



# New journey

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free!

**The magazine that inspires!**



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Sherelee Clarke

issue.

We have a new contributor, Dani, who will be sharing her insights with all you sign watchers. She pulls no punches and hopefully she tells you what you're needing to hear. Please have a look at her page and it may resonate with you.

A read to give you goosebumps is penned by Gaynor titled 'Coincidence, Synchronicity and Serendipity: How to Recognise and Respond to the Universe's Messages.' Does the Universe give us signs? How should we respond?

Eve Hemming lets us know what it's like being a tourist in her own country, back in South Africa where she was born. Her and her hubby, Ant, moved back to South Africa after 13 years of living in New Zealand and they're loving it. Hats off to you both.

Bernie Mitchell is back and this time she's showing us how to make preservatives using basic veggies. I'm hoping you'll try making them and, I'm thinking, this is an idea for Christmas presents too. I know I'm early but the early bird, and all that.

My heartfelt thanks to all the advertisers and contributors who support me in publishing this amazing magazine every issue. And to you, readers ... enjoy!

Regards,

Sherelee

## From the Publisher

Kia Ora, New Journey friends,

I'm enjoying the beautiful sunshine while writing this at my housesitting gig which I do every few months. It's quiet and peaceful with the alpacas frolicking in the paddock out front.

This is another humdinger of an issue – but then again, I say that every issue, don't I? Well, it's the truth.

Art, a book, solutions to life, property info, a road trip, and recipes are just a few interesting reads you will find in this

## Remedies and penalties are costing employers dearly – beware failing into that trap!

Photo: wallpapercrafter.com



Eska Hartdegen

Employment law Barrister, Eska Hartdegen, reports on an Employment case of interest to both Employers and Employees

Ms Gang was employed by KNCC, a construction company, as an Assistant to the Sales Manager and Office Manager. After resigning and leaving the company she lodged a claim in the Authority for constructive dismissal, for unjustifiable disadvantage as a result of bullying and harassment and she sought penalties for KNCC failing to provide her with a healthy and safe workplace. Ms Gang also sought penalties against Mr Jang and Mr Huh, a Director, whom she claimed had aided and abetted KNCC to breach its duty to her, and against the company for failing to keep accurate employment records for her.

In her evidence Ms Gang complained about the conduct of Mr Jang. The first incident was on 18 November 2020 when he said to her in the lift that “she would be more sexually appealing if she wore more sexy outfits. She could then be in the KNCC showroom attracting customers and being: ‘a honeytrap’”.

Further incidents were that he “would stand very close to her when she was seated at her desk; banging her chair deliberately when she was seated and, on one occasion, telling her it looked like she had a cold body and would be unable to have children”. On another occasion when they were again alone in the lift, “he asked if she were not afraid that he would rape her”.

Although Ms Gang raised these issues with Mr Kim, another Director and with the Service Manager, she was told only “to be more careful around Mr Jang because he had a reputation for these sorts of actions”. No steps were taken to address these matters.

In March 2021 Mr Jang started calling Ms Gang offensive names and accused her of swearing. Also, while Ms Gang was seated “Mr Jang punched her on her shoulder” and in April 2021, he “approached her outside the company premises, touching her elbow. This made her feel very intimidated”.

On 15 April 2021 Ms Gang resigned on four weeks' notice documenting only that the resignation was for “Personal reasons” and saying that “it was regarded as taboo in Korean culture for employees to raise issues with the employer”. She also worried that documenting issues she had raised verbally may “adversely affect the chances of her getting another job with a Korean company”.

On 16 April, Mr Huh told her that “she should sue Mr Jang personally but still forgive him and give him some latitude”. This she found “to be an unacceptable response”. After Ms Gang was given a complaint email and letter by Mr Kim of another employee who had resigned in May 2020 for similar reasons, she wrote a 6-page “Resignation Report” itemising the incidents and submitted this to the company.

On 13 May 2021, Ms Gang was told that as Mr Huh had not given confirmation of her resignation “which was a necessary step”, she had to submit another resignation in order to leave. She remained at the company to finish a project, submitting a second resignation on 24 May, and working till 21 June.

The Authority member found that “KNCC had been aware of Ms Gang's concerns about Mr Jang from her comments to the management team, and the Resignation Report which set out her concerns in detail. It took no action to address them, and I find that in those circumstances her resignation was a foreseeable consequence of its total failure to act”. As to a breach of duty to provide a safe a healthy working environment to Ms Gang, the Member decided that KNCC had “failed to act as a fair and reasonable employer could act in the circumstances”, and that her resignation “was a foreseeable consequence”. Thus, Ms Gang had been constructively dismissed.

The Member further held that both aspects required by s103(1)(b) of the ER Act 2002, being an unjustifiable action by the employer and that the actions affected the employee's terms and conditions of employment to their disadvantage, had been satisfied. KNCC's failure “to provide Ms Gang with a healthy and safe workplace resulted in her terms and conditions of employment being affected to her disadvantage”.

The Member awarded Ms Gang \$15,153.00 for lost wages, \$28,000 compensation, a penalty of \$14,000 against KNCC and a penalty of \$4,000 against Mr Huh, with a further penalty of \$2,000 against KNCC for failing to keep proper records.

Seek legal advice to ensure fairness and compliance with the law.

*The writer is indebted to the NZ Government website of reported cases from which this article quotes.*



**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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Photo: Sherelee Clarke



**'NEW JOURNEY'** aptly describes the vision for a magazine intended to inspire us out of our comfort zones; appeal to our sense of fun and adventure; motivate us into exploring new destinations; tempt and tickle our taste buds into trying new culinary delights; and invite us to discover ways to get our hearts pumping and our souls singing.

The magazine will focus on new experiences, new beginnings, new ideas, new skills and new activities on this journey we call life. We aim to include content that will inspire us to find new ways to learn and grow and become better versions of ourselves, while moving forward into a new direction. Please join us on this journey of new discovery.



# How to Prepare for an IRD Residential Property Audit in New Zealand

## Tips you don't want to miss!



There are a few things to keep in mind if you are a New Zealand taxpayer preparing for an IRD residential property tax audit:

1. Understand the different types of property tax audits the IRD has jurisdiction over;
2. Know what documents you must provide to the auditor; and
3. Follow your accountant's advice on dealing with questions that could arise from the audit.

### What Triggers an Audit?

Any evidence of inconsistencies in tax and financial affairs may trigger an IRD audit, hence the reason to work with a tax advisor from the outset of the investigation.

Having worked with clients and the IRD for several years, I've seen many investors invite an audit (and investigation) by simply being ignorant about the process itself and the triggers officials look out for in tax returns.

While the chances of an audit are slim, there are several ways for your return to be flagged, triggering an IRD risk review. Red flags can include things like:

- Excessive write-offs compared with income;
- Round numbers for claims or income.
- High repairs and maintenance claims;
- Variable or low rentals;
- Distributions to minors and low-income earners;
- Distributions to beneficiaries of a trust;
- -Frequent buying and selling of property; and
- increased interest claims and more.

While there is typically a statute of limitations for an IRD audit, there's no time limit on how long the agency can pursue fraud or non-filers. There is usually a legitimate reason for the investigation even if it is not disclosed to you.

### What is the Audit Process?

An audit of IRD residential property tax will involve several activities, including but not limited to:

- Checking whether there are any inconsistencies with legislation
- Checking for irregularities in bookkeeping and accounting
- Checking for compliance with rules and regulations
- -Checking for potential negligence on the part of owners or occupiers
- -Checking for potential breaches of contract with tenants
- Checking for potential tax evasion, missing income or inappropriate claims
- Reviewing documentation to support claims.

### How to Prepare for IRD Residential Property IRD Audits.

It is important to engage an experienced residential property accountant to ensure that all aspects of your return are well-prepared. This will

include but is not limited to:

- The scope and risk of an audit
- Review of your tax return to provide supporting documentation; and
- Prepare a response to IRD queries or voluntary disclosure if necessary.

Management of the scope and risk of an audit is key, as incidents can happen at any time that could impact your investment and personal assets. By actively managing this risk, you give yourself the best chance to pass an audit without incurring excessive cost/loss. Consider the following steps, and when preparing supporting documentation, collate information from previous years; this could save time later.

- Understand what the IRD is looking for;
- Considering making a voluntary disclosure;
- Understanding what the audit process will involve;
- Make sure you have all the information required for an audit; and
- Preparing for any potential surprises that may occur during the audit process.

### Understanding the Scope of the Audit

The scope of the audit usually reflects particular areas of concern for the IRD. Having knowledge and a good understanding of these areas will help you prepare your responses and fulfil IRD's document requests.

Ultimately, however, understanding and performing your tax obligations are the best insurance you have against an IRD audit.

### Tips to Avoid an Audit

It is always best to avoid the stress and expense of an audit. Here are my tips:

- 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; and
- Check with your accountant when buying and selling, claiming for expense or refinancing.

### Key risk areas.

The key risk areas are outlined below with accompanying IRD guidance documents:

- **Brightline Test**  
[https://ird.govt.nz/propertytax?gclid=Cj0KQCiAveebBhD\\_ARIsAFaAvrGtBKrDSl0uGHAz4K8PC9YH25NnPV1hIOg-s565bPItqOTIMXMT0YgaAtZQEALW\\_wcB](https://ird.govt.nz/propertytax?gclid=Cj0KQCiAveebBhD_ARIsAFaAvrGtBKrDSl0uGHAz4K8PC9YH25NnPV1hIOg-s565bPItqOTIMXMT0YgaAtZQEALW_wcB)
- **Residential property deductions**  
[https://www.ird.govt.nz/property/renting-out-residential-](https://www.ird.govt.nz/property/renting-out-residential-property/residential-rental-property-deductions)

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

### • 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>

### Conclusion

*The IRD has been employing some aggressive tactics lately, and it is not showing any signs of slowing down or reversing course.*

*Typically, the IRD will send correspondence notifying the taxpayer of a risk review where they explore limited areas of concern. To minimise the risk of escalation to a full audit, make sure you respond to all the queries promptly.*

*Your accountant will generally have a good working relationship with the IRD and can respond promptly with your assistance by providing full and adequate disclosures with relevant supporting documentation on all of the areas reviewed. Their understanding of the tax law is critical in responding to the queries and providing guidance on whether a voluntary disclosure should be made. Voluntary disclosures trigger a statutory obligation on the IRD to reduce penalties that would otherwise apply if subsequent investigations uncover a tax default. 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. Talk to us if you find yourself in the audit space or have identified an error in your tax affairs that you want to rectify. 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 save you thousands, not to mention the stress and disruption of your personal life.*

**Should the IRD come calling, the sooner you contact JMVChartered Accountants, the better. You can contact Nicolette van Emmenes DDI (09)399-2481 or email [nicoletteve@jmv.co.nz](mailto:nicoletteve@jmv.co.nz). We will discuss your affairs in the strictest confidence and work with you to find the best solution..**



# Sarah-Jane's art: this is me!



Sarah-Jane

I have travelled extensively and loved it. I've been to Germany, Italy, Paris, Indonesia, Singapore, China, The Philippines, Tahiti, Rarotonga, Ireland, South America, and England.

I lived in Hong Kong for two years and in

London for a year, affording me the opportunity to regularly visit the galleries of Europe, Asia, and The Pacific. While living in Hong Kong I took Foundation Art at the Hong Kong University where I worked mainly in watercolour.

However, when I came back to New Zealand, I saw the country in a fresh new light. Auckland is my home now and I want to portray the drama of Auckland's harbour landscape with strong definitive forms and interesting perspective. This is how I interpret our harbour and sweeping views, often colourful or moody.

A lot of my work is painted outdoors or sometimes I duck into a sheltered spot. And sometimes when I'm driven to my destinations

I start painting or drawing directly onto paper, building up shapes and forms, and documenting what I see. Finally, I use photographic reference to finish my renditions in my studio.

I have been painting for the last twenty years and I first started drawing when I was a child. I learnt about watercolour from an artist called Jilda Gordon after life-saving surgery at seventeen. Painting gave me something to live for.

I sometimes feel I am influenced by Japanese and Chinese art in that I try to capture a unique perspective. Most recently I have looked for interesting vantage areas to create sweeping drawings and paintings of Auckland Harbour and environs. I love the beautiful boats in all their shapes and sizes and the patterns they create in the water.

I have been in group exhibitions in the past as well as solo shows. I have also illustrated a family book on living in Hong Kong. Currently I am a practicing artist while continuing to teach online part-time.

If you're wanting to contact me with regards to purchasing a painting or joining my online course, please email me at [sarahsmakeup2@gmail.com](mailto:sarahsmakeup2@gmail.com).



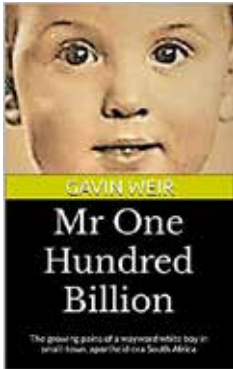


# Mr One Hundred Billion:

## The growing pains of a wayward white boy in small-town, apartheid-era South Africa

This is the true-life story of the 100,000,000,000th human to walk this earth. Where did he grow up? Benoni, South Africa. When? At the height of the apartheid years.

How did he survive his chequered but never dull childhood - poisonous snakes, deep mine shafts, fierce veld fires (most, admittedly, set by him), the psycho-kids he befriended, the many schoolteachers eager to beat him to death (one armed with a concrete-filled shoe), the teenage smoking and drinking and shoplifting and vandalism, the scary agent who later tried to sign him up as a government spy when he started university ... how did he emerge as a responsible, law-abiding adult, a senior sub-editor on The



Times in London, after all of that?

The details are here. This is his memoir. It's the truth and nothing but the truth, but he admits it's not the whole truth, because he doesn't want to get sued by a few of the kids he grew up with who, like him, have somehow emerged as responsible, law-abiding adults and would rather the world didn't find out about their troubled beginnings.

The book is available on Amazon in e-book or paperback.



Gavin Weir

## About me, Gavin Weir

My family emigrated to South Africa when I was two years old, settling in Benoni, near Johannesburg, and I was always just a little envious of a few of my childhood friends who were surrounded by hundreds of relatives; cousins, aunts, uncles, granddads, and grannies; big happy families that always seemed to be living life to the full.

Both my grandfathers died young, before I was born, and I met one of my grandmothers just a couple times when I was a boy, when she visited us from Scotland. For me, family meant just my parents, my brother, and my sister ... and we weren't close. Not at all.

None of that bothered me especially, but when my own son was born, I began to realise just how little I knew about the generations of Weirs that had come before me. I signed up to one of those online ancestry sites that allow you to trace your family line, and I followed mine back to the early 1800s and found out quite a few interesting facts (one of which was that I was one eighth Irish!) ... but of course, that's just a list of names and places. There's nothing about who those people were; their dreams and ambitions, their hopes and fears, their triumphs and successes, their failures and tragedies.

I was thinking about that when I sat down to write Mr One Hundred Billion last year. I'd grown up in South Africa in the Sixties and Seventies, but I didn't want to try to offer any kind of analysis on the origins of apartheid nor its demise; I didn't want to glorify it or condemn it or justify it or denounce it. I'm no political analyst. I don't have the brainpower for that and, to be honest, I just don't have the interest.

I just wanted to tell a true-life tale about a wayward boy growing up in a unique time and place, so that, if my son ever gets off his arse and

out from behind the computer in his bedroom, and heads on down to London and starts spraying his seed around, and finally produces a few grandchildren for me and my wife ... well, maybe one day those grandchildren, and their children after them, will know a bit more about the life journey of at least one of their ancestors.

As it turns out, the book has sold many, many more copies than I ever expected it would, and that's been a big surprise and a very welcome one. But even if it didn't; even if it sold just the one or two dozen copies, I thought it would, it would have been well worth my time, because I actually had a lot of fun writing it; remembering all those childhood highs and lows, the names and faces of my old school friends and schoolteachers, the countless twists and turns my life path took me along.

It's something I now recommend to anyone who'll listen; put your own story down on paper and self-publish it on Amazon. It's a relatively easy process and it doesn't cost a penny, and it's a very rewarding feeling to hold that paperback in your hands when it finally drops through the post box.

Most of all, though, you'll be leaving behind something priceless for future generations - and I think most of us want that.

# Happiness is also an achievement

By Dr Tash Reddy.

So often I sit around with people and strangely, despite the numerous topics they can discuss, it seems to centre around whose child is more successful. It almost seems like a competition but one thing I never ever hear is people asking if their children are happy, content or of their wellbeing.



Dr Tash Reddy

I live in a higher income suburb - there's my taunt - ha ha - and I'm surrounded by these so called extremely successful children. The picture their parents paint is accurate.

They have big houses, expensive cars, children in private schools and look like the perfect family. So perfect, in fact, that everyone wants their perfect little lives.

What I know though, for the absolute truth as I'm one of them, is that being happy, and content is far from their achievements. Instead, they are riddled with stress, loneliness, frustration, illness, depression, and anxiety. And the need to keep that success on the surface and in public is kept up.

There's so much window dressing in their attempt to keep the illusion, they can't even see the windows anymore.

Then I had a life changing experience which I'm hoping to one day implement into my own life as soon as I possibly can.

My family doctor, who I've been seeing for many years, lives and works in a low-income area. After feeling sick for a while, I'd finally made an appointment for early one morning and made the drive to the suburb that people "like us" run from.

After I was done, I sat in my car, windows up, having a snack when a man in his fifties approached me. He seemed decent enough and there were lots of people around, so I wasn't nearly as nervous as I normally would've been. He picked up a medium sized plastic bag filled to the brim with 'stuff' to show me that he was selling something.

I opened my window a fraction, and he asked me if I would be interested in buying socks, vests, tights, and underwear and then he put his hand to his mouth and laughed, feeling embarrassed.

He told me his name and to communicate with him I fully opened my window, and we began chatting about life. He told me he lives in one room in an outbuilding and that his wife had passed on.

He said that he has two sons who are both married but he never saw them as they were embarrassed by their father selling underwear in a public place.

He softly admitted that they think he's a burden, and as they have their own families to take care of, they are unable to do anything for him.

He said: "It's okay, as long as I have God and my health, I can live without

any other needs."

Something about him touched me so I asked to see what he had. He showed me the socks, vests, and leggings and eventually he pulled out the underwear that he sold. They were gorgeous and were a whole lot more beautiful than the ones I had. They were lacy, silky, and comfortable to the touch.

I asked him how much for each and he said they are R3.00 each (that would be about 30c in New Zealand).

I was stunned as I would have paid about R300.00 (about NZ\$30) where I lived for that.

I asked him to give me the entire packet and he looked at me in surprise and said he would discount them by a further rand on each item.

I declined the discount and paid him his full price and put them all in my car.

He had tears in his eyes as he thanked me. He said he could now go and buy something to eat, make a good supper, pray, and go to bed.

I asked him if he was happy in life. He said, "Yes, my girl. I wake up early every morning, spend some time in pray, bath, get dressed, collect my stock and walk around talking to people while I sell my stock. I talk to everyone at the centre, and it stops me from feeling alone.

I normally sell my stock by 4pm every day and I go home, bath, pray, cook, eat, and go to bed. What more can I ask for? I don't need anything else.

I'm happy. And see today I met an angel because now I can take a day off."

My eyes brimmed with tears when I think how we kill ourselves every day to have the financial success. But what about the rest; Where does it get us?

Are we content? Are our children happy?

I sometimes don't even have time to spend in deep prayer or be with my kids.

What are we killing ourselves for? What would we take away with us anyway.

I'm not saying it's not good to be successful but if it robs us of being content, happy, and fulfilled, is it worth it.

Absolutely not! There has got to be a balance in life and I'm afraid some of us just haven't got that concept yet.

Driving home I thought of him and how I wished I could have the contentment he had in his heart, but I had tons of work still to do and started stressing all over again.

Life ?!?!?!

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# A tourist in my own country

By Eve Hemming



Kalk Bay

Moving back to South Africa in 2021 (in our 70s,) after 13 years in NZ, has been a far easier adaptation than I could ever have imagined; the familiarity of the various cultures, the languages, the climate - all embraced under the wide African sky! Never mind the fact that we moved to a part of the country that we were totally unfamiliar with, having previously lived most of our lives in the Natal Midlands.

We recently went on a memorable road trip from our current home in Jeffreys Bay, Eastern Cape (where our younger son and family live), to Cape Town, via Prince Albert and return trip via Oudtshoorn.

It was an invigorating road trip through diverse countryside, from the vast arid scrub bush Karoo-scapes to the verdant winelands, nestled against blue craggy mountain ranges. We drove along winding roads that cut into some magnificent geological rock faces and past many farmlands with rows of orchards. We were constantly reminded of the vastness of the country and the amazing contrasts.

We'd never been to Prince Albert before and looked forward to it with the excitement of youth. We spent an enchanting weekend in the town, with our older son and daughter-in-law, exploring art galleries, antique shops, quaint walkways, and restaurants aplenty. Prince Albert is a quaint, arty town nestled in the dry Karoo, with characterful preserved old buildings, a church with its prominent steeple and a few windmills. It's like being in a living museum. The highlight was a delicious meal at "The Rude Chef". She was, in fact, a charming Dutch hostess, who spoilt our fur baby with some Karoo lamb burger nibbles!

Arriving in Cape Town, after some twenty years, brought excitement and a plethora of memories about past trips - some way back to when our kids were teens. Our greedy eyes drank in the familiar, as though we were gulping in mouthfuls of air.

We stayed in the Fish Hoek area and decided that our two days would be best spent in the vicinity, which included the majestic drive along Chapman's Peak, a visit to Hout Bay Harbour, the seals at Boulder Beach and Kalk Bay and Simonstown haunts from yesteryear, which

included curio shops, Cape to Cuba, Kalkies, Brass Bell and Bertha's. And of course, the dog statue in Simonstown, where we bought a set of wooden beautifully hand-crafted salad servers from a Zimbabwean stall holder.

We watched Rastafarians selling dried skins and plants on the street corner, pavement artists juggling colourful neon balloons, musicians entertaining passers-by in subways, seals diving for scraps next to fishing boats, canoeists, cyclists and dog walkers; A busy throng of life in this place that excites all the senses - the distinct tangy smells of the ocean, the scrumptious flavours of seafood smothered in a garlic creamy sauce, the squawking seagulls, traffic humming along, a train going by and a ship's horn.

It was a blissfully dizzy time, with the highlight being the safe arrival of our Auckland family - our daughter, son-in-law, and young adult grandkids. They had an epic time in the Mother City, which included the cable car ride up Table Mountain and a visit to the Waterfront.

In the Oudtshoorn area, on the return trip, our NZ grandson, Dylan, had the thrill of going in an underwater cage surrounded by crocodiles. He bought the T shirt with the inscription "You can't scream under water"! Emma, our NZ granddaughter got to pet the cheetah cubs!

Back in Jeffreys Bay, our Auckland family had an amazing time with family visits to the scenic Storms River mouth, the Cape Saint Francis lighthouse, Addo Elephant Park, and many other wonderful sorties in the area.

The farewells at the airport in Port Elizabeth were hard. But there is always a next time...

There's nothing quite like being a tourist in one's own old country!

**Freelance Columnist  
Jeffreys Bay**



All 15 of us



Cape St Francis lighthouse



Addo Elephant Park



Gorgeous old buildings in Prince Albert



Paddywag with the famous Dog in Simonstown



Sunset farewell over Kabeljous Nature Reserve

## Diverse, skilled, social justice champions

**Do you know the Citizens Advice Bureau? Like really?**

Hundreds of thousands of people around Aotearoa New Zealand know the Citizens Advice Bureau (CAB). They know it well, because they have been helped by this long-standing, respected organisation that provides core social infrastructure and improved access to justice in communities around the motu. They know they can come to the CAB, no matter their circumstances or question and they will be responded to with care and kindness by our diverse team of CAB volunteers. Volunteers who are trained and skilled in listening, unpacking issues, and empowering people with options for moving forward.

For those who maybe don't know us so well. Let us introduce you to our service and some of our amazing people.

**The power and mana of the CAB service**

Citizens Advice Bureau was started in New Zealand over 52 years ago by social workers, lawyers and activists who recognised that justice was not equally accessible to everyone. These people understood the importance of empowering communities with knowledge and understanding of their rights and responsibilities and that access to justice should not be restricted to society's elite. It could and should be made available to all people through a model of civic participation and service - the CAB service.

This passion for social justice and service to communities continues to motivate over 2,000 people who volunteer for CABs around the motu today.

**The diversity of our CAB people**

Across our organisation we are diverse in gender, age, ethnicity, culture, religion, work experience, and even cardigan preferences.

Our volunteers include tertiary students who value the opportunity for real-world learning, migrants who have been helped and want to give back, and Māori and Pasifika volunteers who know the disadvantage experienced in their communities and want a fair deal for people who regularly miss out. We have amazing volunteers who work in professional careers and then also commit time to the CAB because it keeps them grounded. We benefit from the insights of our rainbow community volunteers, disabled volunteers, and volunteers at different ages and stages of life, all who bring empathy and aroha to their mahi.

**Mana wahine**

People tend to think of CAB volunteers as invariably being women. It is true that there are plenty of women in our midst - the community and voluntary sector is brimming with amazing wahine. All of the women who contribute to their communities through the CAB are dedicated to their mahi and bring skills, expertise and empathy.

**Celebrating culture and language**

We celebrated diversity and multiculturalism in the Citizens Advice Bureau during this year's CAB Awareness Week. This included highlighting that we have over a hundred multilingual volunteers who are available to provide language support so people can access the CAB service in their own language.

**Contact the Citizens Advice Bureau for more info. The CAB provides free, confidential, independent information and advice to anyone. Not sure? Ask us. [www.cab.org.nz](http://www.cab.org.nz) | 0800 367 222**



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Brenda Wille

# It's the little things...

By Brenda Wille

While out for dinner with friends recently, the conversation took an unusually deep dive into how things really were for each of us. As we shared snapshots of our lives, I was intrigued to hear one of the mates reel off a list of the things he'd done to get through a period of heightened anxiety. It got me thinking about how we so often underestimate the power of little things - done consistently - to make significant changes in life.

I decided his tips would be a great theme for this issue's article – they were simple, accessible and most importantly, they'd been road-tested and found to be useful and relevant by someone not in the counselling or coaching community. I've added a few of my own tried-and-tested tips too and I hope this list of anti-anxiety antidotes will help if you're finding it harder than usual to navigate life's challenges.

Let's start with a definition – what exactly is anxiety and how you know you're experiencing it?

According to Mind UK:

*"Anxiety is what we feel when we are worried, tense or afraid – particularly about things that are about to happen, or which we think could happen in the future. Anxiety is a natural human response when we feel that we are under threat. It can be experienced through our thoughts, feelings and physical sensations."*

Our experiences of anxiety are likely to be as unique as we are – although there's no one-size-fits-all solution to managing anxiety, research shows that the more tools we have in our toolkit, the more likely we'll be able to combat anxiety in varied circumstances.

The best way to build your own anti-anxiety toolbox is to try a few of the tools below and see which are a good fit for your situation and experience. Once you've identified those that feel useful, remember that they may not

have the same effect every time you use them (unfortunately!). Explore and experiment with an attitude of curiosity as you learn what works for you.

Let's dive in:

## • Sleep Better

Good sleep is an essential foundation for any journey of recovery. It's worth putting effort into ways to improve the quality and quantity of your sleep as a well-rested mind and body are much better equipped to handle anxiety.

## • Take (Moving) Brain Breaks

Good sleep doesn't just happen at night – counter-intuitive as it might seem, regular brain breaks during the day are not only good for your focus in the moment, they also help to create better sleep patterns at night. Get up, get outside, bounce on a ball, do some star jumps... the options are endless but the important thing is to find ways to rest your brain regularly during the day, especially if you spend a lot of time using a screen.

Award yourself bonus points for brain breaks that involve movement – the endorphins that are released even with short bursts of activity can give your anti-anxiety efforts some extra-oomph.

## • Fuel Up

No doubt you've heard it all before, but quality fuel for your body will help reduce your anxiety levels too. Little changes, implemented consistently over time, can make a big difference.

If you're not sure where to start, try reducing or eliminating caffeine, sugar and alcohol and see how your system responds.

## • Stay Connected

We humans are social creatures, designed to share the ups and downs of life in community with others. While our Western culture may seem to value independence and autonomy, ancient wisdom traditions are pretty clear that good, solid connections with people (and/or animals) that matter to us help to shape good physical and mental wellbeing.

## • Laugh It Off

Funny cat videos on YouTube? Dr Bean on repeat? Laughter yoga sessions? Whatever it takes, laughter really is powerful medicine. It's contagious, delightful and good for the soul so whatever it is that tickles your funny bone, make sure to give yourself regular opportunities to laugh out loud.

*I hope these simple ideas help but if things continue to feel challenging, please reach out for professional support. For many, the support and guidance of a coach, counsellor or therapist can be invaluable in reducing the impact anxiety is having. A few personal sessions may help to give your recovery journey the kickstart it needs. If you'd like to explore how little things could have a big impact on your anxiety levels, book a free Discovery Call with me at [brenda@bluechairwisdom.com](mailto:brenda@bluechairwisdom.com) or 0212137377.*

# We will remember them

Photographs by Neil Clarke



# Positive vibes designs



Andrea Arcamone

By Andrea Arcamone

I learned my first crochet stitch about 13 years ago, after sending my son to a summer camp where, coincidentally, they taught him how to crochet too. I made a few baby blankets and a scrap blanket for practice but got bored quickly. I put my hook down for over 10 years.

At that time, I had a small bath product business making and selling soaps, bath bombs, candles, wax melts, body butters, etc, and wanted some handmade crocheted soap sacs to put them into for customers. After paying a friend from out of state to make 20 for me, I realised how simple they were to make, and I decided to figure it out on my own.

I searched YouTube to find a tutorial and was shocked and amazed at how many crocheting video tutorials were readily available to anyone who needed them, from beginners through to the highly qualified hooker.

I binged watched every kind of tutorial for three days, got my one hook and a skein of yarn and went to work. I decided to make slippers as I already had the soap sacs and became "hooked". I vowed to learn everything I possibly could which

would turn my little bath company into a clothing boutique with bath products in it. And that's exactly what I've done in just over 2 years.

My business consisted of me doing outdoor markets for close on 5 years and now, excitedly, in May I opened my first permanent, indoor location at 1943N Pinellas Ave, Tarpon Springs, Florida, in America.

My son still crochets as a hobby and it's something we'll always have in common, but for me it's my passion. I just hope that I never lose the ability to crochet as long as I live.

*If you're wanting to contact Andrea regarding her designs at Positive Vibes Boutique, her email address is [positivevibesboutique1@gmail.com](mailto:positivevibesboutique1@gmail.com).*



# ADHD and ADD

By Julianne Swanepoel



Julianne Swanepoel

ADHD and ADD - The skill of paying attention - or not? Something that is not easy for many children (and even some adults!).

## Let's talk about...

Attention Deficit Hyperactivity Disorder and Attention Deficit Disorder

So, when is it ADHD and when is it ADD (without hyperactivity)?

Children develop and mature at different rates, but generally speaking, by age 5-6 a child should be able to pay attention and stay focused on a task for at least 15 minutes.

A clinical diagnosis is usually needed, however, if a child is IMPULSIVE, INATTENTIVE or HYPERACTIVE (overly active) AND had these issues for more

than 6 months then there is a chance of an Attention Disorder.

## Impulsivity:

- Interrupting
- Cannot take turns.

## Inattention:

- Makes careless mistakes in work
- Cannot attend to tasks or activities
- Not 'listening' when spoken to directly
- Disorganised
- Forgetful
- Easily distracted
- Avoids tasks that need sustained mental effort
- Can't follow through instructions.

## Hyperactivity:

- Fidgets and squirms in seat
- Cannot stay seated for long
- Cannot play quietly
- Like an Energizer Bunny - on the go as if driven by a motor!
- Talks excessively.

While all the above do not necessarily only relate to a diagnosis of ADHD or ADD, there is definitely a strong chance the child needs some help!

*Message me - I can help!*  
**Julianne Swanepoel**  
**HDE Ed., Post Grad Special Ed., Tomatis L3 Consultant.**  
**Provider RMTi & IM**  
**PH: +64 2102424750   [www.learned.co.nz](http://www.learned.co.nz)**



# Coincidence, synchronicity and serendipity: How to recognise and respond to the universe's messages

By Gaynor Clarke



Gaynor Clarke

I am curious about the occurrence of coincidences, and wonder what this phenomenon might be telling us, if anything at all.

Does the Universe give us 'signs', similar to directional traffic signs which tell us when to stop, go, proceed with caution, slow down, enter at your own risk, danger ahead and so on. If we recognise the 'signs', how should we respond? Most times these 'signs' just seem.....well, meaningless and insignificant.

I had some (seemingly?) insignificant coincidences occur just this week. Firstly, my sister in Australia texted me an image of her ticket she had just purchased, to see a stand-up comedy show in Perth, and within the hour I received an unrelated call from a friend offloading two tickets to the same fully booked out show in Auckland, because they could no longer attend. What are the chances? Coincidence.

The following morning, another sister in South Africa, texted me a photograph she had taken of a tree, while idling in traffic that wasn't moving. She thought the tree looked like the shape of a dinosaur, T-Rex she said. I said I thought the tree looked like more like T. Rump if I turned it sideways, but that was just my opinion. That

same evening I saw a segment on the news about the Chelsea Gardens in the UK, and the image on the screen was of a tree, shaped like a dinosaur! The dinosaur comically had a pair of trousered human legs protruding from its mouth that looks suspiciously like T. Rump's golf trousers to me. Coincidence?

Rhonda Byrne, author of *The Secret*, said *"There are no accidents or coincidences in life - everything is synchronicity - because everything has a frequency. It's simply the physics of life and the universe in action."* If there is no such thing as a coincidence, what is this thing we call 'coincidence'?

A coincidence can be described as the occurrence of unplanned or unexpected events that seem to have some connection or meaning. For example, if you bump into an old friend at the supermarket who you haven't seen for 30 years, that is a coincidence. If you both happen to be dressed in the same clothes and shoes in the same colour, that is an even more remarkable coincidence.

The word coincidence comes from the Latin word *coincidere*, which means to *agree*, to *coincide*, however, not all coincidences are agreeable and can sometimes be tragic, ironic, or even sinister. For instance, if you witness a car accident and later find out that the victim was someone you knew; that is a tragic coincidence. Or if you have been buying a lottery ticket each week, year in-year out, always using the exact same numbers, and one week you fail to buy your ticket only to discover this was the exact week your numbers came in; that is an ironic coincidence. Or imagine a work colleague receives a shocking call that

their home has just been burgled resulting in them having to leave work immediately, then you leave work later that day and are shocked to discover that your car has been stolen; that is a sinister coincidence.

## Coincidence or Synchronicity?

Coincidences can be classified into different types according to their nature and frequency. One type is synchronicity, which is a meaningful coincidence that seems to reveal a hidden order or purpose in the universe.

Synchronicity is a phenomenon first introduced by the Swiss psychologist Carl Jung, who believed that synchronicity was a manifestation of the collective unconscious - a deeper layer of the human psyche that transcends the individual ego and connects us with a higher reality.

**"Synchronicity is an ever-present reality for those who have eyes to see."**

– Carl Jung

According to Jung, synchronicity occurs when an inner event (such as a thought, a dream, or an intuition) coincides with an outer event (such as a meeting, a phone call, a text, a conversation) in a way that is meaningful and relevant for the person experiencing it. For example, if you think of someone and then they call you, or if you dream of a person and then bump into them by chance the next day, that is synchronicity.

Jung argued that synchronicity is not a result of chance or coincidence, but rather a reflection of a hidden order or pattern in the universe. He also suggested that synchronicity can be seen as a form of guidance or communication from

the collective unconscious, which can help us understand ourselves and our destiny.

## Coincidence or Serendipity?

Another type of coincidence is a fortunate one that leads to a positive outcome or discovery, and is referred to as 'serendipity'.

The word serendipity was coined by the author Horace Walpole in 1754, and is based on an ancient Persian fairy tale called *'The Three Princes of Serendip'*.

**"Serendipity is the faculty of making fortunate discoveries by accident."**

– Horace Walpole

Serendipity is a phenomenon that describes the occurrence of finding valuable or delightful things by chance or making discoveries by accident, without looking for them or expecting them. For example, your grandfather lost a rare book many years ago and you stumble upon the exact book in a flea market, or you find a valuable piece of jewellery in a thrift store that is a replica of the one in the photograph you have of your great-great grandmother, or if you meet your soulmate on a random trip, these things are all serendipitous.

The phenomena of coincidence, synchronicity and serendipity holds a fascination for those who see these patterns as signs of divine intervention, fate, destiny, or karma; believing that a deeper meaning and purpose is being revealed about themselves, others or the future. Some see them as natural phenomena that can be explained by science, psychology, or statistics, while others may view these events

as random chance or probability - insignificant and irrelevant in the big scheme of things, with no inherent meaning or value, believing that it is only our perception or interpretation of the occurrence that gives it meaning.

**"Coincidences give you opportunities to look more deeply into your existence."**

– Doug Dillon

## Finding Meaning in Coincidences

Coincidence, synchronicity and serendipity can enrich our lives and reveal hidden patterns and meanings in the universe. They can also challenge our assumptions and expectations about reality and inter-connectedness. In today's world of continuous distractions, we may miss or ignore these phenomena, or dismiss them as irrelevant or insignificant. On the flipside, we may also become too attached to them, or seek them out as a way of escaping from our problems or responsibilities.

Should we take notice, what do these subtle patterns tell us and how should we respond?

## Do:

- Learn to balance coincidence, synchronicity and serendipity with reason, logic and evidence.
- Learn to use them as tools for inspiration, guidance and creativity, not as excuses for ignorance, denial or laziness.
- Learn to recognise the difference between meaningful and meaningless coincidences, between genuine and false synchronicities, between beneficial and harmful serendipities.
- Learn to appreciate the mystery and beauty of

coincidence, synchronicity and serendipity, but also the reality and responsibility of free will and action.

## Don't:

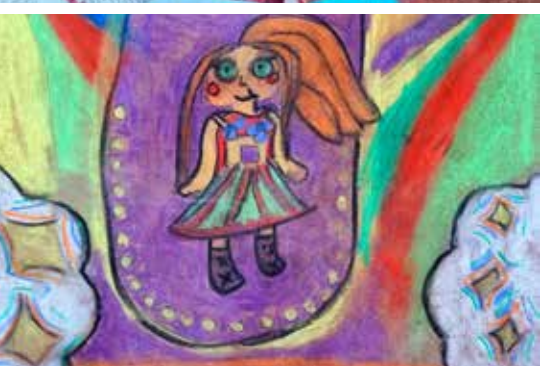
- Don't let coincidence, synchronicity and serendipity become your masters or your crutches.
- Don't let them dictate your actions or decisions, or make you dependent on them.
- Don't let them distract you from your goals or values, or make you complacent or arrogant.
- Don't let them blind you to the risks or consequences of your choices, or make you irresponsible or reckless.

## Be mindful, be curious, and be grateful.

- Be mindful of the present moment, and pay attention to what is happening around you and within you.
- Be curious about the events and people that cross your path, and explore their connections and implications.
- Be grateful for the opportunities and discoveries that arise from coincidence, synchronicity and serendipity, and acknowledge their source and purpose.

Lastly, what did I learn about the connection between dinosaur shaped trees and tickets to a stand-up comedy show? I learned that these two stories have two of my sisters in common, and that is what makes these seemingly insignificant experiences, deeply meaningful and inter-connected for me.





## Art classes for children

By Mart Leeuwner



My journey to appreciate and later study the Arts started when I was still a child. I grew up in the North West where I was studied Fine Arts at the Potchefstroom University for Higher Education in 1977 to 1980.

In 1983 I completed a National Diploma in Architecture whereafter I pursued a career at the State Department of Environmental Affairs. I was also employed as a graphic artist later.

In 1990 I embarked on a new career not related to the Arts, however I still participated in Art exhibitions regularly and was one of CANSAs preferred artists to exhibit with them. This afforded me the opportunity to participate in exhibitions at the Pretoria Art Museum, Unisa and a few other smaller galleries and private exhibitions in Pretoria where I exhibited alongside well-known SA Artists Judith Mason, Gordon Froud and Zuanda Badenhorst.

Mart Leeuwner

To me, Art in and of itself, embodies a special beauty, value, chance for true expression and an importance which is in addition to the love one forms with the creative process itself. My artwork is mostly very organic, colourful and expressive in nature. I also love printmaking and etching because of the surprise element that lies therein.

In 2018 I relocated to Jeffreys Bay where I intend to eventually retire. I am currently giving art Classes to children.

Most of us start drawing and painting and being creative at the age of 3. Some of us, me included, never wish to stop. One of the primary aims of my Art lessons is to allow children to feel free in what they create with no boundaries set.

My group art lessons encourage neural development, and problem-solving abilities, social skills, confidence, expressing themselves, becoming more organized, communicating better and it also enhances their fine motor-skills.

The therapeutic value that art offers is valuable, allowing children to process their worlds, and often to deal with scary emotions in a safe way and environment as it gives them critical sensory input. As a longtime observer of people enjoying this form of creativity, I can attest to how they experience art as fun and an activity to enjoy. My Art studio offers such an environment in which it is safe to experiment and create.

Art not only promotes creativity but also the ability to think outside the proverbial box, to string two or more unrelated ideas together in new ways. Children's brain synapses fire away especially when they draw from their imagination, like the great Classic Artists Chagall and Picasso amongst many more. It is an activity that can employ all the senses.

Children internalise and absorb an incredible amount of new information, and they need to process what they have learned in a safe, reflective way. I have experienced how Art is an equalizer, helping to create a common ground for children who know or do not know each other, sharing similar interests. My intention is to offer children the confidence and ability, through skill development to express themselves in multiple creative ways.

My final thought in leaving the reader and interested party here, is that all of us have a creative side and, whether young or old to consider this: The Mind's eye is the window to your imagination and the sky is the limit.



## From fearful to fear free

By Tammy Ockerse

According to DSM-IV Phobias are included in Anxiety Dis-orders, with common characteristic that causes particularly high or frequent anxiety. Phobias are distinguished in; a) Specific Phobias, when a person is exceedingly afraid of particular objects or situations, which do not pose a real risk, such as fear of flying and heights or fear of certain insects or animals; (b) Social Phobia, a persistent exaggerating fear of social situations, where one fears exposure to strangers or that he will suffer thorough control by them.

According to the individuals' personal assessment when they are out of the phobic situation, the specific phobia has no reasonably valid cause, while the fear and the stress are not equivalent to the potential imminent danger. Despite this awareness, the phobic person cannot eliminate the fear or overcome the tendency to avoid the phobic situation. The closer one is to the phobic situation, the more his/her realistic awareness declines because of the experienced cognitive distortion (negative thinking patterns that aren't based on fact or reality).

Avoidance is regarded as a defence mechanism and the only common element in phobias, as the cause is never clear. This can make people feel like their brain is not functioning properly or that they are losing their mind. The distinction between fear and phobia is that fear is a normal reaction to a threat while a phobia leads to a fear response when you not in danger. The symptoms of a phobia can range from mild apprehension and anxiety to a full-blown panic attack. Phobia's cripple lives of many people. Some of the most common phobias are: -

- Phobia of public speaking
- Social phobia's
- Fear of heights (acrophobia)
- Fear of open spaces (agoraphobia)
- Claustrophobia (fear of closed spaces)
- Fear of flying (aerophobia)
- Fear of insects or spiders
- Fear of small animals
- Fear of germs
- Fear of death or sickness.

A study by Anthina Xanthou in a 2020 article in Dialogues in Clinical Neuroscience and Mental Health confirms that research has been conducted on anxiety, phobia's, depression, and post-traumatic stress. Concerning Anxiety Disorders, several clinical trials have indicated the efficacy of EFT. Participants experienced significant decreases in anxiety,



Tammy Ockerse



Adult female Platycryptus undatus  
Photo: Kevincollins123

depression, and PTSD. Physiological indicators of health such as RHR, BP, and cortisol also significantly decreased, indicating improvement.

Furthermore, a study by (Ecker et al., 2012, p. 25) reports after the learned fear response has been eliminated with EFT, "people still remembered the experiences in which they had acquired the conditioned fear response, as well as the facts but having had the fear, but the fear response was not reactivated".

If you would like to take control of your life and deal with your fears reach out to me, Tammy on 0210553835 or through my website at [www.tapnturntherapy.com](http://www.tapnturntherapy.com). I would love to offer you a free 15-minute consultation to discuss your needs and see if I am the right fit for you.



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Bernie Mitchell

# Bernie's pickles, relish and chutney



## Sweet & Sour Zucchini Fridge Pickles

These crunchy pickles would have to be one of my favourites. They are nicer than gherkins, and a lot less hassle to make, plus you get some slices of pickled onions as a bonus! I love a few tucked into a homemade Big Mac (my maiden name wasn't McDonald for nothing!) but try them on a sandwich, with some cheese on a cracker, or even straight from the fridge.

- 1-kilogram small zucchini
- 250g brown onions
- 2 tablespoons plain salt
- 2 cups ice cubes
- 1½ cups cider vinegar
- 1½ cups white vinegar
- 2 cups white sugar
- 1 teaspoon whole mustard seeds
- ¾ teaspoon whole black peppercorns
- ¼ teaspoon ground turmeric
- ¼ teaspoon chilli flakes

- Cut zucchini into 0.5cm slices using the corrugated attachment of a mandoline slicer. If you don't have one a sharp knife will work just as well but the pickle won't look as flash. Transfer to a large bowl and toss with 1½ tablespoons salt and 1½ cups ice.
- Halve the onions and slice thinly. In a separate bowl, toss with remaining salt and ice. Cover zucchini and onions and set aside for 3 hours. Refrigerate in hot weather.
- Separately drain zucchini and onion. Rinse and drain again.
- Select an 8-cup jar for your pickles. Wash well in hot, soapy water then rinse with hot tap water. Put the jug on. Place the rinsed jar and lid in the sink and then fill to the brim with boiling water. (Alternatively, use four 2-cup jars.)
- Meanwhile, bring remaining ingredients to the boil in a large saucepan. Add the onion and return to the boil. Stir in the zucchini and immediately remove from the heat.
- Place saucepan and jar(s) in the sink. Ladle zucchini and onions into the hot, sterilised jar(s) with the aid of a jam funnel if you have one. Top up with hot vinegar. Screw on dry, sterilised lid(s).
- Store pickles in the fridge and use within six weeks.



## Zucchini Pickle

This is my favourite pickle recipe, which I make every year from my home-grown zucchini, and nearly everyone who tries it loves it too, even children. I usually make two batches - a finely chopped one to spread on sandwiches, and a chunkier version to serve as a "bit on the side" with cold meat and salad or sausages and mash. It's great in toasted cheese sandwiches, on a sub, hotdog, or hamburger, or with soft cheese on a crispbread.

- 1 kilogram zucchini
- 750g onions
- 2 red capsicums
- Pulp from juicing a pineapple (optional)
- ¼ cup salt
- 4 cups cold water
- 2 cups white sugar
- 3 teaspoons mustard seed
- 2 teaspoons celery seed
- 1½ teaspoons turmeric
- 2 cups white vinegar
- 2 tablespoons cornflour

- This is a very quick and easy pickle to make but I am including full instructions in case you are new to preserving.
- Cut the vegetables very finely by hand or in small batches in the food processor using the pulse button. (I find hand-chopping quite meditative and therapeutic, so today I am making a more artisan-looking pickle! Later on in the season, I will make another batch using the food processor, perhaps substituting a can of whole kernel corn for the pineapple and adding curry powder instead of celery and mustard seeds.)
- Tip the prepared vegetables into a stainless-steel preserving pan or stockpot and mix through the salt. Leave to stand for 30 minutes. (Using the preserving pan at this stage saves on washing up.)
- Pour in the cold water and stir through. Transfer to a colander and leave to drain in the sink for 5 minutes.
- Put the drained vegetables back into your preserving pan with all the other ingredients except for the cornflour. (At this stage, I add a container of pineapple pulp from the freezer, leftover from when I have previously juiced a fresh pineapple. This is not an essential ingredient but helps bulk up the pickle, adds a little sweetness and saves on waste. You could add a can of drained, crushed pineapple instead if you like.)
- Put the lid on the pot and bring to the boil. Remove the lid, turn down the heat, and simmer for 30 minutes, stirring frequently so that the bottom of the pot doesn't catch and burn.
- Meanwhile, wash some jars and their lids in hot, soapy water. (This recipe makes about 10 cups of pickle so you will need at least that volume. It always pays to do a couple of extra jars though, as you don't want to begin the whole sterilising palaver all over again if you run out of jars.)
- Rinse clean jars well under hot tap water and put in a 150°C oven to sterilise. (Just put the jars straight on the oven racks but do not allow them to touch each other, as they may shatter.)
- Put the jug on to boil. Place jar lids into a heat-proof bowl, along with a pair of tongs, your soup ladle or a small jug, and a jam funnel. Pour over the boiling water to sterilise, then drain and dry with a clean linen tea towel. (When making pickles, it is always better to use plastic lids because metal lids react with the vinegar and become corroded. If you want to use metal lids with rubber seals on the inside, so that the pickle is properly preserved and keeps well, place a cellophane jam cover or circle of waxed paper on top of the jar before screwing on the lid.)

- When the pickle has been simmering for 30 minutes, mix the cornflour with a little water and stir into the pickle to thicken slightly.
- Remove the preserving pan from the stovetop and place it in an empty sink so that you don't knock it over or get burnt.
- Wearing thick oven gloves, remove a hot jar from the oven using tongs and place on a wooden board on the bench up close to the preserving pan.
- Still wearing the gloves and using a stainless steel jam funnel if you have one, pour the hot pickle into the dry, hot jars using a soup ladle or small jug. Seal immediately.
- Label and store in a dark, cool place for up to 12 months.
- Once opened, store in refrigerator.



## Red Capsicum & Apricot Relish

This relish is sweet and tangy, with a subtle chilli bite, and an absolutely stunning colour, as you can see from the photo. My favourite way of serving it is with cream cheese and crackers but it's also good with hot-smoked salmon, pork and chicken. Try it in any recipe that calls for sweet chilli sauce - just add a little extra chilli to taste.

- 9 large fresh or frozen apricots
- 6 fresh or frozen red capsicums
- 1 fresh or frozen red chilli
- 1 fresh or frozen lemon
- ½ cup white vinegar
- ½ teaspoon salt
- 2½ cups white sugar
- 1 tablespoon cornflour

- If using frozen fruit, allow to defrost in the fridge.
- Wash and dry apricots. Cut in half, then cut each half into quarters. Discard stones. Place in large preserving pan.
- Core capsicums and cut into large pieces. Trim stalk from chilli and cut

- into several pieces, seeds and all. Blend in food processor using the pulse-chop button until quite fine. Add to apricots.
- Halve the lemon and squeeze out all the juice. Pick out the seeds and then pour the juice and any pulp over the apricots and capsicums. Throw the lemon skin into the pot.
- Add vinegar and salt and bring to the boil. Turn down to a simmer and cook gently for 30 minutes, stirring occasionally. Do not leave unattended as the bottom of the pot may catch.
- Remove the lemon skin and discard. Add sugar and stir until dissolved. Simmer gently, stirring frequently, for about 30 minutes. To thicken, stir in cornflour mixed to a paste with a little cold water.
- Transfer to sterilized jars and seal while hot. Label and store in a cool, dark place. Refrigerate once opened.

## Rhubarb Chutney

This recipe was given to me many years ago by my mother-in-law when we both had a huge glut of rhubarb in our gardens. It makes a sweet and spicy chutney, which goes well with sausages, so is great for a barbie.

- 750g rhubarb, chopped
- 750g onions, halved and sliced finely
- 500g stoned dates, halved
- 1 tablespoon plain salt
- 1 teaspoon cayenne pepper
- 1 teaspoon mustard powder
- 1 teaspoon curry powder
- 1 teaspoon mixed spice
- 750ml malt vinegar
- 6 cups white sugar

- Put all ingredients (except sugar) in jam pan. Bring to the boil and simmer for ¾ hour or until pulpy.
- Add sugar and cook 15 minutes, stirring occasionally to avoid the mixture catching.
- Pour into hot sterilized jars, seal and label.
- Store in a cool, dark place. Refrigerate once opened.

Makes 8 large jars

## Pear & Walnut Chutney

This chutney goes beautifully with creamy cheese on a water cracker.

- 1.5kg pears, peeled
- 400g apples, peeled
- ¾ cup lemon juice
- 1 cup white vinegar
- 1 cup brown sugar
- 1 cup raisins
- 1 cup dates, chopped
- 1 cup walnuts, chopped
- Chop pears and apples into small pieces and add to all other ingredients in a preserving pan.
- Bring to the boil.
- Turn down heat and simmer, uncovered, for about 1½ hours or until fruit has broken down and most of the liquid has evaporated.
- Transfer to hot, sterilised jars and seal.
- Wipe down jars when cool enough to handle.
- Label and store in a cool, dark cupboard.
- Refrigerate once opened.
- Use chutney within 12 months.





Richard Pearce

# Property Corner House sale prices versus CVs

This regular feature is written by Richard Pearce of Barfoot & Thompson, Residential.

*"A Picture paints a thousand words" – English Literature from 1600's*

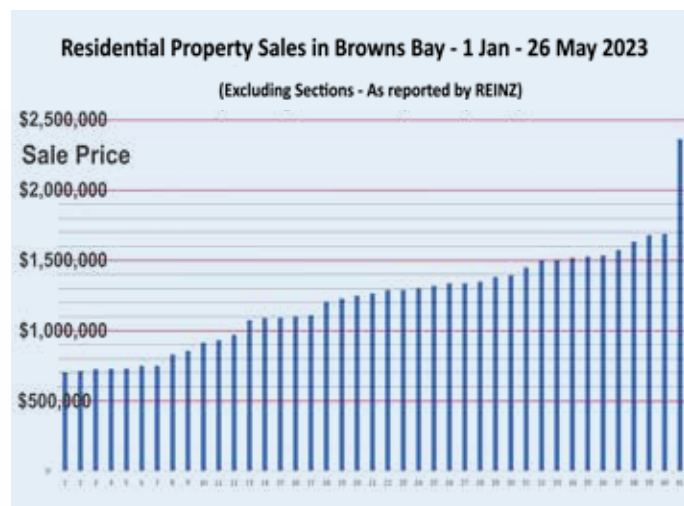
*"A Chart gives clarity and understanding" – Richard Pearce*

It is a common assumption that the sale price of a home will be close to its Council Ratings Valuation. **YES** and **NO**, as below:

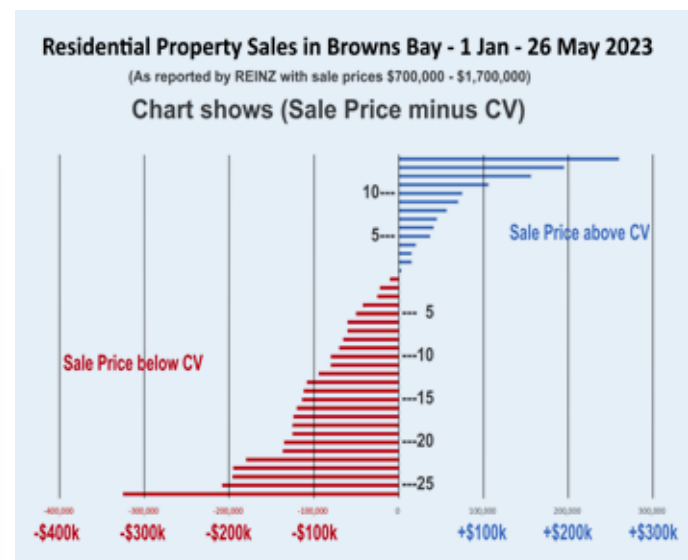
REINZ reported 42 sales in Browns Bay from 1 January to 26 May 2023.

One home sold for over \$2 million and one was a section.

The other 40 sold for between \$700,000 and \$1,700,000. - as in this chart:



The chart below shows (Price minus CV) - in Dollars:



For the 40 Browns Bay sales between \$700,000 and \$1,700,000,

Average Price = \$1,191,455

Average CV = \$1,235,625

Average Price was \$44,170 below CV, ie 3.57 % below CV

Prices ranged from \$325,000 below CV to \$260,000 above CV. ie from 22.8% below to 18.9% above CV.

The analysis above is for Browns Bay - Feel free to ask for the same analysis for other suburbs or email me if you would like to subscribe to my property market information emails.

There are many interpretations to the above information and charts -

- CV is a poor predictor of sales prices as some homes sell well above CV and others well below CV
- Price estimates based mainly or partly on CV are unlikely to be accurate for all properties
- It looks likely that owners and sales agents can impact sales prices
- It makes sense when you sell to use an experienced agent team who focus on maximising the sales price.

**Our last two sales in the East Coast Bays were both at \$75,000 ABOVE CV, as shown at [www.Richard.nz](http://www.Richard.nz).**

**These were excellent results for our vendors, and pleasing results for us as our focus and passion is to achieve the best possible sale results for our vendors.**

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Richard & Marianne Pearce & Cleo Zhang  
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North Shore Specialists



We were lucky enough to visit the home of the Eysers family who had recently finished the first strawbale home in the southern hemisphere constructed to Passive House standards. A terrific achievement. (see [hiberna.co.nz](http://hiberna.co.nz))

Straw Bale homes are naturally well insulated. Note the thickness of the wall.



Staircase inside the Eysers home – demonstrating a love of attention to detail.

## The Joy of Straw Bales



Crispin Caldicott

After a cold, grey crossing of Cook Strait which was also rendered rather smelly by dint of a truckload of sheep sitting just under the promenade deck, I drove to Kaikoura. I'm sad to say that at the time of year, the roadkill on the section nearest the sea includes the odd seal pup. I guess they get bowled in the dark by trucks. After a brief interlude in Christchurch, I made my way along the astonishingly straight, empty roads to the "resort" of Methven. This funny little town has a kind of dual existence – it was an ordinary Canterbury farming town, once connected by railway, then found itself close enough to the Mt Hutt ski fields to become accommodation for the winter sporting fraternity.

The reason for my visit was to attend the International Straw Bale Building Conference. This event takes place every four years, and this century has been in Colorado, NZ and Britain so far. It was three years solid hard work for the committee who ran the NZ edition, but it certainly paid off. We had six days of back-to-back lectures, demonstrations and much else. There were panel discussions and some magnificent observations – one very wise architect stated memorably, "The economy is working perfectly. It is carrying out its function of removing wealth from the poor and giving it to the rich exactly as it was designed to do."

We had excellent hands-on demonstrations: Tadelakt for example is a method of creating a

By Crispin Caldicott Photographs courtesy of <https://alpineimages.co.nz/>

A few years ago, I seized the opportunity to deliver a vehicle back to Christchurch hence allowing me the chance to do something I've never yet done – drive the length of the North Island and a big chunk of the mainland. I had a glorious first day including a swim in Lake Taupo and spent the evening sitting on a colleague's hot sunny deck in Himatangi Beach drinking the day away.

polished surface using lime plaster, olive oil soap and elbow grease in the form of a stone to work the surface until it becomes waterproof. It can be pigmented, but in Morocco, from where it has emanated it is traditionally a deep red. The soap reacts with the lime plaster, making it insoluble in water and very hard to the touch – although labour intensive it is becoming very popular. The rumours that it involved horse dung were unfounded – although that is used in certain other forms of external plaster!

Bales of straw have been used to create homes for a long time – there are a few houses dating from the 1860s or so in the American mid-west. A straw bale is the ultimate insulative building material and in a dry area like central Otago quite an industry is building up around their construction. Some are load bearing and others are constructed round a post and beam framework. Either is perfectly viable. Provided a straw bale house is provided with a "good hat and boots" it will last forever and be very warm into the bargain. In essence they need waterproof foundations and big eaves to prevent the wet getting in from top or bottom. We were lucky enough to visit the home of the Eysers family who had recently finished the first strawbale home in the southern hemisphere constructed to Passive House standards. A terrific achievement.

Another technique to create a well-insulated home is to employ wall panels. First you build your wooden panel in a horizontal plane, insert strawbales and compress, then apply

the plaster (usually lime) to the topmost side. This means you can save doing one side of the wall in the vertical plane. The trick is to ensure the plaster is dry enough to take movement through 90 degrees. Failure to take time over this can result in one hilarious demonstration we witnessed in which the plaster formed itself into a Swiss roulade as it flowed down the surface in a graceful cascade reminiscent of a tamer avalanche. This was to the massive embarrassment of the builder and the eternal amusement of the witnesses – many of whom were still laughing long after.

Then there was the Straw Bale Olympics. Basically, you get a large number of rowdy teams of builders, students and architects and expect them to cheat. Apply 100 straw bales and make up a few simple games such as using your bales to cross a river without falling in, or covering your bale with as much plaster as you can from a distance. Once the judges have been suitably bribed, you have a play-off involving three teams who are given 7 minutes to build a tower of bales as high as they can with various strictures such as no one to have their feet on the ground etc. We all thought the Dirty Girls really beat Team USA, but such was the level of skulduggery everyone was laughing too much and too long to notice or indeed really care. It was a terrific holiday.

(The author was editor of *earthbuilding – the journal of the Earth Building Association of NZ* for nine years.)





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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.

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Dani Waddell

# Dani's Insights for June/July 2023

Hi, I'd like to introduce myself. I'm Dani Waddell: Astrologer, Reiki Master, and Physic. I've been reading for over 20 years, and I work on energies, while also specialising in Astrology and Numerology birth charts. I'm looking forward to being able to guide my fellow sign watchers each issue.

Let's see what's in store for you!



**Capricorn:** Take a breather this month. Yes, we know you love to be busy but tender loving care is important and self-care is a must. We will all still love you if you take the time out you deserve. Remember to tell your friends and family you love them as some aren't feeling the love.



**Aquarius:** Stop acting like no one cares. You are pulling the poor-me card this month and some close family or friends won't deal well with it. But since when are you worried about what others think? Hmmm, this month you are. It'll be fine. It always does work out for you.



**Pisces:** Get that therapy! Stop putting it off. You know it's needed. Therapy doesn't have to be clinical. You are amazing at burying your pain lately but if it's not dealt with it'll come out in a bad way mid-June.



**Aries:** Wow, aren't you the little loved up happy one. You deserve this love or new friendship? Either way this is what you need and will be a good thing. Take the risk. The outcome is great. You can't push this person away. They're in it for the long haul, it seems.



**Taurus:** You are worn out. Feels like there's sickness and poor health everywhere. That's life but it doesn't mean it's not hard to deal with. You're important so take the time out to reflect and rest yourself. You can't do all the work on your own. Share it with family. Reach out, Taurus.



**Gemini:** Life is not always a party. Reality is coming and if you haven't dealt with your current love issues hovering in the background, that person isn't going to stick around for good. Be wary of too much letting your hair down. Or the party will be a lonely one.



**Cancer:** Normally, you are crying on others' shoulders but this month you have a line-up of people in need. Be there for them, share your emotions as it'll be good for you and your loved ones. Watch out for the jealousy in the workplace, keep it to yourself but be alert. You've got this!!



**Leo:** Get off your butt and tell that person how you feel. Maybe leave out some of the judgement. Looks like a good month money-wise. Be smart though. You are great at saving so keep doing what you do. Yes, Leo, you are king.



**Virgo:** Let them go. They are toxic and you are toxic together. One of you must take the first step. When you do the outcome will be just what you need and want, eventually. Amazing workwise this month, keep up the tenacity. You're being watched career-wise so put on your best show. Amazing.



**Libra:** Be the bigger person and take the step. You miss that person. Life is too short. Let them at least know you care as that's all you can do. Beautiful month for you. Everything is finally coming together. That last step is so easy.



**Scorpio:** You're worn out. It's okay. No-one's judging ...yet. Take the break you've been offered. It's selfish not to, not the other way around. Everyone's attracted to your aura this month. You glow.



**Sagittarius:** Emotionally stunted sometimes gets old. Feelings aren't as overrated as you think. You won't drop dead if you tell them, you love them family and friends included. They need to know every now and then. You are loved so much why not share that love around, out loud, in words, not actions.

## Miss sparkle ...

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Follow me on "Miss Sparkle"  
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## Easy Basic Pancakes

Knowing how to make pancake batter from scratch is a valuable skill for cooks of any age. This recipe calls for combining whisked wet ingredients—milk, butter, and egg—with dry ingredients, flour, sugar, baking powder, and salt. When just combined, the batter is spooned onto a hot skillet and cooked.

### HOW TO MAKE FLUFFY HOMEMADE PANCAKES EVERY TIME

- **Use fresh ingredients.** Check your flour and baking powder to make sure they haven't expired or gone rancid.
- **Don't over-stir.** When combining your wet and dry ingredients, stir only until you can't see any dry spots of flour. Over-stirring will make pancakes tougher (since gluten develops in the flour) and less fluffy (which happens when leaveners release bubbles).
- **Let batter rest.** Resting about 10 minutes allows the leaveners to continue to work their magic, creating and expanding into thousands of tiny pockets of carbon dioxide. The fluffier the batter, the fluffier the pancakes.
- **Start with a hot surface.** Allow the skillet or griddle to fully heat up before you add batter.
- **Make a test pancake.** This is your practice run to gauge and adjust the temperature and cook time. Peek frequently at the underside to check if the pancake is browning at the right pace.
- **Don't press the pancakes.** It's tempting to press down on the pancakes with a spatula after flipping, but this will result in a dense, gummy pancake.

### INGREDIENTS

- 1 cup all-purpose flour, (spooned and levelled)
- 2 tablespoons sugar
- 2 teaspoons baking powder
- ½ teaspoon salt
- 1 cup milk
- 2 tablespoons unsalted butter, melted, or vegetable oil.
- 1 large egg
- 1 tablespoon vegetable oil
- Assorted toppings, such as butter, maple syrup, confectioners' sugar, honey, jams, preserves, sweetened whipped cream, or chocolate syrup.

### DIRECTIONS

Preheat oven to 200 degrees. Have a baking sheet or heatproof platter ready to keep cooked pancakes warm in the oven.

In a small bowl, whisk together flour, sugar, baking powder, and salt; set aside.

In a medium bowl, whisk together milk, butter (or oil), and egg.

Add dry ingredients to milk mixture; whisk until just moistened. (Do not overmix; a few small lumps are fine.)

Heat a large skillet (non-stick or cast-iron) or griddle over medium. Fold a sheet of paper towel in half and moisten with oil; carefully rub skillet with oiled paper towel.

For each pancake, spoon 2 to 3 tablespoons of batter onto skillet, using the back of the spoon to spread batter into a round (you should be able to fit 2 to 3 in a large skillet).

Cook until surface of pancakes has some bubbles, and a few have burst, 1 to 2 minutes.

Flip carefully with a thin spatula, and cook until browned on the underside, 1 to 2 minutes.

Transfer to a baking sheet or platter; cover loosely with aluminium foil and keep warm in oven. Continue with more oil and remaining batter. (You'll have 12 to 15 pancakes.) Serve warm, with desired toppings.

<https://www.marthastewart.com/338185/basic-pancakes>

## WINTER JOKES FOR KIDZ

**What kind of ball doesn't bounce?**

A snowball.

**What do you call a snowman on rollerblades?**

A snowmobile.

**What do you call a snowman in the summer?**

A puddle.

**Why did the girl keep her trumpet out in the snow?**

She liked playing cool jazz.

**Where do snowmen love to dance?**

At a snowball.

**What do snowmen eat for lunch?**

Icebergers.

**What do you call a penguin in the Sahara desert?**

Lost.

**Where do snowmen put their money?**

In snow banks.

**What do you call a snowman temper tantrum?**

A meltdown.

**How do mountains stay warm in winter?**

They put on their snowcaps.

**What is the best breakfast cereal to eat in the winter?**

Frosted flakes.

**How did the snowglobe feel after hearing a scary story?**

A bit shaken up.

**What often falls in winter but never gets hurt?**

Snow.

**Which side of a polar bear has the most fur?**

The outside.

**15. What does December have that no other month does?**

The letter D.

**What did the icy road say to the truck?**

Want to go for a spin?

**What do you get when you cross a snowman and a shark?**

Frost-bite.

**Who were Frosty's parents?**

Mom and Pop-sicle.

**What did one snowflake say to the other?**

You're one of a kind.

**What did the hat say to the scarf?**

You hang around while I go on ahead.

<https://tinybeans.com/winter-jokes-for-kids/>



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