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Sherelee Clarke

From the **Publisher**



Kia Ora.

'Tis the season to be jolly, together with sunny skies, outdoor living, good food, good friends, in paradise. I know there's great excitement in my grandchildren's homes, the lists written and presented to their mother to let Santa know (nudge nudge wink wink).

For this issue I asked Bernie Mitchell to tell us how to budget for Christmas and she jumped at the idea. Her very informative 'How to be a savvy Christmas gift-giver' has many useful tips to prevent us from overspending this year. She also shares her wonderful Christmas cake recipe with us.

An amazing artist is featured in this issue and I found her when I was looking for strawberries in Helensville a few weeks ago. Life leads us where we should go. Leda Daniel, born in the Argentinian Pampas, studied Fine Art at the National University of La Plata, Buenos Aires. After graduating she returned home, met her kiwi husband and he whisked her to New Zealand. She also has the cover shot this issue

A saying I grew up with is that 'if you don't have anything nice to say then don't say anything at all'. Words have such power and Gaynor's article and poem says it all. Words can hurt, bring you down or they can build you up. Use your words well. Think before you speak!

All that's left for me to say now is to wish all our advertisers, writers and readers a very Merry Christmas and a healthy, prosperous 2023. Thanks for being a part of the New Journey family.

Regards,

Sherelee





employers and employees

The case of Mr and Mrs Kocaturk is of interest for a myriad of reasons. Not only because it relates to discrimination against a woman for raising with the

employer that she wished to increase her family by having another baby but also for the problems associated with having both a husband and wife working for the same employer. Inevitably unfair action against the one employee results in the other showing loyalty and support to the other spouse. In this particular case, when Mrs Kocaturk was dismissed for telling her employer she wanted to have another child, her husband elected to leave his employment raising a constructive dismissal claim. He was unsuccessful in his claim. Thus, the flow-on consequence was that he ended up unemployed as well. Another aspect of the case was that it highlighted again the exploitation of vulnerable migrant employees by employers, in this case by their relatives, insofar as both employees were found to have been considerably underpaid by the employer.

The facts of the case are that the Kocaturks immigrated to New Zealand. Mr Kocaturk in 2009, having been granted a Visa to work in Zara's Turkish in Nelson, a business owned by relatives, and Mrs Kocaturk in 2010. She also started working for their relatives' business. The Kocaturks subsequently moved to Zara's Turkish in Wellington, where they worked till October 2014 when Mrs Kocaturk was dismissed and her husband also left.

Mrs Kocaturk brought an unjustified dismissal claim, and her husband claimed constructive dismissal. They both alleged that they also had been underpaid throughout their employment, bringing claims additionally for accrued annual leave pay, lost wages and interest on all the arrear underpayment sums.

The Employment Relations Authority found that Mrs Kocaturk had been unjustifiably dismissed and awarded her \$7,000 compensation, three months' lost wages of \$13,338 and \$35,882.47 in arrears pay. It was held Mr Kocaturk had not been constructively dismissed but had resigned. He was awarded \$20,961.12 in arrears wages due to being underpaid.

The employer paid the Kocaturks the sums awarded to them both in total. The case was then heard on a de novo challenge by the Employment Court. Judge Smith ordered that the money already paid by the employer be paid by the Kocaturks into Trust with the Court's Registrar until the Court had decided the matter.

The Court upheld the Authority's unfair dismissal decision for Mrs Kocaturk and increased her compensation award from \$7,000 to \$13,000 but reduced her arrears sums owed, so that the total award to her was \$31,862.56. The Court also agreed with the Authority that Mr Kocaturk had not been

constructively dismissed, also reducing his arrears awarded to \$14,782.66.

The Court additionally awarded interest on the arrears' sums awarded to both claimants, to be calculated from the time they left their employment in 2014 till the date of the decision in August 2021. As both the employees and the employer had been somewhat successful and also somewhat unsuccessful in the case in the Court, the Judge decided that all parties should bear their own costs, and no costs were awarded.

This case further impacted the employer, as in consequence of the claims and the ensuing Authority decision and awards made and paid to the employees, by the time the Court finally heard the case, the employer's business had failed and had gone into liquidation.

All-in-all, on analysis, all the parties suffered. As relatives they fell out, as employees the Kocaturks both lost their employment and as an employer, Ugur Kokcu's business failed.

Exploitation and unfairness can cost an employer dearly. Perhaps the important message here is that all-round better employment practices result in better outcomes for all involved; both for a business and for its employees.

Employers and employees should seek legal advice to ensure that there is compliance with employment laws and minimum standards of employment.

The Employment Court case on the Court's website was used as reference for this article.



Eska Hartdegen

Barrister

EMPLOYMENT LAW SPECIALIST

I use legal remedies to enforce the rights of employers and employees under the law in New Zealand.

It is always better to get advice before doing anything at all! My first consultation is free, telephone me for an appointment.

Solicitors instruction required.

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How to Prepare for IRD Residential Property IRD Audits in New Zealand – Tips you don't want to miss!

If you're living in New Zealand and you're preparing for your IRD residential property tax audit, there are a few things to keep in mind. First, it's important to understand the different types of property tax audits that IRD have jurisdiction over. Second, be aware of what documents you need to provide in order to prepare for an audit. Finally, make sure to follow any advice from your accountant about how best to deal with potential questions from the Inland Revenue Department.

Tips to Avoid an Audit

It is always best to avoid the stress and expense of an audit. Read on to find out more:

- Be aware of tax rules when renting out your property.
- Keep good records and make sure they are complete and accurate at all times.
- Identify your deductions, know what is allowable, and only claim legitimate expenses.
- Ensure that your records are up to date and accurate
- Keep all receipts, invoices and bank statements for seven years
- Check with your accountant when buying and selling, claiming for expense's or refinancing

The following are the key areas if risk with the relevant IRD link. The key areas of risk are outlined below and the IRD provides the following guidance to your filing.

Brightline Test

https://ird.govt.nz/propertytax?gclid=Cj0KCQiAveebBhD_ARIsAFaAvrGtBKrDSl0uGHAz4K8PC9YHz5NnPV1hIOg-s56SbPlTgOTIMXMTOygaAtZQEALw_wcB

Residential property deductions

https://www.ird.govt.nz/property/renting-out-residential-property/residential-rental-property-deductions

Taxing Residential Property

https://www.ird.govt.nz/-/media/project/ir/home/documents/forms-and-guides/ir300---ir399/ir361/ir361-2020.pdf

Buying and selling residential property

https://www.ird.govt.nz/-/media/project/ir/home/documents/forms-and-guides/ir300---ir399/ir313/ir313-2021.pdf?modified=20210712024530

Renting out residential property, Income test

https://www.ird.govt.nz/property/renting-out-residential-property

Interest deductibility

https://ird.govt.nz/property-interest-rules

Ringfencing

https://www.ird.govt.nz/en/media-releases/2019/changes-to-ring-fencing-rental-losses-rules

Conclusion

IRD have been employing some aggressive tactics recently and unfortunately there is no sign that these tactics are abating and in fact the incidences of using statutory powers to apply unreasonable timeframes to respond to their queries is increasing,

Typically, the IRD send correspondence notifying of a risk, notifying tax payers of a risk review where they explore limited areas of concern before escalating this to a full audit. It is important that any queries are responded to promptly when queries are at the risk review stage to avoid the scope of the audit being extended to a full audit and exploring areas initially targeted for review,

Your accountant generally has good working relationships with the IRD and can respond to the IRD promptly with your assistance by providing full and adequate disclosures with relevant supporting documentation on all of the areas reviewed with your assistance. Their understanding of the tax law is critical in responding to the queries and providing guidance whether a

voluntary disclosure should be made. This statutory procedure requires the IRD to reduce penalties that would otherwise apply if it investigated you and found the tax default you are concerned about. In some cases, the penalties can be cancelled completely. In many cases you can obtain an assurance of non-prosecution.

Our tax team have extensive experience in managing and dealing with tax investigations ranging from simple verification queries to full in-depth tax audits. If you find yourself in the Audit space or have identified an error in your tax affairs that you want to rectify, talk to us. We can assist with reviewing historical tax positions, preparing submissions to IRD and finalising agreement to close the audit so you can move on. If you have a problem don't ignore it and seek advice as soon as possible. It is best to leave communications with the IRD to the experts than deal with the IRD yourself. Our experience in resolving issues with the IRD could potentially save you thousands not to mention the stress and disruption your personal life.

Should the IRD come calling, the sooner you contact JMV Chartered Accountants the better. You can contact us on (09) 478-5292, info@ jmvaccountants.co.nz . We will discuss your affairs in strictest confidence and work with you to find the best solution.

Disclaimer: The information above does not constitute tax advice and is only an introduction to the issues relating to and IRD residential tax audit.



Sure, numbers matter, but great personalised financial solutions that meet your unique requirements matter even more.

Our team of focused, friendly and highly personable accountants at JMV Chartered Accountants have a wide range of expertise and experience in the world of business, taxation, property investment, financial planning, and wealth creation.





For more information on how we can help you, contact us today!

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A world of peace and untainted beauty in art: Leda Daniel



Leda Daniel

A full time artist since 2017, Leda Daniel has gained recognition for her resin and fluid art sometimes embellished with genuine crystals, gems, Swarovski crystals, glass, pearls, gold leaf and her favourite material: glitter.

Her pieces have sold to collectors from the USA, Israel, the UK, Russia, Australia, New Zealand and her home country, Argentina. These unique artworks manifest her search for a world of peace and

untainted beauty, her wish to captivate the viewer and transport them to a place of her imagination.

Born in the Argentinian Pampas, she studied Fine Art at the National University of La Plata, Buenos Aires. After graduating, she returned to her home town where she met her now husband, Mike, a kiwi who was working with a company from New Zealand in deer recovery and farming business.

They migrated to New Zealand in the early 1990's farming first in Tauranga and later in Kaitaia where they lived for 5 years and had their first two children (the third one born a few years later in Auckland). Having lived in the city all her life, Leda adapted very well to life in rural New Zealand, gardening and farming. She participated in numerous exhibitions during these busy years with young children but found it hard to find time to paint fully.

They are now settled in the lovely small town of Helensville, on a beautiful dairy farm situated by the banks of the Kaipara River, where she still helps during the busy season of calving, feeding the calves and taking care of their business's bookkeeping.

In her art career, Leda has explored different genres, from watercolour portraits to expressionist acrylic landscapes and in the last few years, delving into the world of abstract art. 'I find abstract art fascinating because the interpretation of each piece is in the eyes of the viewer and

also because personally, as an artist I'm free to express myself without the constraints of imitating real life', she says.

Visitors to her studio, located on the main street in Helensville, always comment on the beautiful garden walk to the bright pink door that heralds the entrance to her place of work. Her breath-taking artworks are bright and uplifting.

Her fluid acrylic pieces are intricate sometimes evoking an underwater or cosmic world using inks and acrylics. Her love of resin and mixed media is instantly evident, with several pieces showing embedded crystals, genuine gems, shells and glass, as well as 24k gold leaf lines. This geode inspired works have been so popular that she has struggled to keep up with the demand.

Never wishing to become stagnated she has also returned to her first love of portraits by creating a series of abstract-realism works, using all the techniques learnt from her recent abstract works and her realistic art of the past. This series of goddesses represent all the strong women figures she has had the privilege of connecting with in her life.

Also creating a collection of home decor pieces, cheeseboards, soap dishes, salad spoons and more, most of them made locally from recycled native wood such as kauri, rimu, totara, to name a few.

Due to the high demand she decided to create a website www.ledadaniel. com during the lockdowns of 2020, with many items being sold out as soon as they were listed. 'One of the things I pride myself of is that I never copy my own art, each piece is unique and special'.



How to become a savv gift-giver By Bernie Mitchell



Bernie Mitchell

Have you written your Christmas gift list yet, or are you struggling to think of anything suitable for "the person who has everything" in your life? Shopping for gifts can be stressful, especially if you leave it to the last minute and end up spending more than you intended on something you're really not satisfied with. If you're not careful, gift giving can set you back financially, especially if you have used credit cards for your purchases, so what better time to reflect on how you managed your gift-giving budget last Christmas and to make any changes now if necessary.

For adults, a method I like to use is to think of the five senses, and put together a little gift hamper with something from each category, eg Hearing (headphones, concert tickets), Taste (fudge,

favourite jam), Touch (fluffy socks, back scratcher), Smell (coffee beans, soap) and Sight (movie ticket, magazine subscription). For children, I use the four gift rule: Something they want, something they need, something to wear and something to read.

Here are some other ideas to get you started:

Keep your ear to the ground when your friends and family are dropping hints about what they would like and make a note of it, and then keep an eye out for things on sale that fit the bill. That way, you can get an expensive-looking gift for less money.

Decide how much you can afford to pay and discuss expectations with close family and friends. For example, you might decide to just do "Secret Santa" at Christmas time rather than buying lots of expensive gifts, or choose to buy gifts only for the children.

Buying presents for friends and family members who live abroad can be difficult and expensive. Check out websites in those countries then order online to avoid all the hassle and cost of posting a gift overseas. Delivery may even be free if you spend over a certain amount. Or, if a family member is "going home" for a visit, ask if they would mind taking a couple of small gifts or some Christmas cards with them.

Sometimes you can find a really special "one-off" gift from a craft market for the same price as a mass-produced item from a department store.

When out shopping, I always have a look in the bargain bins that most stores have for marked-down goods, and online clearance sales are worth checking out periodically too. Toiletry sets can be broken up to give as individual pieces or as part of a pamper hamper. I have a big box in which I collect bits and bobs bought on special during the year to make up gifts for friends and family at Christmas and for birthdays. As well as getting more bang for my buck that way, I am never caught out and can also quickly wrap up a gift for an unexpected occasion.

If you have a particular talent or creative flair, you could also consider making some of your own presents. Check out op-shops for pretty jars, bottles, mugs, cups and saucers, bowls, baskets and tins, and then fill them with homemade goodies such as jams, pickles, sauces, chutneys and gourmet mustard; cookies, crackers and savoury snacks; spice rubs, flavoured oils, seasonings and salts; trail mix and toasted muesli; homemade vanilla essence and chocolate fudge sauce; bliss balls, truffles and fudge for a foodie friend. Or make up a pamper hamper with homemade candles, soaps, bath bombs, bath salts, lavender sachets, homemade wheatie bag (cotton) or frozen rice pack (silk), hand-crocheted flannels and hankies. Children love

homemade playdough and slime, dolls clothes and knitted toys.

If you have lots of time but not much money, print a sheet of "coupons" that your friend or family member can redeem during the year. For example, a young couple might appreciate half a dozen babysitting coupons; an elderly relative would love firewood-chopping, house-cleaning, taxi service, odd job and gardening coupons; someone who travels a lot would appreciate petsitting and garden-watering coupons; a car valet and cleaning voucher would be ideal for your busy Dad; and your tired Mum would love a facial, massage, back rub, manicure and pedicure.

When you pay around the same for a bag of bulbs or a plant at the nursery as you do for a bunch of flowers at the florist, it makes sense to grow your own roses and lilies. Arrange into pretty bouquets then wrap up with colourful recycled paper and tie with a pretty recycled bow. Another idea is to buy a cheap bunch of flowers from the supermarket or service station then take it home, carefully undo it, and add other "filler" flowers such as gypsophila, greenery such as ivy or fern fronds, and small berry branches from your garden to the outside of the bunch. Wrap it up again in the paper and ribbon it came in. You will end up with an expensive-looking bouquet for a fraction of the cost. If your friend is a gardener, take cuttings from your houseplants and garden then pot up in pretty containers. Baby houseplants and six-packs of lavender can be bought cheaply and re-potted in bigger containers to grow on.

Rather than sending them to the landfill, save all the good-quality wrapping paper, cellophane, ribbons, bows, boxes and bags you get during the year and recycle them. Wrapping paper and fabric ribbon come up like new when pressed with a cool, dry iron (trim off rough edges and remove sticky tape first). Old birthday and Christmas cards can be cut down to size and hole-punched for gift tags. Pre-formed cellophane bags that goods come in are handy to wrap little treats for foodie friends – just grab a recycled ribbon and tie a pretty bow. I have converted a spare set of drawers in my guest bedroom to a gift-wrapping station. For convenience, the top drawer has wrapping paper sorted by type (floral, plain, geometric, tissue), packing materials, and boxes of ribbons and bows. The bottom drawer is allocated to everything Christmas and greeting cards sorted by type (birthday, get well, thank you, etc). As an alternative to paper, consider using a reusable item such as a storage box, pillowcase, shopping bag, tea towel or beeswax wrap to enclose your gift.

If you are ever tempted to re-gift an unwanted present, exercise wisdom. And don't forget that a hand-written note is a cost-free touch that makes every gift personal and special.

After Christmas, get ahead of the game for next year, by making a list of all the gifts you are likely to buy and who they are for, and enter the amount in your budget. Don't forget to allow for special occasions such as weddings, anniversaries and the like.



I have been making this no-fuss and economical fruit cake for years with great success. It is an ideal size for a small household, the flavour is beautiful, and people always ask for the recipe. If I run out before Christmas, I just bake another one, usually with slightly different flavourings the second time around.

- 1 kilogram mixed dried fruit
- 150g glace cherries (optional)
- 1 cup brown sugar
- 125g butter or margarine
- ½ cup milk
- 1 tablespoon blackcurrant or other jam
- 2 large eggs
- ½ cup sherry or orange juice
- 2 cups high-grade flour
- 1 teaspoon baking powder
- 1 teaspoon mixed spice
- Raw almonds for decorating
- Brandy for sprinkling (optional)

First thing in the morning or the night before, combine fruit, cherries, sugar, butter, milk and jam in a large saucepan, and stir over low heat until the sugar and butter dissolve. Cool completely.

Spray a 20cm cake tin with oil then line with two layers of brown paper. The paper lining the sides should come up about 5cm above the top of the tin. This stops the top of the cake from browning too much before the centre of the cake is properly cooked.

Add the eggs to the cooled fruit mixture and beat well with a wooden spoon. Stir in the sherry, flour, baking powder and spice.

Preheat oven to 150°C, first making sure that the oven rack is in the right place for the cake to bake in the lower half of the oven.

Using a large household tablespoon, spoon cake batter into prepared tin and push to the edges so that the paper lining is sitting firm and straight against the sides. Wet the spoon and smooth the top of the cake with the back of the spoon. Shake and jiggle the tin on the bench-top to make sure that the batter settles into the tin and the top is exactly level.

Decorate the top of the cake with almonds.

Bake for $1\frac{3}{4}$ to $2\frac{1}{4}$ hours in the lower half of the oven, or until a skewer inserted in the centre of the cake comes out clean.

Turn oven off and leave cake in the oven with the door slightly ajar until it is cool enough to handle.

When completely cold, remove cake from baking tin and transfer to a large plastic box lined with paper towels.

OPTIONAL: Pierce the cake all over with a skewer and sprinkle with a tablespoon of brandy. Repeat brandy treatment two or three times over a period of a week if desired.

Store cake for at least three days before cutting. Remove brown paper before slicing. Cake keeps well for about a month, or can be frozen whole or in pieces.

Santa's reindeer



By Bernie Mitchell

Christmas isn't about spending a lot of money you haven't got on expensive presents. It's all the little things that add up to make it a special time and to create cherished family memories. On that note, you might like to start this lovely tradition with your children too.

Bunch of spring carrots with green tops

Bucket of water

Packet of tea light candles

Bag of fresh horse manure

Before your children go to bed on Christmas Eve, help them to leave out a bunch of carrots and bucket of water for Santa's reindeer. Don't forget something for Santa too!

Place tea light candles on the lawn in two straight lines like a runway. Light the candles while the children watch.

Once they are safely tucked up in bed and fast asleep, cut the carrots about 3cm from the stalk end and then bite them to leave teeth marks. The bulk of the carrots can be cooked for Christmas dinner.

Tip out most of the water from the bucket to make it look like the reindeer have had a good drink.

Scatter horse manure on the ground to look like reindeer droppings. (If the manure is a little dry, let it soften for a while in a tray of water. Do this earlier in the day – or even the night before – out of sight and smell of the kids.)

In the morning, you will be rewarded for all your effort when you see the delight and wonder on the children's faces!



Snacks for your Christmas table

Photo: Mija Ranta



Vegan Tzatziki Bites

This recipe for Vegan Tzatziki Bites is free from dairy but full of flavour! These tasty treats are easy to prepare and perfect for entertaining or just as a snack.

Ingredients

- Non-dairy yoghurt 1 cup
- Telegraph cucumber 1/4
- Garlic 1 clove
- Lemon zest 1 Tbsp
- Lemon juice 2 Tbsp
- Chopped chives, plus extra for garnish 1 Tbsp
- Pinch chilli flakes
- Medium to large crackers halved (or 16 bite sized crackers) 8
- Cherry tomatoes, halved 8

Method

Place the yoghurt into a sieve over a bowl and leave it for 20 minutes to allow any liquid to drain out.

Grate the cucumber and garlic into a small bowl, sprinkle with a little salt and sit for 10 minutes. Squeeze out any excess water.

Place the drained yoghurt, cucumber, lemon zest and juice, chives and chilli flakes into a bowl, stirring well to combine. Store in the fridge until needed.

Serve a spoonful of the tzatziki on each seed cracker with half a cherry tomato and a sprinkle of chives on top.



Panko Crumbed Prawns with Wasabi Aioli

Ingredients

- Raw prawns 500 g
- Flour 1/4 cup
- Egg mixed with 1 Tbsp water 1
- Salt 1/2 tsp
- Panko breadcrumbs 1 cup
- Chopped dill 1/4 cup
- Flavorless oil to cook
- Lime wedges, to serve
- Dipping Sauce
- Aioli 1/2 cup
- Wasabi 1 tsp
- Chopped dill 1 Tbsp

Method

Pat the prawns dry with a paper towel. Place the flour in a small bowl and then dust prawns in the flour, shaking off any excess flour.

Place the egg and water into a separate small bowl and whisk together with the salt.

Place the breadcrumbs and dill into another small bowl.

Dip the prawns into the egg and then cover with breadcrumbs.

Place the prawns onto a plate, cover and put into the fridge until ready to cook.

To make the sauce, in a small bowl, combine the aioli, wasabi and dill.

To cook the prawns, heat ½ cm oil in a non-stick frying pan. Cook them in batches for 2 or 3 minutes each side until golden. Remove from the oil and place on a plate lined with a paper towel to drain.

Serve hot with the dipping sauce and lime wedges.

https://www.countdown.co.nz/recipes/snack





Get into the spirit of the festive season!

Have you been wondering what organisations you might be able to volunteer with to provide free Christmas meals to people in need?

This will depend on the region you're in. Churches or your local Salvation Army often provide a free Christmas dinner. Local community clubs, like the Lions, may also offer a free Christmas dinner.

Some organisations have schemes to provide food parcels or children's toys to people who are experiencing financial hardship - this is another option you could consider.

Contact your local city council or CAB for more information about who will be running Christmas schemes for people in need in your region this year.

CAB are passionate about people knowing their rights and responsibilities and what support services are available. You can contact CAB by visiting or phoning your local CAB in one of over 80 neighbourhoods around New Zealand or by calling free on 0800 FOR CAB (0800 367 222). You can also email or get advice online through live chat.

CALL 0800 367 222

(9am to 5pm weekdays)

MESSAGE anytime

via https://www.cab.org.nz/find-a-cab/contact-us/, or live chat when available

VISIT your local CAB

(For opening hours, visit https://www.cab.org.nz/find-a-cab/)







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Photo: D. Sharon Pruitt



Brenda Wille

Follow the joy

By Brenda Wille

One of the most effective ways humans have kept themselves alive through the ages is by regularly scanning their environment for threat and danger. Some research indicates our brains might check if we're safe four times per second. That's a lot of focusing on potential – and perceived – danger!

While this vigilance is great for keeping us alive, it also means that we've become so focused on looking for

what's **wrong** that we forget to notice what's **good** and **right** in our worlds. This is a huge pity – the constant scanning for problems robs us of our joy, diminishes our pleasure and, in many cases, leaves us anxious, grumpy, in pain and full of fear.

One way we can combat our unconscious negative bias is to pay more attention to what's working in our lives. The more we notice the little moments that bring delight and joy, the more delightful and joyful moments we'll start to find.

Taking in and savouring the good things has all sorts of positive impacts on our physical, mental and emotional wellbeing. As we approach the end of the year (how did that happen?!) - a time that can be challenging and emotional for many - here are 3 simple things you can do to follow the joy and build your capacity to take in the good.

Find a Spark

Have a look around the room or environment you're in, slowly and gently swivelling your neck, head and eyes until your gaze rests on something that sparks a little joy or happiness or excitement. It doesn't have to be a massive jolt - the tiniest spark will do.

Allow yourself to take in whatever it is that's caught your attention, examining it with a sense of curiosity and wonder. It could be a picture on the wall, the way the light's creating shadows, your pet or child or partner or perhaps something in nature. For as long as it feels comfortable, stay with what's caught your attention, letting the spark inside grow until it fades naturally away.

Find Body Parts that Feel Good

For many people, the body can be a contentious and scary place to spend time, full of aches and pains, stresses and tensions. For this practice, though, my invitation is to find a part of your body that feels even the tiniest bit alright. Perhaps it's the tip of your pinky toe or a finger or the ball of your foot – you're looking for a place that feels good (or the least bad if finding a part of your body that feels good seems impossible to begin with).

Once you've found your body part, see what happens when you explore it with curiosity, as if it's the first time you've ever noticed this part of you. You might simply spend time noticing where it is, how it connects to the rest of you and what it's like to notice that it feels ok.

Even if it feels odd to do this initially, I encourage you to keep looking for comfort in your body. Little moments build big moments over time and with practice and repetition, you may start to notice that your relationship with your body shifts positively.

Str-e-e-e-tch it out

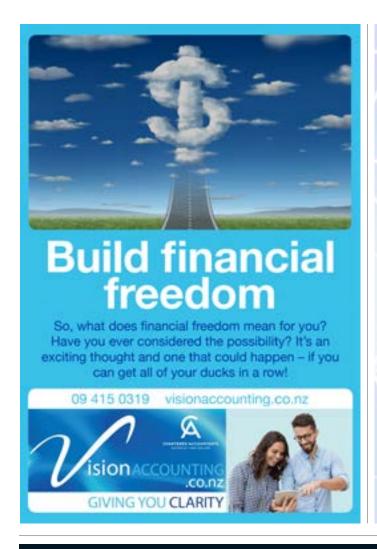
Each time you notice something that feels good – whether that's getting a delicious hug from a friend, enjoying your first drink of the day, feeling the warmth of the summer sun on your back, noticing a new flower or simply enjoying the evening birdsong – give yourself permission to savour the experience.

The longer you hold each positive experience in your awareness, the greater the effect on your wellbeing and the stronger your memory of the event will become. Marinating in these special moments build our levels of oxytocin – aka as the love hormone – and this is a powerful way to build happiness muscles.

As psychologist Rick Hanson explains, "Taking in the good is not about putting a happy shiny face on everything, nor is it about turning away from the hard things in life. It's about nourishing inner well-being, contentment, and peace—refuges to which you can always return."

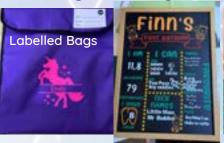
Wishing you a joyful end of year, full of rich and nourishing moments!

Brought to you by Brenda from Blue Chair Wisdom, Somatic Experiencing Practitioner, life coach, mindfulness teacher and TRE Provider. 021 213 7377 www.bluechairwisdom.com.



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A little bit about Julian Haw: "I am a Chartered Secretary, ACIS, and was a financial services provider in South Africa for 27 years until I moved to Brisbane in 2012. While in SA I was a certified financial planner, CFP. I am a registered tax practitioner with SARS and control the operations from Brisbane through Julian Haw Consultants (Pty) Ltd and work with my South African company, UPC Natal Pty Ltd in Durban.

Interested? Don't wait for the Rand to devalue. Visit www.JulianHaw.com Contact info@julianhaw.com



Maya Angelou once said that "People may not always remember what words you used, but they will always remember how you made them feel."

Essentially, there are three things you need to focus on when using your words.

- Language i.e. the words themselves.
- 2. **Voice** i.e. the tone of voice used when speaking and the emotions conveyed in the tone i.e. loud, soft, kind, irritated, angry, welcoming, threatening, questioning, confident and so on.
- Non-verbal communication i.e. body language. Approximately 60% of the information we communicate in any situation, happens on a non- verbal level.

Our behaviours and communication interactions are closely linked through the process of socialisation and enculturation. It helps to be aware of the range of communication behaviours, styles and skills we possess, such as:

- interpersonal communication style, in which the underlying passive, aggressive or assertive behaviours and meanings are conveyed through our words, tone and body language;
- cultural communication styles, in which culture is defined as the 'specialised way of life' of a group of people and language is expressed in a way that members of that group implicitly understand. Examples of cultural groups (and this list is not exhaustive)

Think before you spenk

T-IS IT TRUE?
H-IS IT HELPFUL?
I-IS IT INSPIRING?
N-IS IT NECESSARY?
K-IS IT KIND?

REACHTEACHLEAD.

are family, nationality, country, ethnicity, religion, politics, profession, workplace, age, gender, interests, roles, values, beliefs and so on, as well as sub-groups of these groups mentioned:

- non-verbal communication, also referred to as body language, in which there are four areas to consider in any interaction:
 - Eye contact
 - Facial expressions

- Posture and body movement
- Gestures
- active listening, which requires us to *really* listen with focus, to pay attention, be involved, to interpret and respond to what the speaker is telling us.

The Listen More Guide to Better Listening (2007) suggests that we:

- 1. talk less
- 2. be approachable and receptive
- 3. give our complete attention
- 4. maintain appropriate body language
- 5. work to understand the message
- emotionally intelligent behaviour, which involves avoiding:
- being overly reactive or jumping to quick conclusions about others to the point that words have popped from our mouths before allowing time for thought processing;
- engaging in emotionally incompetent and toxic language like hurtful gossip, insinuations, unkind humour, insults and so on. Embarrassing, belittling or diminishing others will not win friends or gain respect.



• tone of voice, which involves pitch, volume, pace and timbre. Your tone of voice "speaks"

more than your actual words, it conveys our intentions. Your pitch, volume, pace and tone of voice reveals a great deal of who you are and what you are feeling.

If you take the above considerations into account, it is easy to assume that the words themselves are the lesser factor in a communication interaction. However, the words are the tip of the iceberg, and provide a clue as to what lies underneath. Which is exactly why it is so important that we think deeply, carefully, wisely and widely before we speak.

Words have power

Words in a poem

Words in a song

Words in a book

Words in a lifelong

Words have consequences

Words that are written

Words that are read Words that are heard

Words that are said

Words have outcomes

Words can hurt

Words can heal

Words can break

Words can seal

Words have a life of their own

Words cannot be unwritten

Words cannot be unread

Words cannot be unsung

Words cannot be unsaid

Words are born from thoughts

Thoughts that are unwritten

Thoughts that are unread

Thoughts that are unsung

Thoughts that are unsaid

Thoughts have power

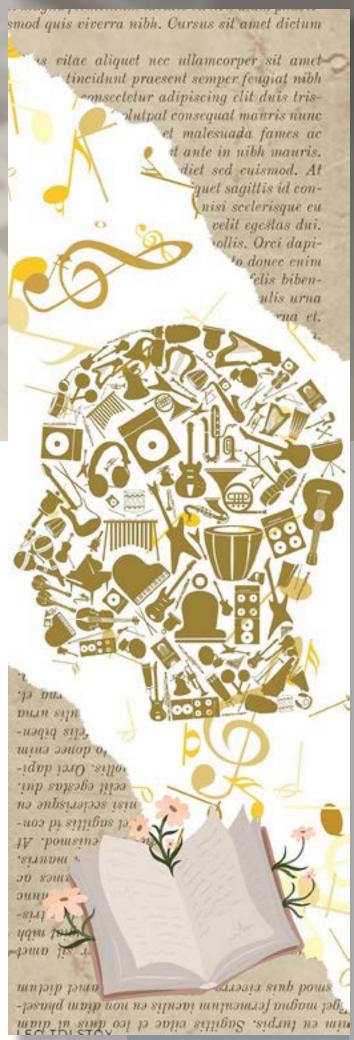
Think deeply

Think carefully

Think wisely

Think widely

Think before you speak





Grow your Happiness for your sanity!



By Tammy Ockerse

Remember happy people enjoy the journey, and if they are not, they get off the bus.

The main difference between happy people and not so happy people is that happy people do less and, therefore, have less stress. When you don't have a good work /life balance it is very hard to be happy. Would you be happy if you had less stuff and more time to rest and spend with your family? We are usually afraid to find out. Albert Einstein tells us that the definition of insanity is doing the same thing over and over again and expecting different results. If trying to be all things to all people and working hard in your job is not making you happy, why are you still doing it?

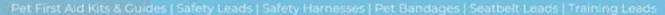
"Imagine life is a game and you are juggling five balls in the air. They are work, family, health, friends, and spirit, and you are keeping all of these in the air. You will soon understand that work is a rubber ball. If you drop it, it will bounce back. But the other four balls family, health, friends, and spirit are made of glass. If you drop one of these, they will be irrevocably scuffed, marked, necked, damaged, or even shattered. They will never be the same", - Bryan Dyson, former CEO of Coca-Cola

Happy people simplify their life. There will be things that you can't cut out of your life, but what can you cut out how can you simplify it? To simplify means that you can pay other people to do some of your work, like housework, or you can delegate some of the jobs to your partner or children and give them more responsibility. Learning to say no more often can also give you more me time. It is vital to create time for yourself and is an essential part of the happiness puzzle.

Do you have limiting beliefs around cutting back your hours or changing to a less stressful job such as "I'll be a failure if I leave" or guilt around working less to contribute to the family even if this is not completely necessary financially. If money is a worry perhaps you can look at how you can cut back on expenses (we often have some that are not utilised or unnecessary). Getting the buy in from the family often helps them feel like they have a sense of power and control over their life, even though they been asked to give up something. Changes can be scary but don't allow fear to stop you from growing.

What brings you joy and what deadens you? Happy people do less of what deadens them and more of what brings them joy. This not only relates to activities and jobs but to relationships too. Have a think about all the things in your life that bring you joy and how many deaden you and make a list of each and compare them. Make a commitment today to finding ways of changing these things in your life to make room for things that will bring you joy.

As an Occupational Therapist and an EFT Practitioner I can help you discover what you want out of life and help you with your work/life balance. I would like to offer you a free 15-minute zoom or call to discuss your needs and see if I'm a fit for you. Please contact Tammy from TapNTurn Therapy on 0210553835 to organise this or contact me through my website at www.tapnturntherapy.com.











Safety Essentials





Photo: Iessie Eastland



Michele Paterson

My life journey began in Waikato hospital on 14 May 1962.

My mother suffered with mental health issues for most of her life as she was abandoned by her mother at just 13 years old and she was left with her domineering father to take care of her three little sisters.

My father was in and out of prison so my brother, sisters and I were made wards of the state for most of our childhood; some of the things that happened to us would make your teeth curl.

When I was six my mum had my little

sister Vicky who I felt was my saving grace and, as mum was often ill, the responsibility of taking care of Vicky fell to me. I believe that my love for Vicky was how I made it through as I had to be strong and protect her at all cost. She was my world.

Growing up I dreamed of being many things; a good witch, a nurse, an airline pilot and a Mum. Fast forward 20 years and my greatest dream came true with five beautiful children, who are my greatest blessings.

At 18 years of age I predictably married a narcissist and become a first-time Mum. At the same time I was looking after my mentally ill mother as well as my teenage sister, Vicky. Eventually I had to make the painful decision to have my mother hospitalised.

I founded and managed a Child Abuse Prevention Foundation for four years in the early nineties before I had to walk away due to stress and burnout. I also lost my fourth baby at 20 weeks gestation due to abnormalities and he died just minutes after birth.

Finally, my heart left the narcissist after he kicked me when I was pregnant with my sixth child, Reuben, but it took four years to physically take my kids and leave him

The children and I moved into a house in Orewa in '98 after I left him and I worked at Muldoon's Bar & Grill as well as Scotty's Bar, to take care of my children as their father would not provide. I often went without to make sure my kids were fed and well cared for.

I met Troy in '99, married five years later, had our daughter Catherine and settled on a property near Warkworth. He adored his daughter and he was an exceptional Step-dad to my children, showing us every day what true love was and how a real Dad behaves and treats children. He gave me the best years of my life until his death of cancer on 24 November last year. He has left a huge void in our lives and I will forever be grateful to have had him in my life. I was with him at the very end and a part of me went with him

That same November my mother suffered a freak accident and Vicky and I made the tough decision to cease her treatment. November was a heart-breaking month for us.

Another one of my greatest losses was in 2008, while holidaying in Nambia with his father and Sarah his sister, my beautiful son Reuben was killed in a car accident, being driven by his father who had been drinking and lost control of the car. I begged his father to send his body home to me for his funeral but he refused. Reuben was cremated in Africa and I finally received him in a little wooden box. I waited for him to come walking down my drive for six long years before I finally accepted that he was not coming home. I think being denied seeing my son's body or having his funeral at home sent me into total denial that he was dead. He is forever in my heart.

I need to say here that my Dad, whom I felt at one time let me down more than I deserved, has given me more strength and support in the last 20 odd years than I expected. He has been amazing as have my Step-mum, my children and a handful of friends.

I regret nothing about my past especially as I watch my grandchildren, playing and growing. I am eternally grateful that my journey, no matter how painful it has been at times, has also brought me great joy too. It has brought me here!



We had the opportunity to submerge ourselves in the deep south of the U S of A for 90 days. It was an expensive Schengen The south is a fascinating place, completely foreign – more so than the rural parts of Europe. Everything is super-sized, everything is louder and prouder, and everything feels like it has an extra dose of sugar.

The dogs and I stayed quietly in a fifth wheel campervan on a smallholding belonging to my school mate Michelle, and her husband Jimmy, half an hour from civilisation called Southaven. For the first time in months, we weren't nomadic and were settled near the small town of Walls in the top of the Mississippi State.

Our Yankie abode was massive compared to our previous tiny home on wheels, Janis – a colourful 31 year old, 21 foot Talbot bus that safely and slowly, took us through 10 different countries in Western Europe. The American trailer doubled in size as the one side 'bumped out'. Inside, it was sparsely furnished with a lazy boy reclining chair; a fully functioning kitchen, including a tiny freezer – an exciting addition to our lives; a complete bathroom and upstairs – a comfy double bed.

A man I most admire, Max McMurdo is a champion upcycler living in a floating container-home. He often proclaims that "Every day is a school

day!", and half of my time in Walls was in fact 'a school day'. I helped out on the smallholding tending mostly to the grass on this 60 acre plot. I learnt how to drive a tractor, with a massive big bush hog attachment to attack and tame the towering grass; a Bad Boy ride-on lawnmower that drove like the clappers and could turn in a jiffy; a more sedate and much smaller little John Deere ride-on lawnmower and an epic 'Skidsteer' that had these tank like wheels, this beast could morph into anything, a front loader, a fork lift, a digger that dug holes for a mile long fence line, or a grappler that would bite into established tree limbs, lifting and clearing them.

In a rather fitting southern "axeperience", I was part of a small group who ventured to Downtown Memphis. Our outing was to try our hand at the burly sport where we got to hurl a variety of axes at a massive





wooden target some meters away. Our guide was patient and took his time with each of us, making sure that we wouldn't kill ourselves or anyone else. Our time here flew, with only the two blokes getting competitive and keeping score, the ladies helping each other to notch up a prized bullseye.

I was lucky enough to hire a few cars which allowed the dogs and I some magical freedom to road trip. The few outings that we did have, were

magnificently memorable. We meandered for hours next to the Mississippi River that wasn't quite so mighty as it was at a historic low due to the droughts America was experiencing. The dogs and I wandered near the Dolly Parton Bridge, exploring the recently revealed river bed and concrete blocks



that were usually submerged. I had hoped to spot a renowned Mississippi Paddlewheeler cruising past but alas, I don't think they were sailing due to the low water level.

We cruised the famous Blues Highway that stretched from Chicago to New Orleans and drove on the legendary Music Highway between Memphis and Nashville. The noticeable changes in the seasons were beautifully evident gliding along the large interstates, with the autumn colours becoming bolder with each passing.

Our last official adventure before we departed was a brilliant night in a

traditional tepee, based at the foot of Stone Mountain – a massive granite rock, encircled by the lush forest of Stone Mountain Park. Travelling with my marvellous friend, Janita who now resides in the Netherlands, we arrived well after sunset. Driving in, our head lights illuminated the



most breath-taking site, two immensely striking deer, one with a vast crown of antlers, grazing not far from the driveway. Quietly, we unpacked the car and settled into our glamping experience. The dogs quickly all wrapped up in their travel beds, and the two of us snugly nestled in two lounging chairs, we stayed up for hours catching up, appreciating the wild sounds of our remote surroundings. We heard excited yelps and howls from a pack of local 'song dog' coyotes, and the audible scurrying of what we think were raccoons, close by. At first light, we flapped opened our tent to discover the forest floor alive with dozens of dashing squirrels. The dogs were fine overnight with all the exotic noises, but the squirrel sightings were just too,

One of the favourite American phrases I heard too often, was the word



authentic. I often questioned when a person would loosely throw this term around! An example, The Mexican food at this spot is so authentic. Aaagh – so you have eaten Mexican food... in Mexico? I will let you guess what the answers usually were.

The only thing Janita wanted to try in her quick-fire trip was some "authentic" Southern Soul Food. In my two trips here, I am ashamed to say I had never actually tried any of the local cuisine.

Janita and I googled a spot nearby, and off we went. Our last lunch in the US was at a well-supported, family run establishment that offered an array of dishes, supposedly with a twist. We ordered a spread of chicken, pork chops, and catfish – all deep fried. Our sides were black eyed beans, collard greens, mac-n-cheese, rice and gravy, baked beans and candied yams. The yams were a surprise, their title didn't lie, and honestly, should have been dished as a desert. The catfish, which we seriously debated about, was



actually the highlight of the feast, flavourful, flaky and light. Our review was simple, we were both happy that we had experienced it.

The last stop before bouncing back to our heartland, was two nights with a cricket mate of mine, Jodie and her wife, Kym. The couple recently relocated to a proper, blissfully quiet suburbia dream house with their six pets. Immersed in a fragrant woodland, their home has an array of little chipmunks and squirrels darting across their lawn. They kindly opened up their gorgeous home to us and gave us space to finalise and ready ourselves for our escape back to Europe. Our brave rambles, dodging the intrepid miniature wildlife, took us through a decorated neighbourhood gearing up for Halloween, a few of the large displays even spooked reactions from Griffin and Odie.

Kym, a former chef, treated us to two phenomenal home cooked spreads. A mouth-watering chicken masala with naan bread made from scratch. And for our farewell dinner, a proper braai with traditional wors acquired from a colourful British lady in her quirky store selling foreign wares like pork bangers, mince pies, and peppermint crisps. And the coffee... our delightful hosts have a stash of magical beans from Johannesburg that make liquid gold in their heavenly machine. For the first time in 90 days I gratefully sipped on a delicious brew.

The dogs and I are now back in our beloved old mansion in rural France, hoping for a white Christmas as we hibernate while we plot our next chapter. I popped across the channel to spend Armistice Day in London, which was hauntingly unforgettable. My two days with dear friends Derek and Ange was an absolute tonic. We met a coconut milk stout in the High Street of Rickmansworth, that might have unwittingly helped with agreeing to future excursions to see the northern lights, a jaunt in Japan and some smaller weekend getaways.



I have also been fortunate enough to do a couple of short odysseys from our base in Verrières. The first was to an abbey ruin just 40km away. L'Abbey de Trois Fontaines was built in the 12th century and took thirty years to build. In 1703, parts of the abbey were destroyed in a devastating fire. The struggling landowner started selling off bits and pieces until, due to lack of funds and

maintenance, the shell deteriorated even more, falling into ruin in the mid-19th century. Incredibly, this crumbling beauty has parts of its ceiling intact, thus not allowing anyone to roam below in the ruin's belly.

The next little outing was to the 12th century Romanesque Church, St Hilaire and its astonishing cemetery in Marville, close the Belgium border. A story is told of the church's industrious caretaker, noticing that the graves were literally falling apart, cleared out and tidied up the graveyard. The diligent worker took it upon



himself, carefully filing four centuries of village residents, the excavated contents being neatly stacked in the church's small garden shed. Over time, the makeshift ossuary accidentally grew as he continued his mission of neatening up the grounds of the charming church.

Griff, Odie and I continue to plot and plan our future, with the dream of drifting through some more delightful destinations. In the meantime, perhaps a visit or two just across the border to a few German Christmas markets sampling some traditional glühwein. Who knows...? Let's see...



Property Corner This regular feature is written by Richard Pearce of Barfoot & Thompson, Residential. Wide sea views, "2015 - new" with 6-car parking

Richard Pearce

935A East Coast Road, Torbay - \$1,595,000 - www.barfoot.co.nz/839006





- This is truly exceptional property a near-new home on an elevated site in a prime position offering:
- Expansive panoramic views across the Hauraki Gulf towards Tiritiri Matangi and Whangaparaoa, with distant glimpses of The Coromandel
- Trusted weatherboard construction with double glazing Built by Signature homes in 2015.
- A spacious living, dining and kitchen area with wide views plus privacy and a fantastic sense of openness nothing in front of you except the view to the horizon
- Master bedroom with breathtaking views to wake up to, ensuite and generous walk-in wardrobe.
- 3 more bedrooms, all with double wardrobes and a full family bathroom.
- Ideal for couples or a family of 3-4

The open landing area upstairs doubles as a study or a second living area.

A large pantry, guest toilet and double garage with laundry complete the interior.

There are 3 decks, all with amazing views.

The main deck outside the living areas has a glass balustrade.

Low maintenance garden with raised vegetable garden and lemon, feijoa, lime and peach trees.

On-site parking is impressive - with two in the garage plus four or more open car parks. Fantastic for multi-car families and for visitors.



We are working through the year-end, so please phone me anytime to view this home OR ANY OTHER BARFOOT & THOMPSON PROPERTY.

Merry Christmas and best wishes for a Fantastic 2023

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Richard & Marianne Pearce & Cleo Zhang 027 535 7535 021 880 998





Jess the cockatoo was only ten weeks old when we picked her up from a private breeder many years ago (about thirty in fact). She was being hand fed a sticky porridge like mixture and not having had a cockatoo before, we found her size slightly intimidating. However Jess is a gentle soul and we soon adjusted to her size.

Jess's aviary was at that time in the car park area and she took a huge interest in our comings and goings. In the mornings she would screech many timesget in the car kids...as I got in and waited impatiently for our three (slow) children. This screech was a constant reminder of my rather ghastly 'morning school run' behaviour for years after the school run had in fact finished.

We lived up high on a ridge on a large bush section at that time and I just can't recall exactly how this happened, but one day Jess got out of her aviary. I spotted her sitting rather excitedly on the roof and before I could do anything about it, she launched into the air and flew somewhat clumsily off down our very steep drive only to disappear into the bush. Before I could pursue her I heard her yelling out in the distance...Hana...repeatedly (our daughter's name). The children and I followed the 'Hana calls' until we found Jess up a very tall tree. She was swaying in the breeze and looked considerably less excited now. However, there was no way she was leaving the branch despite all our coaxing.

Eventually we had to call the local volunteer fire brigade. We were sitting under the tree keeping a somewhat traumatised, swaying, silent Jess company, when we heard a siren getting louder and louder. I remember thinking this was all going to be somewhat embarrassing. Sure enough, the smirks on the firemen's faces said it all. This was going to be an entertaining event for them!!

A young, enthusiastic fireman climbed steadily up the ladder to Jess. He reached out his arm but Jess wasn't having a bar of it and she launched off again into the bush and we all dashed off after her, including the young fireman. She had luckily landed in long grass and one of the children put her on their arm and after thanking all the bemused firemen, we trooped

back up our drive to the aviary. Jess appeared to be somewhat relieved to be back to security and apart from being oddly quiet for a day or two, seemed none the worse for her drama.

We now live on a lifestyle block and Jess has forgotten the Hana bit. However instead she has taken to yelling at the dogs to be quiet and greeting friends and family ever so pleasantly as they come up the path. Most of us feel somewhat compelled to reply as it simply seems the courteous thing to do.

At present she is busy tearing up old logs and arranging the pieces into some sort of order by endlessly digging. Oh well...it keeps her entertained for hours and hours, and some of the other birds too I've noted.





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Natural in Nature family, children and animal Portraits Business Portraits and Functions















Contact:
Sherelee Clarke
021 0290 6460
sherelee.newjourney@gmail.com



Horoscopes for December/ **January**

Jane Strange



Aquarius: The next couple of months is a resting time for you. Perhaps your year has been busy and full of change. Take time to simply be. Ponder what is coming up next in your life. Plan ahead quietly and enjoy the time of here and now.



Pisces: There is a new doorway/opportunity opening up for you. Are you going to take it? It's really up to you. This is a decision only you can make. Are you ready to be authentically who you need to be.



Aries: You are clever enough and strong enough to take on anything that is coming your way? Keep your head up and face things in front of you. You will be surprised where you end up.



Taurus: Letting things go and moving forward is your best option here. This is not for the faint-hearted. You need to have faith in who you are. As one chapter closes, another begins.



Gemini: Things will never be the same again. Allow change in and grow from all experiences. There is no judgement needed here. All have their own opinions and rightly so. Follow your own desires and all will be well.



Cancer: The light has a habit of burning things away that are not needed. Let things falls away, like a cleansing in your life, there is a new pathway that spirit are guiding you towards. Get ready for the light to shine.



Leo: Study is around you at this time. Do you need to learn a new skill? You will be better at learning something new, more than you think. Don't be afraid of the not knowing. We all have to start somewhere.



Virgo: Being out in nature, whether by the seaside or in the forest, is beneficial to your energy over the next couple of months. Time to rebuild your energy stores. Body, mind and soul are in need of a recharge.



Libra: Are you moving or going away on holiday? There is something new you are going to see and it will inspire you to do things a little differently in your future. Step forward with positive expectations.



Scorpio: If you are in need of a helping hand, don't forget to ask those around you who care. There are people around to always help, who enjoy helping. One day you will return the favour. So don't be shy in asking.



Sagittarius: Love is on its way. Whether it is new love, or the deepening of an existing relationship. You are very attractive at this time. Someone wants to share their feelings with you.



Capricorn: Things are changing. You are changing. There will come a time when you do not want things to stay the same. This will bring a balance in your life that was missing before. So embrace change.

Have you enjoyed my horoscopes this year?

I am giving away a free half an hour videoreading to one lucky person.

Simply send an email, giving full name and area of life you want me to look at, tell me what you have liked most about this years' horoscope and be in the draw to win!

Jane: wwhealthshop@gamil.com

Offer closes 19 January and winner drawn on 20 January.



Intuitively written horoscopes by Jane Strange. To book your own personal reading today -Phone 0210326425 or visit her website wiseteapot.co.nz or FB Wise readings





Breakfast popsicles

Popsicles for breakfast? All that's in these frozen beauties is yogurt and fruit – that's it!!

INGREDIENTS:

Low fat vanilla yoghurt Fruit, thinly sliced (kiwi, strawberries, blueberries)

DIRECTIONS:

Add a little yogurt to mould, slide fruit slices down the sides if you want them to show and look pretty. Add more yogurt and then more fruit until mould is full

Note: You can also chop your fruit small and combine it with the yoghurt, then pour into moulds and freeze (works better with small, narrow moulds)

Unmould and serve with granola if desired *Recipe courtesy of Caramel Potatoes*

Silly summer jokes for kidz

1. What is brown, hairy and wears sunglasses? A coconut on vacation.

2. Why does a seagull fly over the sea?Because if it flew over the bay, it would be a baygull.

3. What kind of water cannot freeze?

4. What kind of tree fits in your hand? A palm tree!

5. What did the little corn say to the mama corn? Where is pop corn?

6. What animal is always at a baseball game?A bat

7. How do we know that the ocean is friendly? It waves!

8. What do ghosts like to eat in the summer? I Scream.

9. Where do sheep go on vacation? The Baaa-hamas.

10. And where do sharks go on vacation? Finland!

11. What part of the fish weighs the most? The scales.

12. Why did the robot go on vacation? He needed to recharge his batteries.

13. What did the reporter say to the ice cream? "What's the scoop?" https://tinybeans.com/summer-jokes-for-kids

BY BEING YOURSELF,
YOU PUT SOMETHING
WONDERFUL IN THE
WORLD THAT WAS NOT
THERE BEFORE.
-EDWIN ELLIOT-















With over 100 years of experience helping people to protect their loved ones and their financial future, locally based SHARETakapuna team would welcome the opportunity to review your current plans and confirm whether they are appropriate to your current situation.

Why not call us today for an obligation-free assessment or advice on any of the following -

• Insurance:	Life Cover, Trauma, TPD, Income Protection
• Medical:	Hospital, Specialists & Tests, GP Visits, Dental & Optical
• ACC:	Review of cover & levies
• Investments:	Unit Trusts, Managed Funds, KiwiSaver
• Mortgages:	Access to bank & non-bank options

*We also manage from individual and family to business related insurance (Shareholder & KeyPerson protection), Group insurance and Group medical schemes / Employee benefit schemes.



Mark Armstrong



Neil Clarke



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Vanya Southan



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