

SUMMER 2024

TIROHANGA OUTLOOK

THE MARRAM COMMUNITY TRUST MAGAZINE



IN THIS ISSUE:

- New holiday homes added to the Marram portfolio.
- Health system in crisis. How Marram health benefits can help.
- How an earthquake shaped one of New Zealand's most popular holiday hotspots.
- A nostalgic look at Marram homes through the years.
- And The Tiaki promise: our role in looking after our country.



Editor's Letter

How did that happen?

December just snuck in, and ready or not, we're racing towards Christmas and the summer holiday season.

For most of us, things get a bit crazy at this time of year as we wrap up one year and prepare to unwrap the next.

So, take a deep breath, find a sunny spot, and take some 'me time' with the summer Outlook.

It's chock full of good news, starting with the purchase of a couple of stunning new holiday homes in Blenheim and Hamilton, the first of several holiday homes Marram hopes to add to the portfolio over the next few months.

It's hard to ignore the ongoing problems in the health sector at the moment, so we're talking to primary healthcare advocate Susan Iversen, in the health feature, about what she's calling a health system in crisis.

On a lighter note, I think you'll enjoy the walk down memory lane with longtime staffer Murray Crombie,

and if you're agonising over what to give the furbaby this Christmas, Baxter's in the Marram kitchen and may have the answer.

And what about the fascinating life cycle of Gannets?

These beautiful sea birds calling Hawke's Bay home at the moment may just have nailed the complex art of parenting.

As we start clearing the desk for the festive break, a big thank you to everyone who has given their time and expertise and been willing to share their stories in Outlook this year.

Your passion is infectious, and Destina, the Design Editor, and I have enjoyed every minute spent producing the magazine.

Meri Kirihimete whanau, we look forward to doing it all again in 2025.

Sue Burgin

Content Editor - Etita Kōrero



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Cover photo: Gannet colony, Cape Kidnappers, Hawke's Bay. Adobestock: Martin



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Christmas message

Summer is here again with holidays approaching.

I hope 2024 has been good for you and your loved ones. The Board of Trustees, the Marram Team and I are acutely aware it's been a tough year for many people in the Marram Community and hope you've arrived at this point the best you can be under the circumstances.

No doubt the opportunity to stretch the household budget contributed to the popularity of the Marram benefits again this year. That's why the benefits are here and have been since 1944. Usage of both the holiday homes and healthcare benefits was high again this year after the highs of 2023.

Two new holiday homes have been added to help meet demand, one each in Hamilton and Blenheim, the latter purchase still to be settled. Other locations are also in focus to add more homes. Over the years, Marram has built most of its homes but to add more homes quickly, the property team has been looking for near new homes to have available to you as soon as possible. It took a year but Marram recently received resource consent to re-develop the Man Street, Queenstown site. Progress from here is a matter of cost versus what Marram can afford; Queenstown is such an expensive place in which to build.

This time last year, I noted the healthcare benefit had also gone from strength to strength but distributions of money this year are well up on 2023. Unfortunately, that signals the Trustees are likely to request an increase in contributions from beneficiaries next year. The last

increase was in 2013 and we know how costs have risen.

Marram's trustees kept their strategic focus on attracting more people into the Marram Community from within the affiliated employers and the employers have helped spread the Marram story. It's been a year of many employers seeking the most benefit for their team members in challenging economic conditions. The Board also concentrated on optimizing the holiday benefit, on sustainability and the best mix of trustee skills and experience to serve their community.

To help with the increase in demand for benefits, the Marram team welcomed Kathryn Carmody as an additional member of the support team.

On behalf of the Marram Board of Trustees and team, I wish you, your family and friends good health and happiness this holiday season and next year. Inflation and interest rates have reduced but 2025 could still present difficult economic times for many households. Make the most of the Marram benefits, save as much as you can by enjoying the holiday homes and recover as much as you can through the healthcare benefits.

And don't forget to share the news with colleagues who could also join Marram.

Thank you for your support of the Marram Community and its special legacy.

All the best for the holiday season.

Gleuu Clark
CEO



Hamilton Central and Blenheim

THE NEWEST HOMES ON THE MARRAM BLOCK...



Hamilton Central became the newest home to be added to Marram's holiday home portfolio when it opened for booking on October 10th.

CEO Glenn Clark's hoping the Hamilton home will be the first of several new homes Marram's looking to secure.

"I'm excited. This is the first home Marram has added since opening the new Wanaka homes in late 2022."

He says Hamilton sits in the top five Marram destinations so this new addition is expected to go well.

"We need four more homes to meet demand in our most popular destinations, and one or two in new destinations."

What makes a location suitable for Marram?

Glenn says it will often be a location that's already popular with the community, but where Marram doesn't have enough homes to meet the demand.

"We will also look at locations within handy, cost-effective travel distances from where most beneficiaries live, and some new locations we expect to become popular."

He also says Marram will try to add homes to sites it already owns at popular destinations.

"For instance, resource consent was recently granted to re-develop the Man Street, Queenstown sites, and we've applied to sub-divide another South Island site."

What's required of a Marram home?

The CEO says Marram people need to be able to save money while enjoying the comfort and location.

He says Marram homes are rented well below market rates for their size and fit-out.

"Most are two bedrooms but many built or purchased in recent years, are three bedrooms or more. Regardless of size, they're all well-equipped for an easy accommodation experience."

Hamilton Central ticks all the boxes

This modern three-bedroom townhouse which sleeps six, is well situated close to the Hamilton Gardens, Hamilton Lake and CBD.

You're going to love the drive-in garage, cooking in the well-appointed kitchen and soaking up the sun on the balcony.

You may not want to leave which is a shame, because there's so much to do in the Waikato.

For instance, kayaking at Lake Karapiro, hot air ballooning, taking high tea at New Zealand's only tea plantation, or dining like a Hobbit in nearby Matamata.

There's certainly lots to love about the new Hamilton house on the Marram block.



AND THE GOOD NEWS KEEPS COMING

Hot on the heels of the Hamilton purchase, Marram has also bought a home in popular Blenheim.

The modern three-bedroom family home is just minutes from the Blenheim town centre at Omaka Landing.

The Omaka holiday home will be fully serviced with a queen bed, a double bed, one king single trundler and a

double sofa bed in the lounge. There are two bathrooms and a generous outdoor entertaining area.

The home is well located, close to wineries, vineyard restaurants, a heritage museum, walking and biking tracks, and an 18-hole golf course.

It's anticipated the home will be available for booking by Christmas.





Study shows New Zealanders are foregoing healthcare as cost of living pressures continue to bite

by Sue Burgin

According to Susan Iversen who has spent more than 35 years in the Primary Health Sector, New Zealand's health system is broken.

She's not at all surprised by data from Tē Tāhu Hauora, the Health Quality and Safety Commission, showing healthcare is now a luxury for one in three New Zealanders.

"Our health system is in crisis, with a lack of access to GPs, increased consultation charges, GPs closing their books and long wait times to see a GP if you can find one."

She says it's not just primary healthcare, there's a capacity issue in secondary healthcare and staff morale is at an all-time low.

"It's nuts. The Health Minister's obsessed with reducing waiting times in the Emergency Departments – if primary

care is working well, providing good preventative care before someone ends up in ED, then the flow will be considerably reduced," she says.

No quick solution

When I ask this passionate health advocate, who sits on the Boards of Hutt Union and Community Health Service, a primary care practice, and Age Concern Wellington, whether this is the "new normal" and we can expect to see things get worse, she says she can't see change coming quickly.

"I'd like to think long-term not, but things can't stay the same that's for sure. We need to not just keep up, but beef up the broken sector," she says.

GP numbers per capita are well down and we are short of about 2,000 nurses.

She says long-term it's looking dire.



“Marram’s Healthcare Benefits can be hugely beneficial, helping beneficiaries and their whānau currently struggling with the cost of healthcare.” Aleisha Penny, Support Team Manager.

There’s a funding issue

GPs didn’t get enough Capitation-based funding from the Government this year according to Susan.

She says, as a result, they’ve been forced to put fees up.

She says there’s also a capacity crisis. There aren’t enough GPs, and many are not working full-time due to stress and family needs.

They aren’t getting paid enough and it’s an ageing workforce.

A Royal New Zealand College of General Practitioners report released last year says nearly two-thirds of GPs plan to retire in the next 10 years.

Navigating a rocky landscape

“It’s really important we stay on top of our health in a landscape like this,” Susan says.

“It’s imperative we prevent things getting worse. For instance, take a common condition like cellulitis. Getting antibiotics early is important. Leave it and you’ll find yourself in a hospital hooked up to IV drugs for days.”

The sooner we see someone, the lighter the treatment will be, and they shouldn’t end up in ED.

Being seen in a timely fashion is the best thing you can do for yourself.

She also sees the telehealth services as a good option for some consults, especially discussions with doctors about medications.

And she’s adamant that if you meet the criteria, a Community Services Card can also ease the financial burden of health care, and she suggests you shop around and find the nearest low-cost access clinic where fees will be cheaper.

“Health money should be ring-fenced”

After 35 years in health, Susan Iversen says she never thought she’d see things this bad.

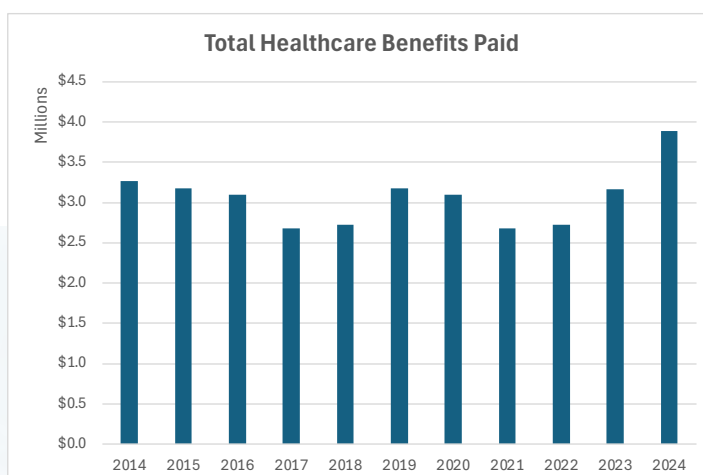
She says health money should be ring-fenced, not a lottery for politicians to divvy up in a bid to stay in power.

“If we had extended ACC to cover sickness as well as accidents, as was originally intended back in the 1970s, then we wouldn’t be in the position we’re in now.”

This year we are up against roads and roads are winning,” she says sadly.

The role of Marram Health Benefits in a broken health system

Marram’s Support Team Manager Aleisha Penny says Marram’s Healthcare Benefits can be hugely beneficial, helping beneficiaries and their whānau currently struggling with the cost of healthcare.



She says Marram tries to get reimbursement money back in your bank account as soon as possible, normally within 10 days.

“Also, Marram has no bias about who you see or what you pay. For example, if you can’t get into your normal GP, and must pay extra as a casual patient, or use a telehealth service and pay twice as much, we still consider this for reimbursement at 60%.”

Aleisha says the Support Team has been processing a record number of requests lately and is seeing more requests with just one or two receipts attached, which could mean people need reimbursement sooner.

When asked if there’s been a noticeable increase in people seeking everyday healthcare assistance, like GP consults and prescriptions, Aleisha says now the prescription charge has been reinstated, requests for prescription fees are coming in.

“Don’t forget we will consider these for reimbursement at 60%, and while it might not seem worth it, everything counts. Three dollars, multiple times a year, mounts up.”

She says an increase in telehealth and after-hours invoices, may also indicate people are unable to get appointments with their usual GPs.

Making your Marram Benefits go further

Aleisha recommends keeping track of your limits. “If you’re thinking of getting new glasses, it’s worth waiting a month or so (if they’re not urgent) for your two years to roll over, to be considered for a \$250 reimbursement.

She also says it’s important to know your Marram benefits, remembering things like alternative therapy, massage, acupuncture and chiropractic sessions can be submitted.

And under the Extra Care Benefit, there’s assistance available for ambulance, hearing aids and distance treatment grants.

Also, if you’re going through an awful time, there’s terminal illness and funeral benefits. You can claim these up to a year after the invoice date, so even though Marram is probably one of the last things on your mind at the time, you can do this later when you are able.

Photo previous page: Susan Iversen at Island Bay beach with her border collies Loki and Tui. Photo: Destina Munro

Te Matua-a-Māui Hawke's Bay - the world's newest great wine capital

With around 300 km of coastline, 20 beaches, 200 km of cycling trails, a Mediterranean climate, and the best food and wine in the country, you'd surely struggle to find a better place to spend a much-anticipated summer holiday.

New Zealand's premium wine-growing region has plenty to crow about, having just joined the exclusive Great Wine Capitals Global Network of what are considered the best wine-producing cities in the world.

Hawke's Bay sits proudly alongside wine regions like Bordeaux France, Bilbao Spain, Napa USA, and Adelaide Australia, having achieved recognition for its award-winning Syrah, and Chardonnay.

But as Hamish Saxton, Chief Executive of Hawke's Bay Tourism points out, the region produces so much more than that.

"We have 38 varietals, over 30 cellar doors, and New Zealand's most popular Farmers Market."

Hawkes Bay or Hawke's Bay

There's been confusion in the past, but Hamish says the answer's simple.

Te Matau-a-Māui (Hook of Māui) Hawke's Bay is the name of the region stretching from south of Porongahau in what's referred to as Central Hawke's Bay to Wairoa district in the north.

Hawke Bay is the name of the physical bay in the centre of the region.

Over 180,000 people call Hawke's Bay home, but that number swells considerably at times, with iconic events like the Art Deco Festival, concerts, Horse of the Year, the Hawkes Bay Marathon, and F.A.W.C!, the Food and Wine Classic, attracting crowds of more than 40,000 people to the region.

The quake that shaped the future

At 10.47 am on the 3rd of February 1931, New Zealand's deadliest earthquake, centred 15 km north of Napier, hit, killing 256 people and destroying hundreds of buildings in Napier and Hastings.

The Dominion newspaper reported the next day that "Napier as a town, has been wiped off the map." The few



buildings that survived the earthquake were destroyed by fires which broke out in the city.

Hamish Saxton says this tragic event and the massive rebuild that followed, ended up giving Napier the definable, design-led style we all enjoy today.

The style at the time was Art Deco.

Today visitors come to admire the Art Deco buildings, fountains and palm-lined boardwalks, or attend the hugely popular twice-yearly Art Deco festivals.

The city's Art Deco Trust, set up in 1985, operates a shop, and offers guided Art Deco walks from its premises in the city's old central fire station.

Perfectly placed for a great summer break

Napier and Hastings sit smack in the middle of what the tourism boss calls food and wine country.

"The hot summer days continue right through into Autumn affording visitors a great summer holiday," Hamish says.

"There's not only vineyards, markets and artisan food producers, but 200 km of flat limestone cycleways to get around on."

And then there's the stunning East Coast beaches, 20 of them, all different and catering for those wanting to swim, surf, fish or simply build sandcastles, he adds.

Hastings

Hastings, roughly 20 km from Napier, along the Napier-Hastings Expressway, has recently undergone substantial rejuvenation making it a popular destination for families.

The newly renovated Splash Planet with its slides and shallow pools for water play, is a hit with the kids, and

for a more educational experience, there's the Waiaroha Water Discovery Centre. It's about all things water and sets out to give visitors a full understanding of the water ecosystem.

One of the country's oldest and most authentic markets, the Hawke's Bay Farmers Market is held in the Hastings Showground every Sunday, rain, hail or shine.

And locals would also urge you, Hamish says, to walk up Te Mata Peak in Havelock North, for the most magnificent views of the Heretaunga Plains.

Easy to find

According to the Tourism boss, Hawke's Bay is easy to get to by numerous direct flights from Wellington, Auckland and Christchurch.

Driving to Hawke's Bay is easy too, no matter which direction you're coming from - and the scenery isn't too bad either!

- From the north/west: we're just a short hop (about 90 mins) from Taupō on the Thermal Explorer Highway (SH5).
- From the east: take the Pacific Coast Highway from Gisborne (SH2) into Northern Hawke's Bay and Wairoa.
- From the south: from Wellington, head up the Classic New Zealand Wine Trail (SH2) through the Wairarapa - you'll be in Central Hawke's Bay in just over three hours.

For road updates, check the NZTA website www.nzta.govt.nz

*Elephant Hill Winery, Tākaro Trails Cycle Tours
Photo credit: Graeme Murray*



A birdseye view of beautiful Hawke's Bay

If you're in Hawke's Bay between September 1st and April 30th, you must schedule a trip to the iconic Gannet colony at Cape Kidnappers.

For the last 60 years, Overland Gannet tours have been taking people overland to the world's biggest mainland colony, in a fleet of four-wheel drive vehicles.

Some will remember, prior to the local council closing the beach to the public 60 years ago, you made the journey along the beach on a flat deck trailer towed by a tractor.

These days it's a three-hour journey across scenic private farmland, with stops along the way to admire the stunning coastal cliffs and a 360-degree view of Hawke Bay.

Stunning birds capture hearts

Sophie Phillips, General Manager of Gannet Safaris Overland, promises an awesome experience.

"People come back buzzing, people who say they didn't even think they liked birds are blown away."

Last season 12,000 visitors enjoyed this unique chance to get within four or five metres of these amazing seabirds.

"They're stunningly beautiful with their soft pure white feathers, golden crowns and blue eyes," Sophie says.

They're quite large, standing 40 to 50 centimetres tall with a wingspan of 1.5 to two metres.

"And they're a hoot," she says, "they're very clumsy landers and can be mesmerising to watch."

A cuppa and a commentary

The tours stop for about 45 minutes at the colony where about 23,000 Gannets are summering over, most on the plateau rock at the tip of the Cape, with a couple of smaller colonies nearby.

Tea and coffee are served to those on the tour by guides who share stories of the history and geology of the area and of course, the avian rockstars going about their business just four or five metres away.

Sophie says the guides who are also the drivers are all from the area, retired farmers and horticulturists with a wealth of local knowledge.





Juveniles abandoned as mums head off to winter over in the far north

If you're visiting the Cape at the end of the season, you'll witness something very special according to Sophie.

With nesting, mating and hatching over, the exhausted mothers will take off to spend the winter in the warmer Northland area, leaving their babies to fend for themselves.

"You can watch them trying to figure out the art of flying," she says.

And this is where the story becomes truly amazing.

After a few false starts, the young birds eventually throw themselves off the rock and begin a truly amazing first-ever flight to Tasmania.

More than a third of them will not survive the five-day journey, hitting the sea exhausted, unable to take off again.

Those who do make it will not see their birthplace again for three years. That's when Cape Kidnappers will call them back for the breeding cycle to begin all over again.

Photo previous page and above: Gannet colony at the plateau rock at the tip of Cape Kidnappers.

Right: Private sunrise tours allow you to see the colony at sunrise.

Photo credits: previous page and right. www.gannetsafaris.co.nz. Above: Adobestock: Jiri Foltyn

A nature experience not to be missed

Trip Advisor named it the 15th best family-friendly activity in the world 2024 and this year Gannet Safaris Overland won the New Zealand Small Operator of the Year Award.

Sophie says the tours cater for everyone and are popular with both young and old.

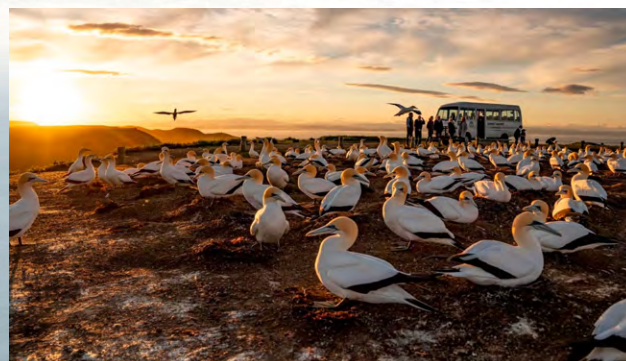
Tours depart at 9.30 am and 1.30 pm daily during the season and will go in all weather.

She also recommends their private Sunrise Tours which leave in the dark, 45 minutes before sunrise, getting you to the colony just in time to see the sunrise out of the ocean, leading the world into a new day.

"It's an early start but it's worth it. You're back by 8.30 am, just in time for a hearty Hawke's Bay breakfast."

For more information on the tours visit

gannetsafaris.co.nz



Making the most of the fruit bowl of New Zealand

Hawke's Bay is well-known for an abundance of fresh fruit and vegetables, fabulous wines, olives and artisan food producers, and there's no better way to sample the best of what's on offer than to visit one of the two weekend Farmers' Markets.

"Especially at this time of year when the best of the summer fruits and berries are in good supply," enthuses Loren Crossan, Marketing Manager for the Hawke's Bay Farmers' Markets.

"We're here every weekend, rain or shine, with the best of what Hawke's Bay has to offer."

Where to find them

Hastings is the bigger of the two markets, attracting 50 to 60 vendors depending on the season.

The Sunday market is set in the Waikoko Gardens in the Temoana Showgrounds on Kenilworth Road.

Parking's free in two large paddocks, and entry is through Gate 2 or Gate 3.

Loren says on a really wet Sunday the market will move indoors to the adjacent Exhibition Hall.

Napier's Urban Farmers' Market is held every Saturday in Clive Square, right in the centre of the city. Both markets run from 8.30 am to 1.30 pm.





A taste of Hawke's Bay

"We have freshly roasted coffee, doughnuts, hot chips, and chicken for those looking for brunch as well as fresh produce, flowers and plants," Loren says.

"The crowd favourite is Hohepa cheeses which you might choose to pair with Te Mata Figs or local smallgoods like salami, venison and Holly Bacon."

She recommends trying the freshly baked buns and bread on offer at the market and says there's no shortage of freshly roasted coffee to drink in or take out.

Plan to spend a couple of hours

The Hastings market's a great place to spend a relaxing few hours on a Sunday according to Loren.

"The gardens are beautiful, there's a duck pond to keep the kids amused and plenty of seats and shade."

Standing centre stage in the Waikoko Gardens are two beautiful historical trees, a 28-metre high Copper Beech and a 27-metre high Himalayan Cedar, both around 145 years old.

For more information on the tours visit

hawkesbayfarmersmarket.co.nz

Photos supplied hawkesbayfarmersmarket.co.nz



A broken city revived by a Golden age

by Sue Burgin

Twice a year the Hawke's Bay city of Napier is transported to another age, a Golden age of Swing, Jazz, jittery dancing, vintage cars, and Hollywood glamour.

Tens of thousands of visitors descend on the city to join locals paying homage to the city's Art Deco heritage.

Mathew Bonnett, Marketing and Membership Manager for Napier's Art Deco Trust says the two annual Art Deco festivals pump millions of dollars into the region, and for four days everyone is transported to another time.

"You can see a lot of things in Festival weekend," he says, "There

are soirees, opera, theatre, themed parties, and vintage car parades."

Mathew says the festival takes over the streets, skies and all the venues.

"It's New Zealand's biggest dress-up party."

A shaky start

Two major events were catalysts for the unique stylish rebuild of Napier, back in the 1930s. The 1931 Napier earthquake and the 1925 Paris World Exposition showcasing a new emerging modern design we know today as Art Deco.

Napier was virtually destroyed in the tragic quake. Mathew says the city's Victorian buildings with their spires and ornamentation crumbled



Mathew Bonnett, Marketing and Membership Manager, Art Deco Trust





in the quake, so the clean lines, streamlined design and cost-effectiveness of the new Art Deco aesthetic were safe and appealing.

Making the most of Napier's Art Deco heritage

Concern in the 1980s that the city's Art Deco buildings were slowly disappearing led to the formation of an Art Deco Group (The Art Deco Trust today) with a mission to protect, preserve and celebrate the city's unique difference.

Mathew says any visit to Napier should start at the Art Deco Centre, where visitors can get a feel for the landscape and its story.

"Then, maybe a guided walk down Emerson Street where you'll be able to look up and see Art Deco in all its glory, followed by a vintage car tour to one of our great wineries, or walk along the beachside promenade."

The appeal of Art Deco

"These distinctive buildings tell a story." Mathew says, "The style is appealing and glamorous and nostalgic."

He says the ever-growing popularity of the two Art Deco Festivals speaks to this.

"The festivals are an immersive experience and allow people to indulge in a fantasy.

"Just for a weekend you're convinced you're living in the 20s and 30s."

Details on the festivals, and the Art Deco Centre tours and walks can be found on www.artdeconapier.com



Photos supplied: artdecofestival.co.nz

A business that's stood the test of time

No trip to Hawke's Bay would be complete without a visit to Rush Munro's, the region's famous ice creamery.

Rush Munro ice cream has been made in the Bay since 1926, making it New Zealand's oldest ice creamery.

The authentic, original recipe using locally produced cream, eggs and fruit could possibly have been cancelled by the no-fun, healthy eating brigade, but almost a hundred years later it's more popular than ever, having stood the test of wars, pandemics, a devastating earthquake and more recently Cyclone Gabrielle.

It's not the healthiest thing you could ever eat, but it's the best according to devotees.

Made in the Bay since 1926

Frederick Rush Munro came to NZ as an immigrant from the UK with his mother, Winifred in 1898, bringing an ice cream recipe with him that had been handed down through generations, and is still the recipe used for Rush Munro ice cream produced today.

"He established an approach to ice cream that has stood the test of time. He was quite a revolutionary thinker, pursuing fresh, whole goods and natural, traditional methods," says current owner Vaughan Currie.

He and his wife took over the iconic ice creamery in 2019, becoming the fifth family to own the Hastings business set up by Fred and his wife Catherine in 1926.

A strong parochial brand

"The tried-and-true recipe is exceptionally high in cream. It's made of real milk and cream, and real eggs and gelatin with only real, and mostly locally grown flavourings," Vaughan says.

"We have core flavours we don't change, we never deviate, but we have a few in-vogue flavours, and seasonal additions. It's a strong parochial brand.

He says the most popular flavours are Maple and Walnut, Passionfruit, Feijoa, and Chocolate.

Same ice cream different venue

The quaint, old-fashioned ice cream garden we all remember sitting in with pride of place on Hastings's busy Heretaunga Street has recently moved.



Vaughan says they didn't own the property which had always been earmarked for development. COVID sped the process up and after their lease wasn't renewed, they relocated to their current site in Hastings's Albert Square.

He says they'll be looking for a more permanent solution, but in the meantime operate out of two containers in a very pleasant park with outdoor seating covered by sails.

Vaughan says Fred Rush Munro was an astute businessman who traversed major events like world wars, earthquakes and the Great Depression.

"He worked through great personal and business challenges – so with him as our inspiration we couldn't let COVID, Gabrielle or issues with leases beat us.

Rush Munro Ice Creamery is open Tuesday to Sunday, 11 am to 5 pm.

Photo below: Rush Munro's is currently located in Hastings's Albert Square. Photo supplied.



Your role in looking after our country

It's easy in the excitement of being on holiday to forget about the effect on our environment when we pack the car, hit the highway and head for our favourite beach, lake or mountain.

We return year after year to our favourite places, assuming they'll always be there, as we leave them, for our children and grandchildren to enjoy. But will they?

What do you know about the Tiaki Promise?

As you move through New Zealand you may have seen or heard the Tiaki Promise being referred to.

Tiaki means to care, and the Tiaki Promise is a promise to care for New Zealand.

It's an initiative launched by several private and public sector organisations back in 2018.

At the time, Tourism Minister Kelvin Davis called on all New Zealanders to act as guardians, saying Kiwis have a unique connection to our home and a collective duty to care for it.

Head of Māori Tourism, Pania Tyson-Nathan agrees, saying it's our responsibility to lead the way in respecting and protecting our land, environment and culture for future generations.

As Kaitiakitanga – Guardians, what can we do?

- Be prepared - know the rules and essential information
- Show respect for cultures and nature
- Protect the environment
- Keep New Zealand clean

We're being asked to consider ourselves guardians of every place we visit, not just taking what we want from the places we visit but proactively taking steps to protect and preserve them so future generations can enjoy them too.

"The Tiaki Promise is a reminder to all New Zealanders that we are collectively responsible for looking after our environment," she says.



tiaki

CARE FOR NEW ZEALAND



Looking back at the 'good old days'

But were they as good as we think?

After sitting down to chat with Marram long-time staffer Murray Crombie, I'm not so sure it's not time to replace those rose-coloured glasses.

How would you feel about being expected to mow the lawns before leaving your Marram holiday home?

"There was a hand mower in the shed, and you were expected to use it," he laughs, "I enjoy mowing lawns though, so I didn't mind at all."

The practice continued until the mid-80s, much to Murray's chagrin.

If it needed doing – you did it

"In the good old days, if stuff needed doing you did it. Likewise, if there were weeds in the garden or the windows needed washing or lightbulbs replacing you did it. It was normal. It was what was expected," Murray says.

You had to clean the home, leave it ready for the next guests, and vacate by midday.

There were volunteers, but just for contacting in an emergency.

Each holiday home location would also have a Welfare Officer who was responsible for the welfare of Post Office staff in their region and running ballots and bookings.

Today they've been replaced by Marram's house volunteers who take care of all the big cleaning and tidying up jobs, and booking has been centralised online and in Wellington.



Murray Crombie, Marram Support Team



Ballots and Bookings

Back in the day, all homes had to go through a ballot process.

If not allocated in the ballot, they would then become available for booking.

Booking 12 months ahead certainly wasn't a thing. Murray says you could only book three or four months ahead because ballots were only run every three months.

He says it was a very slow process. There were no credit cards or internet banking. You had to ring and book over the phone.

An invoice was then posted out, then you had to send a cheque or go into a Post Shop and make a bill payment, and then we would post your confirmation papers.

"You're getting the picture here, you had to be well organised and working well ahead," he says.

Wait, there's more!

The local Welfare Officer would then post the key in a reply-paid envelope, and you had to tick off a list of chattels and return it with the key by post when your tenancy ended.

Murray says things eventually changed to key pickup from a nominated local business like a gas station where people could pop in and pick them up.

"Then came the change to lock boxes which was amazing. People could finally come and go as they wanted."

Keeping things seemly

Before the 2000s, there were no double beds.

Yes, you read it right, no double beds. Each home had two single beds in the first bedroom and a cot and bunk in the second bedroom. The lounge often also had two divans that doubled as couches. Murray wasn't prepared to speculate on the reasons for that.

Kitchens have always been well-equipped, but microwaves are a relatively recent addition.

TVs were rented and you had to put 50 cents an hour into a slot on the TV. Murray says you always saved up your 50-cent coins if you had a holiday coming up.

And, until the 80s, the TVs were only black and white.



"The Marram holiday experience has always been great but today it's exceptional. The only thing that could make it better is putting the hand mowers back in the sheds. I do love a good holiday mow." Murray Crombie

Nothing more constant than change

As he looks back over the years, Murray is smiling.

He says people's holiday tastes and habits have changed over the years, and so has Marram.

It was normal once to pack a toolbox in your car along with the linen, food, clothes and kids, but people's lives are busier and more complicated today.

"They don't want to holiday for a week and might not want to travel so far."

He says changes to booking procedures and conditions and the holiday homes reflect this.

But he remembers people were usually very good and there were few complaints.

So were they really the good old days?

With easy online booking, streamlined processes, professional cleaning, colour TVs, internet and sometimes more than one double bed, Murray says the answer is obvious.

"Of course not. The Marram holiday experience has always been great but today it's exceptional. The only thing that could make it better is putting the hand mowers back in the sheds. I do love a good holiday mow."



YOUR SUMMER WATCH LIST

BANK OF DAVE - the little guy who took on the UK Banks NETFLIX



Reviewed by Sue Burgin

"This is a true gem of a film. A sort of feel-good comedy with a bit of romance and some social comedy thrown in. With the banking sector being the bad guys, what's not to like? The acting is great all the way through." (Rotten Tomatoes)

I couldn't have said it better – so I'll build on that.

A wet Saturday night in front of the fire. You know how it goes. Scrolling through the mostly mediocre offerings on Netflix (is this the backwash of the ongoing Actors Guild strike?), and about to give up when I come across Bank of Dave. I know nothing about it, no one's recommended it, but hey it's British with a solid cast and the title piques my interest, so I settle in.

Well, what a find. A laugh-out-loud crack at the big banks, where Dave Fishwick, a working-class, self-made millionaire triumphs over big money, big egos and big banks to set up a small community bank to help his town's businesses survive.

And, a good dollop of Def Leppard in the form of a fund-raising concert, is thrown in for good measure. 'Pour some sugar on me' never sounded better than as the signature tune of old rocker Dave and his mates.

For the most part, the movie is true. Not the Def Leppard bit though. The writers say they threw the UK heavy metallers in simply because Dave was such a big fan.

What is true is that the real bank has now lent over 34 million pounds to thousands of people and businesses, and the profits are feeding hungry children.

The real Dave Fishwick says he's never lost a penny of the public's money in 13 years, and never done a single thing wrong to the public.

"People who rob banks go to prison, but banks who rob people get paid bonuses and it has to stop," he says.

London actor Rory Kinnear puts in a convincing performance as Dave. You may recognise him as the M16 chief in the James Bond films Quantum of Solace and Skyfall. Joel Fry, (Game of Thrones), plays the lawyer hired by Dave to challenge the British banking system, and of course, there's a love interest in the form of Phoebe Dynevor, the 4th Bridgerton child. Def Leppard members played themselves in the movie.

So, is the Bank of Dave still trading in the Lancashire footy town of Burnley?

My research tells me officially the Bank of Dave doesn't exist.

It's called Burnley Loans and Savings, and as of last year, Dave was still trying to get the company approved and registered as a bank.

But that's a minor detail.

It's a great yarn and Dave's a great guy, and on a wet winter Saturday night Dave and his David vs Goliath battle with the big banks, and his mates from Def Leppard, definitely struck the right chord with me.

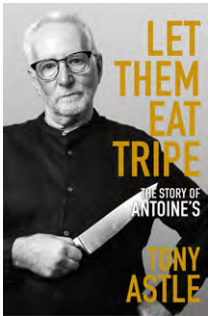


SUMMER READING BOOK REVIEWS

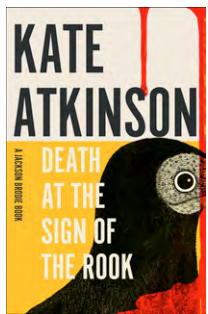
Reviewed by Kathryn Carmody

Reading for pleasure has been scientifically proven to be good for both mental and physical health. It's supposed to help lower your heart rate and muscle tension both of which are good for helping to improve sleep and reducing stress. Reading for pleasure is also just good fun - knowing that you've got an interesting book to look forward to and maybe to pass along to someone else you think might enjoy it too.

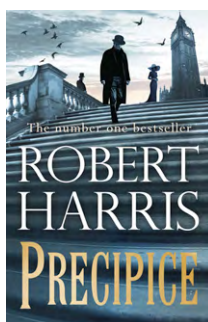
Book publishers release their best new books in time for Christmas shopping so if there's an author that you particularly enjoy reading then they might well have a new book out currently. Below is a list of recently released books that I've been enjoying and can heartily recommend for summer. They've all got that mix of page-turning compulsivity combined with the slow reveal which makes them both easy to pick up while also being easy to put down for a bit, so you can go and do something else for a while.



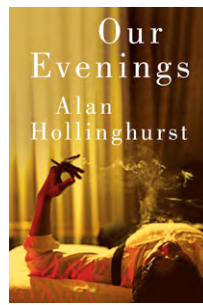
Let Them Eat Tripe: The Story of Antoine's by Tony Astle with Geraldine Johns is a memoir that I'm reading as my afternoon tea book. Antoine's was a very popular Parnell restaurant run by Tony and his wife Beth from 1972 through to 2021. It became an institution and the stories in this book are eye-popping, often outrageous, sometimes scurrilous. I'm grabbing a cuppa, putting my feet up and enjoying this a chapter at a time.



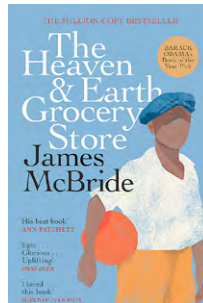
Death at the Sign of the Rook by Kate Atkinson is the sixth in the Jackson Brodie series. Brodie is a former police inspector, now private investigator and the overall feel of these books is a little bit Agatha Christie, a little bit *Midsummer Murders*. The first in the series is called *Case Histories* and they're all equally excellent.



Precipice by Robert Harris is based on an actual archive of letters written by the then British Prime Minister, H.H. Asquith to a young socialite, Venetia Stanley. Stanley's family kept the PM's letters but he eventually burned her replies. This novel is set during the years leading up to World War One. Asquith was so caught up in the burgeoning love affair that he started sharing state secrets. The couple were exchanging letters multiple times a day and Stanley would often learn about Cabinet decisions before even Parliament did.



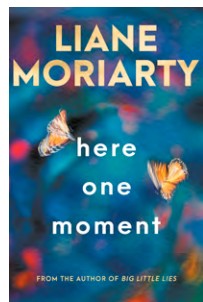
Our Evenings by Alan Hollinghurst. My partner was reading this on a long flight recently and absolutely loved it so I'm saving it up for my summer read. It sounds like it might be similar to his Booker Prize winning novel *The Line of Beauty* which is one of my all time favourites. Both are coming of age stories with a political thread. Apparently one of the characters in *Our Evenings* grows up to be a Nigel Farage type character.



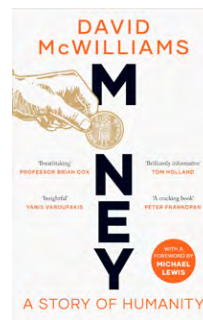
The Heaven & Earth Grocery Store by James McBride was possibly my favourite book this year. It is the story of a community around a grocery store, how their many lives overlap, and how the various individuals go about fitting their larger goals into their busy domestic days. The whole thing had a touch of magic about it and was such a beautiful and satisfying read that I've started looking out for McBride's earlier novels too.



Crossing the Floor: The Story of Tariana Turia by Helen Leahy. This memoir is being published in December and was recommended to me by the same person who recommended *On the Record* by Steven Joyce last year. That was an excellent read so I know I'll enjoy the *Turia* one too. Sometimes reading more about what was happening behind the scenes when all those big political decisions were being made is really helpful.



Here One Moment by Liane Moriarty is the novel that my partner and I shared. We didn't want to wait until the other had finished it so we had a bookmark each and read around each other. Moriarty is such a good observer of people. Her novels are full of insight. This one asks what would you change if you'd been told when and how your life was going to end. Would you get that health check-up? Would you exercise more? Would you even quit your job?

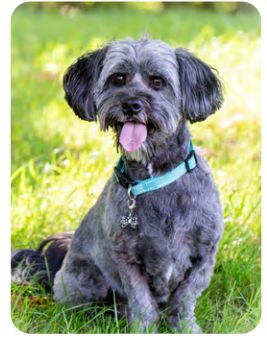


Money: A Story of Humanity by David McWilliams is an entertaining exploration of history. McWilliams teaches economics at Trinity College in Dublin, runs a festival called *Kilkenomics* where economists are interviewed by comedians, and has a podcast where he gives great context to current world events. He says "to understand the economy, you have to understand human nature" and in this book he talks about the people first and then how their actions had often, unintended and ongoing consequences.

The summer holidays are a great time to enjoy some rest and relaxation with a good book. If you've a book recommendation for us please email competitions@marram.co.nz by 31st January 2025, to tell us what it is. We'll put you in the draw to win some vouchers to spend at Paper Plus.

Pic's Canine Cookie recipe gets the Baxter seal of approval

by Baxter



That Pic's a good bloke.

I've taste-tested his canine cookie recipe and found it very much to my liking.

Some would tell you that I am not that discerning when it comes to food. Really!

They're usually dunking their gingernuts in a steaming great mug of tea when they start waxing lyrical about dogs and weight control over smoko.

Can't have this, can't have that!

Well, here's something we can have, and it's been specially thrown together by this Pic dude who makes the best Peanut Butters down in Nelson and his dog Fido.

These cookies are 100% dog-friendly and taste-tested by moi, Marram's very own Cookie Monster.

FIDO'S CANINE COOKIES

Recipe By Fido Picot

INGREDIENTS

- 1 cup Wholemeal Flour
- 1 Tbsp Desiccated Coconut
- 4 Tbsp Pic's Smooth No Salt Added Peanut Butter
- 1 Medium Egg
- 1 Mashed Banana
- 1 tsp Honey of your choice

DIRECTIONS

1. Preheat oven to 180°C on bake.
2. Add all ingredients to a large bowl and stir to combine.
3. The mix should be able to be kneaded and rolled out on a flat surface, if the mixture is too wet, add more flour. If the mixture is too dry, add water or oat milk until the right consistency is reached.
4. Knead, mix and roll out onto a floured surface - the dough should be around 1cm thick.
5. Cut dough into any shape you choose.
6. Place biscuits onto greased trays and leave to bake for 20 minutes or until golden brown.

These homemade dog biscuit treats are nutritious, and delicious, and should last 2-3 weeks in a sealed container.

Love and light – and lots of delicious cookies,





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 **1 February to 16 April 2025; and 23 April to 15 December 2025.**

- 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
- Discount includes passengers and vehicles only
- Regular rates apply to bookings made through call centre/groups desk



interislander





Christmas/New Year Office hours

Marram's Wellington office will be closed from midday Tuesday 24th December 2024, for the Christmas/New Year break. The office will re-open 8 am Monday 6th January 2025.

Need your healthcare reimbursement request paid in time for Christmas?

To make sure your request is processed before the Christmas/New Year break, please submit it to Marram by 5 pm, Friday 6th December 2024.

It's never been easier or faster to upload and send in your receipts using the Marram website, www.marram.co.nz

Please remember to check and update your details, the details of your dependents and your bank account before submitting.

All homes now included in School Holiday Ballots

The decision to include all Marram's holiday homes in the ballots run for the busy school holiday periods was made following feedback from the community in the last Marram Survey.

The next survey will be run in February 2025, so make sure you have your say. Your feedback is valued and helps shape decisions going forward.



Molemap discount continues to save lives

The MoleMap discount continues to prove its worth over the last 12 months with 285 Marram beneficiaries using promo code **MCHECK23**. MoleMap's Stephanie Larkin says 53 skin cancers have been diagnosed and they've taken 2,912 images. One x Melanoma, 42x Basal Cell Carcinoma and 10x Squamous Cell Carcinoma.

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



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 referree 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.

***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

Referral

LOOK AFTER YOUR MATES!

Runs 29 November to 5pm, 16 December 2024



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!



MARRAM
COMMUNITY TRUST



Ā TĀTOU KŌRERO - OUR STORY

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

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



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