staff Training	4,946	3,473
Telephone, Tolls & Internet	26,396	24,080
Travel and Accommodation	541	301
Wages & Salaries	1,394,675	1,154,828
Total Expenses	2,437,276	2,249,174

Operating Surplus Before Tax

	1,499,481	(364,703)
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Taxation

	139,605	(81,030)
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Net Surplus After tax

	1,359,876	(283,673)
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Total Comprehensive Revenue and Expenses

	1,359,876	(283,673)
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Total Surplus attributable to the Group

	1,359,876	(283,673)
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Marram Community Trust Consolidated
Statement of Changes in Net Assets
For the Year Ended 31st March 2024

	2024	2023
	\$	\$
Accumulated comprehensive revenue and expenses		
Opening Balance	60,948,608	61,232,281
Comprehensive Revenue and Expenses		
Surplus for the Year	1,359,876	(283,673)
Total Comprehensive revenue and expense	1,359,876	(283,673)
Total Accumulated comprehensive revenue and expense	62,308,484	60,948,608

Marram Community Trust Consolidated
Statement of Financial Position
As at 31st March 2024

	2024	2023
	\$	\$
Current Assets	6,456,488	6,818,557
Non-Current Assets	57,767,100	55,798,867
Total Assets	64,223,588	62,617,425
Current Liabilities	1,915,104	1,668,817
Equity	62,308,484	60,948,608
Total Liabilities & Equity	64,223,588	62,617,425

Marram Community Trust Consolidated
Statement of Cash Flows
For the Year Ended 31st March 2024

	2024	2023
	\$	\$
Net Operating Cash flow	718,968	79,150
Net Investing Cash flow	(719,399)	(1,726,445)
Net Cash flow	(431)	(1,647,295)

These financial statements were approved for issue and on behalf of the Board of Trustees.


Heather Polglase - Chairperson

23/07/2024

Notes to the Summary Financial Report

The Summary Financial Report for Marram Community Trust (The Trust) and its controlled entity Sevenaway Trustaide are presented together (the "Group") are presented for 2024. These have been extracted from the full financial reports. These are in NZD and are rounded to the nearest dollar. The full financial reports were authorised on 23 July 2024 and given an unmodified opinion. The summary financial report cannot be expected to provide as complete an understanding as provided by the full financial report. A copy of the full financial report can be obtained from the e-mail address below. The auditor has examined the summary financial report for consistency with the audited financial report and has issued an unmodified opinion. For further information please e-mail: support@marram.co.nz

The summary financial statements have been prepared in accordance with FR5-43: Summary Financial Statements.

1. Statement of Compliance

For the current reporting year, the Group has elected to prepare Special Purpose Financial Statements with accounting policies that are consistent with the requirement of Tier 2 Not For Profit PBE financial reporting requirements with the exception of PBE IAS 12 and PBE FR5 48. This is on the basis that the Group is not required to prepare General Purpose Financial Reports.

The financial statements have been prepared for the Group's financiers, the Board of Trustees' and the Group's beneficiaries.



BDO Wellington Audit Limited

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL REPORT TO THE TRUSTEES OF MARRAM COMMUNITY TRUST

Opinion

The summary Consolidated Financial Statements, which comprise the summary Consolidated Statement of Financial Position as at 31 March 2024, the summary Consolidated Statement of Comprehensive Revenue and Expenses, summary Consolidated Statement of Changes in Net Assets, summary Consolidated Statement of Cash Flows for the year then ended, and related notes, are derived from the audited financial statements of Marram Community Trust (the 'Trust') for the year ended 31 March 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, in accordance with FRS-43: *Summary Financial Statements* issued by the New Zealand Accounting Standards Board

Summary Financial Statements

The summary financial statements do not contain all the disclosures provided in the full financial statements and cannot be expected to provide as complete an understanding as provided by the full financial statements. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 23rd July 2024.

Directors' Responsibility for the Summary Financial Statements

Directors are responsible on behalf of the entity for the preparation of the summary financial statements in accordance with FRS-43: *Summary Financial Statements*.

Auditor's Responsibility

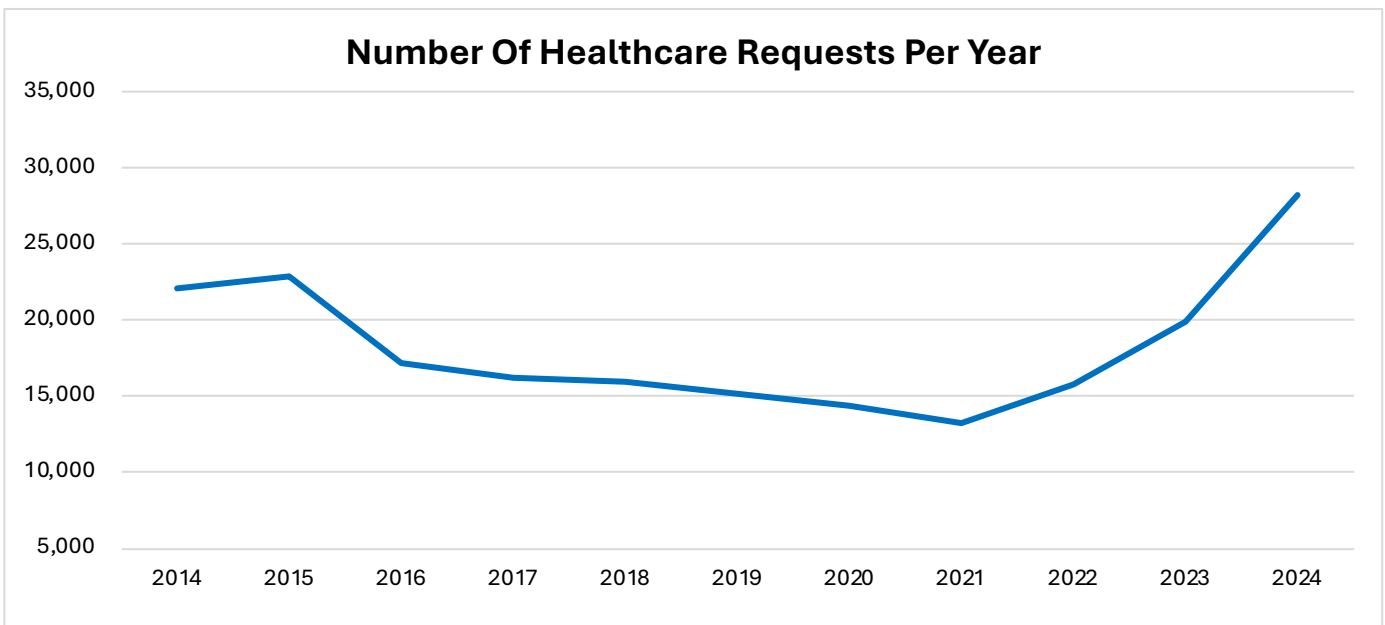
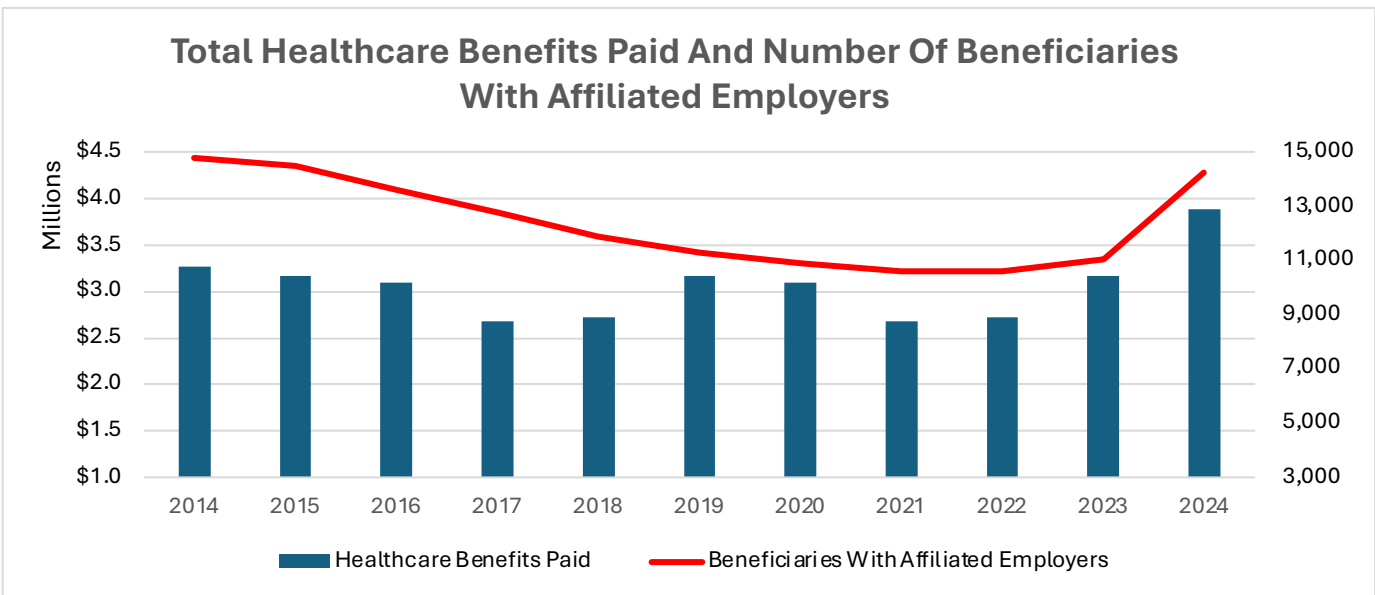
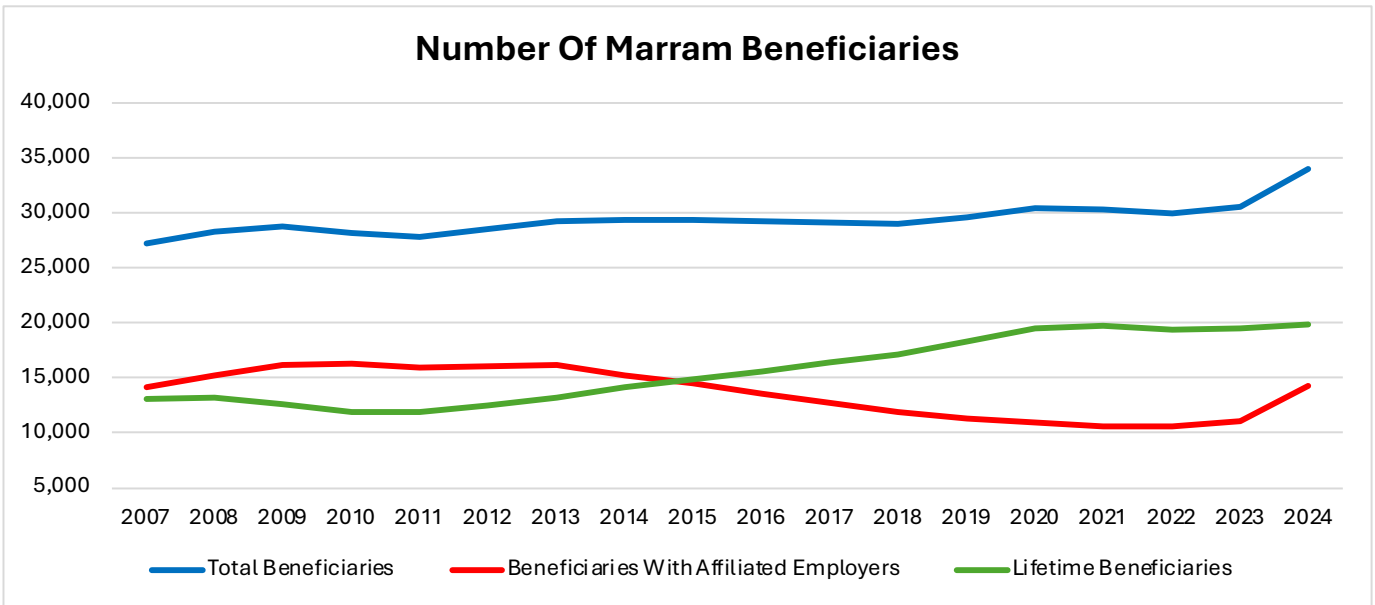
Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (New Zealand) (ISA (NZ)) 810 (Revised), Engagements to Report on Summary Financial Statements.

Other than in our capacity as auditor we have no relationship with, or interests in the Trust.

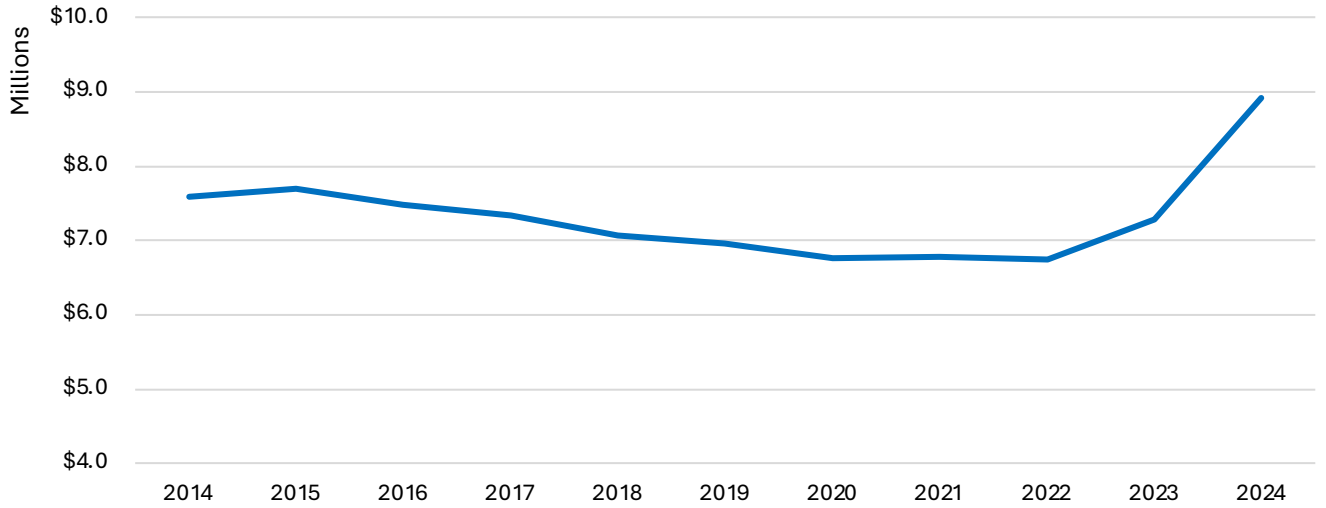
BDO Wellington Audit Limited

BDO WELLINGTON AUDIT LIMITED
Wellington
New Zealand
26 July 2024

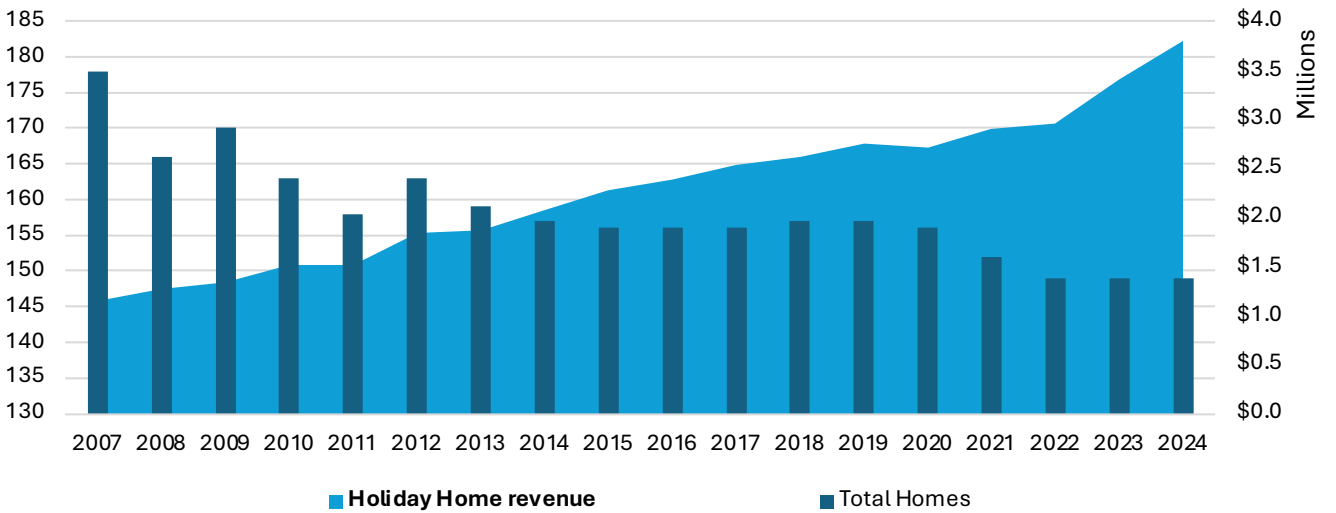
MARRAM - BEHIND THE NUMBERS



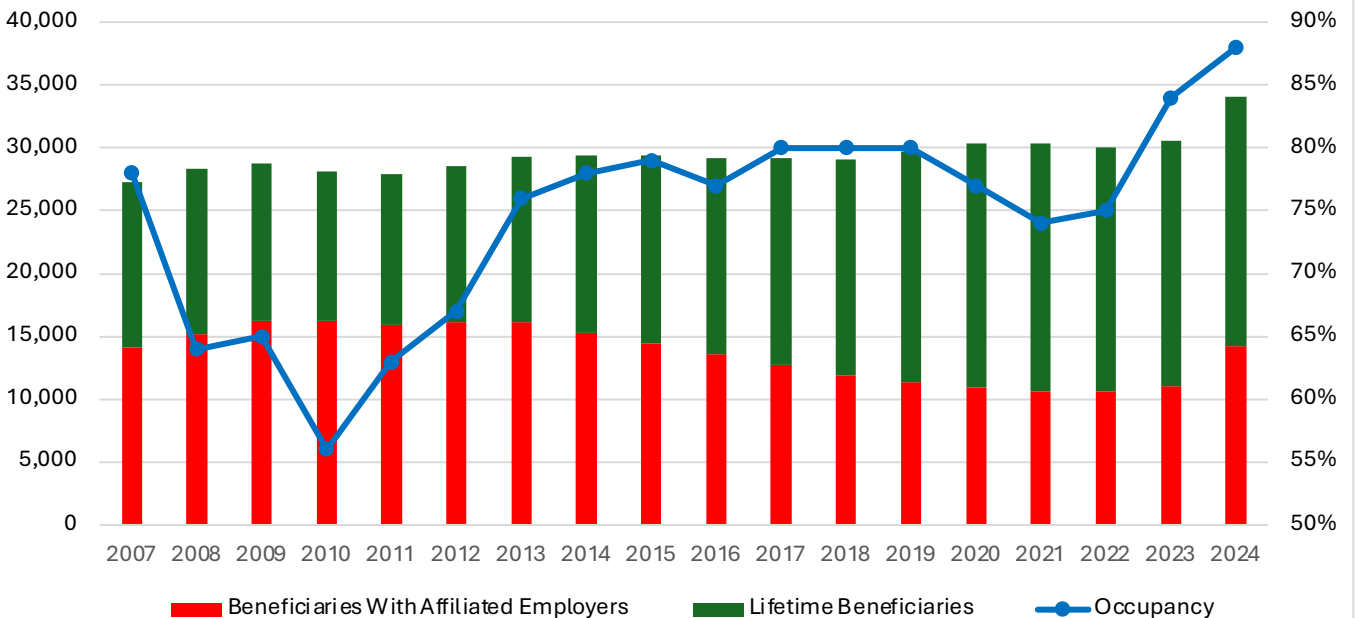
Total Income From Contributions And Home Rentals



Holiday Home Revenue To Number Of Homes



Number Of Beneficiaries And Home Occupancy



HOT OFF THE PRESS

Molemap discount continues to save lives

The MoleMap discount continues to prove its worth with 43 skin cancers being diagnosed since March last year.

Five hundred Marram beneficiaries have used the promo code **MCHECK23** when booking skin checks during that period.

MoleMap's Stephanie Larkin says they found 2,793 lesions and diagnosed 43 skin cancers.

Six turned out to be Melanomas, 52 were Basal Cell Carcinomas and 11 were Squamous Cell Carcinomas.

Stephane says it's amazing to see Marram people continuing to get their skin checked, allowing them to diagnose skin cancers that could have otherwise been missed.

molemap
BY DERMATOLOGISTS

BOOK NOW - 0800 665 362
molemap.co.nz



Keeping you safe online

MFA or multi-factor authentication is now available for everyone in the Marram community, using the Marram website to book holiday homes or request healthcare reimbursement.

You will need to install an authenticator app first and you'll find all the details and a step-by-step guide to doing this in the FAQ section on the website. www.marram.co.nz

Or you can call our friendly Support Team on 04 801 2920



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youtube.com/user/MarramTrust
linkedin.com/company/76193175/admin/

BAXTER'S BLOG

You can read more about Baxter's firm opinions from a dog's view in Baxters Blog on www.marram.co.nz





MARRAM
COMMUNITY TRUST



Ā TĀTOU KŌRERO - OUR STORY

Marram Community Trust
PO Box 24006, Wellington 6142, New Zealand

ph: 04 801 2920 | fax: 04 385 3558 | support@marram.co.nz | www.marram.co.nz



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