

THE MILLWATER MAG

ISSUE
73

February 20
21

Your FREE monthly magazine of all things
Millwater & the Coast



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Editor's Note

Welcome to the first issue of The Millwater Mag for 2021. It is an honour to be picking up the editing reigns of this much-loved local institution. Thank you to Sarah and Grayson Furniss for the opportunity. To Jessica Copping, your support and guidance during handover have been invaluable. Thank you for your time and patience and for the outstanding work and dedication you put into the Mag during your time as editor. The shoes you leave behind are huge.



My family and I have now been Millwaterians for nearly seven years. Our first home in the area was a rental on Harris Drive. At the time it was the last house on the street and we watched over the fence as the bare fields grew their roads and lights and for sale signs. When our own build was complete we moved across to Fennell Crescent. Here we relish the liveliness of the sports fields and the shops and the Te Ara Tahuna Pathway, where our eight-year-olds love to bike ride with their Dad.

As you read this the school holidays will be over. I hope those of you who travelled feel refreshed from your time away and those who stayed home managed to enjoy some of the great opportunities for summer fun we have right on our doorstep.

With news of so many people still in lockdowns overseas, I'm reminded how lucky we are to be free to share this time with family and friends. Here's to a year of healthy communities, flourishing businesses and open schools.

Claire Nevans
February 2021

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Fishing Spot



The fishing season on the Hauraki is firing this year and we have the best couple of months ahead of us to land some trophy fish. The fish have long spawned and will be on the chew to put on some condition as the water starts to cool towards March. If you are keen to get out wide, there are plenty of yellowfin tuna and marlin being caught out the back of Great Barrier and north of the Mokes. The West Coast is also producing good numbers but make sure you get some local knowledge before attempting to cross any bars.

Straylining comes into its own at this time of year. Fishing long into the night will bring out the big snapper. Pilchards or live baits (along with a good burley trail) are the best baits that produce results, in my opinion. There is plenty of light at night with the city glow on the landscape to guide you home and the best part is the boat ramps aren't busy when you get back in.

We've been fishing on the Wairarapa Coast this summer, back in my old stomping grounds where I learned to fish as a kid. I was lucky enough to obtain around 30 GPS spots from my great uncle, who used to be a commercial fisherman in the area. The weather meant we weren't able to dive so we filled our time setting cray pots and fishing 30 miles south of Castlepoint catching grouper, trumpeter, gemfish, big terakihi, kingfish, blue cod and of course, crayfish.

If you are ever looking for a great destination to take your family, Castlepoint is a beautiful place for a family holiday. There are plenty of baches to rent and great facilities at the camping ground.

I've got some big news coming in March. Until then – tight lines!

Tim Lawrence

Front Cover - Amie Sweeney of Buckle & Bow

THE
MILLWATER
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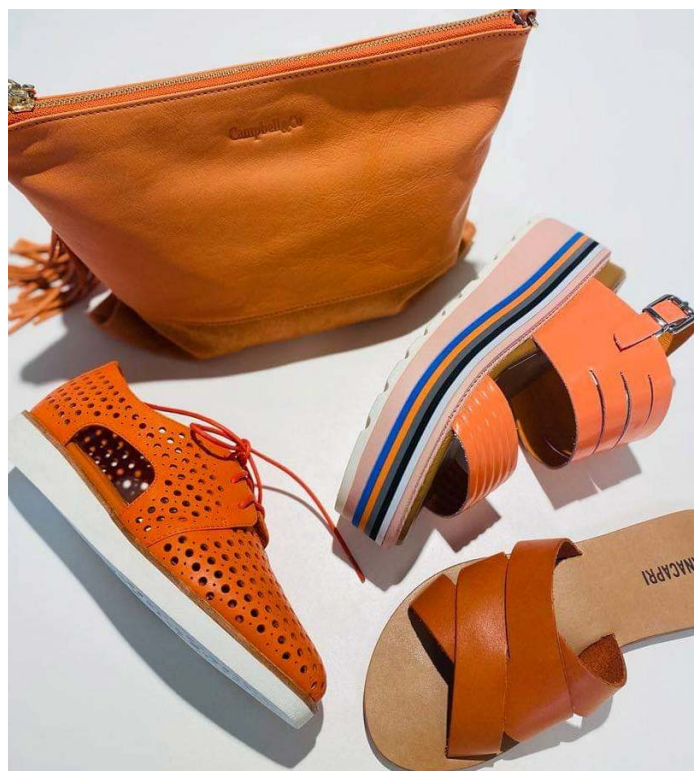
Millwater welcomes Buckle & Bow



This month I sat down with Amie Sweeney, owner of the new high-quality shoe store in Millwater, Buckle & Bow. The shop has only been open a few months but has already seen a lot of interest. Having worked in fashion retail for most of her career, Amie was always passionate about opening her own store. She put this idea off while she worked and raised her family. However, after the COVID-19 lockdowns she decided it was the right time to pursue her dream and she moved into her shop in November last year.

Amie had noticed there was a need for a high-end fashion shoe store in the local area and took advantage of the gap in the market. She understood that with increased development in the Millwater and Milldale areas there would be plenty of local women interested. Her location, close to fashion and beauty

focused businesses, has proven perfect for attracting a lot of foot traffic. Amie has plans to stock many different styles and brands to provide a great range for all ages; there is a diverse community, from young families to older generations, residing in the area.



In the immediate future, Amie hopes to work on her store and grow a large customer base, both in-store and online. Her family have been incredibly supportive and have encouraged Amie to follow her passion. We spoke briefly about her future goals, which include the possibility of opening more stores around New Zealand. For now, however, she is enjoying meeting her new customers and getting her store up and running.

Megan Prentice
Features Contributor

Vet Speak

Staying cool in the hot weather



As summer really starts to heat up we want to be out enjoying it. Unfortunately our dogs don't quite feel the same.

We all know the dangers of leaving dogs in cars during summer but walking them during the day can be just as dangerous for them. Dogs are a lot closer to the hot concrete than we are and we are insulated from it with shoes; not many people are brave enough to go walking barefoot on the footpath, yet that is what we are asking our four-legged friends to do.

To make summer enjoyable for our pets, here are a few tips I'm sure they will appreciate:

- Walk early morning or late evening. If you have a flat-faced dog don't walk too far at all.

- Walk them on the grass instead of the path or hot sand.
- Put ice cubes in their water.
- Freeze treats and turn it into a game.
- Give them a large block of ice to play with.
- Make sure they have plenty of shelter available.
- Groom them regularly.
- Remember the 5 second rule: put the back of your hand on the footpath and hold it there for 5 seconds – if you can't, it's too hot for your dog.



Heat stroke in dogs is commonly seen during summer and brachycephalic breeds (flat-faced) are more likely to suffer from this as they are unable to cool themselves properly when panting.

If you think your dog is suffering from heat stroke, try to cool them down. Pour lots of water over them, don't cover them with wet towels as that can trap the heat in too. Get them somewhere cool, keep pouring water over them and ring us. Remember we are available 24 hours a day, 7 days a week.

Jessica Ashley, VN
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Pharmacy Talk

Iron Deficiency Anaemia (IDA)



IDA is a lower than normal level of red blood cells caused by iron deficiency. Red blood cells are crucial for carrying oxygen around the body. Babies, for example, need to double their red blood cell count in their first year, so iron is particularly important during pregnancy.

IDA is common in New Zealand in children, teenage girls and women.

Symptoms include:

- Fatigue
- Headaches
- Pale skin
- Weakness
- Reduced ability to fight infections
- Shortness of breath
- Difficulty concentrating

What to do about it

Consulting your pharmacist is the best start. At Millwater Parkway Pharmacy we can advise if your symptoms require

seeing your doctor or if you can first use a Prima Iron Home Test kit.

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With more serious symptoms or with iron deficiency symptoms but a negative test for iron deficiency, we will advise you to visit your doctor.

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Allergies and probiotics – probiotic therapy to reduce and reverse food allergies



A sea change in the approach to food allergies is happening. An understanding is emerging of how gut bacteria might be influencing food allergy susceptibility.

Every three minutes, a food-related allergic reaction sends someone to the emergency room in the U.S.

Researchers are actively seeking new treatments to prevent or reverse food allergies in patients. Currently the only sure way to prevent a food reaction

is for people with food allergies to completely avoid the food to which they are allergic.

Recent insights into the microbiome – the complex ecosystem of microorganisms that live in the gut and other body sites – have suggested that an altered gut microbiome may play a pivotal role in the development of food allergies.

It seems not all types of gut bacteria

assist in suppressing food allergies. Some types of bacteria did not provide protection. Other specific bacteria did.

The new approach represents a marked contrast to oral immunotherapy, a strategy that aims to increase the threshold for triggering an allergic reaction by giving an individual small but increasing amounts of a food allergen.

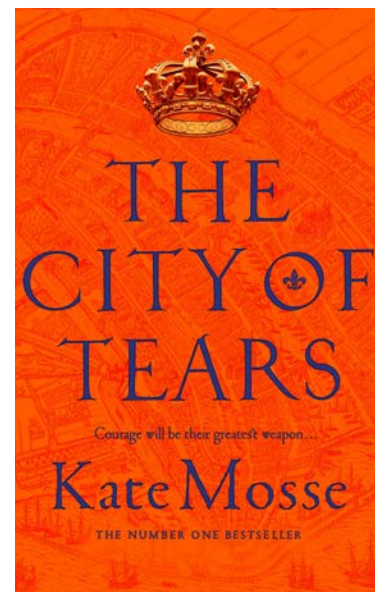
Whilst more research is needed to understand how certain probiotics confer protection and how to grow and deliver these specific bacteria in concentrated amounts effectively, there is yet again strong support for the benefits of taking quality probiotics. However, many probiotics are formulated on a low price basis and their efficacy, durability in the gut and ability to populate and grow is questionable. Be very selective with the probiotic you use and seek advice, otherwise you could waste your money on a poorly performing product. Don't be fooled by the stated amount of bacteria – there is so much more to consider.

Overwhelmingly, the evidence is accumulating as to the benefits of quality probiotic supplementation for digestion, mental health and depression, arthritis, acidity, bloating, allergies... the list goes on.

To find out more, come on in to Health by Logic, 20 Silverdale Street.

Millwater Book of the Month

City of Tears by Kate Mosse



Set in 1572, Minou and her husband Piet travel to Paris to attend a royal wedding that is intended to finally bring peace between the Catholics and the French Protestants after a decade of religious wars. The couple are looking forward to this celebration. But what the couple doesn't know is that their oldest enemy, Vidal, will also be there. And within a day of the marriage thousands will lie dead in the street, and their beloved daughter

Marta, a spirited seven-year-old, will have disappeared without a trace...

Fans of Ken Follet or Dan Brown will love this book. *City of Tears* is an epic, sweeping story of one family's fight to stay together and survive in the middle of a devastating time in history. It details terrible historical events and the deeply personal experiences of a family during these troubles in an utterly spellbinding way.

Macmillan Publishing, RRP \$37.99

Love America by Jenny Robin Jones



In *Love America*, author Jenny Robin Jones explores the question 'What is America?', which takes the author on a journey to the desert lands of Taos and Sante Fe in New Mexico. Travelling with a companion, she sets out on a literary trail, following the same paths as DH Lawrence, Willa Cather, Georgia O'Keeffe, Dorothy Brett, Ansel Adams, Dennis Hopper and many others. She follows the memory of these great writers and artists, and she also

encounters the Pueblo people and their vibrant culture.

This is an intensely personal journey that is wide-ranging, and it looks at the intersections between fiction, art, culture and history in this journey of 'travel roulette'. While being a personal journey, it will also appeal to those interested in literature, travel and other cultures. *Love America* is beautifully written, a rich literary book full of discovery – a journey full of surprises.

Calico Publishing, RRP \$36.95

Reviewed by Karen McMillan, www.karenm.co.nz

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The Green Spot

Eco Tip of the Month



A new year brings new goals and also a new Bin Inn store to our neighbourhood! This makes it even easier for you to reduce packaging waste in your home, which may have been a new year's goal for you? Simply take in your empty containers and have them weighed at the counter so they can be tared from the gross weight of the full containers once you've chosen from the wide range of products available. The store is also stocked with other eco products such as shampoo bars and deodorants in cardboard tubes, and the staff are very friendly.



Hayley Crawford

a tea towel and leave them open overnight to air out. Another great pantry tip is to save the desiccant sachets you receive inside various items such as vitamin jars and, rather than putting them in landfill, pop them in with powders such as garlic, salt or coffee to stop them going clumpy or mouldy! Improve your 'shelf' esteem in 2021 with eco-friendly choices and hopefully we won't all be stock-piling flour in our pantries this year!

Now before you rush out to buy the prettiest containers for a Pinterest-perfect pantry, please keep in mind, for the environment's sake, that the best containers are the ones you already have – even if they are plastic! Reuse all the jars you collect from peanut butter or sauces and celebrate the charm of an eclectic display, knowing you didn't spend a cent or add to consumer-derived waste. Second hand shops also sell jars and containers of all sizes, so when your old Tupperware finally dies you can make more conscious decisions when replacing them.

I also reuse my zip lock plastic bags again and again and these don't need to be pre-weighed. I just wash them with my dishes, dry the inside thoroughly with

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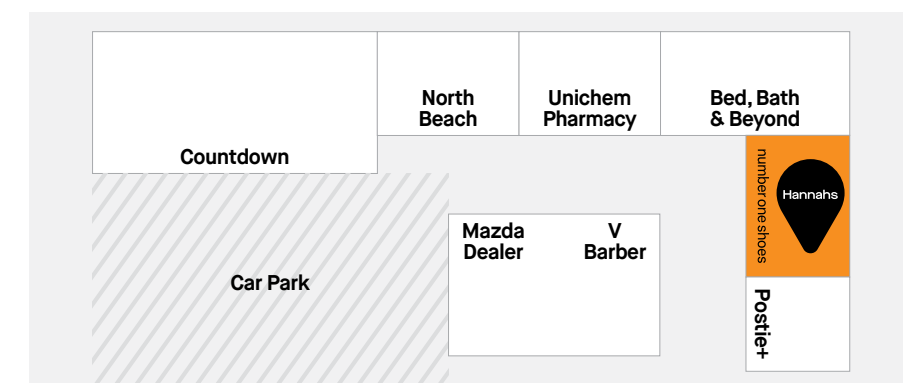
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Mortgage Matters

Get on the ladder with a smaller deposit



Want to realise your dream of home ownership but don't have a huge deposit? Mike Pero has access to a broad panel of lenders that can make your property ownership dream a reality, even if you have less than the 20% most banks typically require. There are also a number of government grants you can apply for to boost your deposit size, but not everyone is eligible – call for more information.

You can use cash gifts as a deposit

It is true that most banks will want to see evidence of genuine savings when you apply for a mortgage. This means you need to have the deposit in your account for a minimum period of time and sometimes at least 5% needs to be from accrued savings. However, if you have access to money that you haven't saved and want to use it towards the deposit for your first home, get in touch with your mortgage advisers. They will be able to talk to you about different lenders that accept deposits sourced from non-genuine savings. So, whether your great aunt has left you some money or you plan to sell your car to help buy your first home, there are lenders out there that think differently.



Think about using your KiwiSaver

Good news: if you're a first home buyer and you've been contributing to KiwiSaver for more than three years you may be able to use some of the money to help buy your first home.

If you're eligible, you may be able to withdraw some, or all of your KiwiSaver member contributions, employer contributions, returns on investments received or any member tax credits.

However, you can't withdraw the \$1000 government kickstart contribution. Using your KiwiSaver is a great option for first home buyers who want to increase the size of their deposit.

For further details feel free to contact Ivan on 09 427 5870 or 0275 775 995 or email ivan.urlich@mikepero.co.nz. Ivan Urlich is a registered financial adviser specialising in mortgages, his disclosure statement is available free of charge on request.

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Testimonial

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Orewa Library Events



Events for February

Author Talk – Vicky Adin, Wednesday, 24 February 11:30am to 12:30pm

Local historical fiction author Vicky Adin will be talking about writing and launching her new novel *Portrait of a Man*.

Will the secrets of the past destroy an artist's legacy? This is the soul-searching and heart-warming conclusion to the saga of *The Cornish Knot*.

Celebrating Chinese New Year 2021 – The Year of the Ox
Saturday, 20 February 1.30pm to 2.00pm

Taichi & Wushu Academy Trust – Taichi demonstration. Come and watch these graceful students of the ancient martial art perform the exercises that enhance their physical and mental health.

Children's Sessions

Rhymetime: Tuesdays at 11.00am (for 18 months to 3 year olds).

Wriggle & Rhyme: Term time only from 10 February until 14 April
Wednesdays at 11.00am (for 0-2 year olds).

Storytime: Thursdays at 11.00am (for 3-5 year olds).

Japanese Storytime: Term time only from 29 January until 16 April: Fridays at 11.00am – Everyone welcome.

Weekly Sessions

Craft Group: Thursdays 10.00am to 11.00am.
Bring your knitting, crochet or craft project and enjoy a chat.

Toastmasters: From 5 February
Fridays 1.00pm to 2.00pm

Toastmasters International is a non-profit educational organisation helping people from diverse backgrounds become more effective speakers and better leaders by providing opportunities to strive for excellence in a safe and supportive environment.

Monthly Sessions

BookChat: First Wednesday of the month
3 February at 10.30am

Talking Poetry: Second Monday of the month
15 February 12.00pm to 2.00pm

Hibiscus Coast Seed Savers Group: Third Wednesday of the month
17 February at 10.30am

Writers Group: Third Saturday of the month
20 February 1.15pm to 3.00pm

English Second Language Sessions (ESOL):
2 February from 9:30am (Please register for these sessions)



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Intermittent Fasting – health or hype? Part 1

Healthy new trend or fad diet?



Intermittent Fasting, or IF as it's become known, has recently become one of the most popular diet trends. Essentially, fasting is going without food for a period of time where only water, black coffee and tea are allowed. IF is structured, regular times of eating and abstaining from anything with calories in it. It's based on the premise that our ancestors, who had a hunter-gatherer lifestyle, had periods of feast and famine when it came to food availability. Food only became consistently available once we started farming.

There are no rules as to *what* you eat, the focus is on *when* you eat. As a nutritionist, this is concerning because *what* we eat is hugely important. Food impacts every system in our bodies and the right nutrients help those systems to function properly, from our brains to our cardiovascular system. So that aside, let's look at IF in a little more detail.

Intermittent fasting can be done a few different ways:

- **5:2** – eating normally for 5 days a week and then reducing caloric intake to 500–600 calories for 2 days

- **Time-restricted eating** – fasting for 20, 18 or 16 hours between dinner and breakfast the next day and compressing your eating into a 4, 6 or 8 hour window respectively, during the day
- **Complete 24 hour fast** – from twice a week to once a month
- **Fasting mimicking diet** – reducing calories to 30% of the body's normal requirements for 5 consecutive days and then returning to normal (This cycle can be repeated as often as once a month or only a few times a year.)



Longer periods of fasting may not be better and may cause your body to start storing fat if it goes into starvation mode. Most of us naturally have an overnight fast of around 12 hours – the reason our first meal of the day is called break – fast, and this fits in with our bodies natural circadian rhythms. There is definitely a benefit to having a significant amount of time between our last meal of the day and the first meal the following day. It provides our bodies with a rest from doing the work of digestion and time to do all the clean-up operations and functions that need to happen.

Next month we will take a look at some of the claims made for IF and who may or may not benefit from trying this 'diet'.

If you would like help with creating a more healthful way of eating, contact me at paula@nutritionsense.co.nz. Both in person and online consultations are available. Sign up for my Healthy Cooking and Lifestyle Workshop notifications and get in first to book a place. I'm on Facebook as NutritionSense, for regular posts on health-related topics and recipes.

Paula Southworth
Nutritionist at NutritionSense
www.nutritionsense.co.nz

BSc Human Nutrition and Sports Science, Massey University
Member of the Nutrition Society of New Zealand

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Art Speak

Summer Creative Programme

Six exhibitions are on show this February featuring over 60 artists. In gallery one, David Poole has returned to curate a unique exhibition based on the colour white and the monochromatic tone of white. David invited artists from around the country to create their interpretation of 'SHADES OF WHITES', in any medium, onto MDF squares painted white. The formation of grids contain memories and signs which have mixed together to become a collective memory of what has been, what is now and what is yet to be, with all the connotations of the meaning of 'white'. A structured togetherness of 'SHADES OF WHITES'.

In gallery two, artists who belong to the Auckland Watercolour Society have joined together to showcase their mixed media and watercolour work in a range of genres. Artists include Adeline Prouse, Wendy Webb, Rosalie Kennedy, Anne Galea, Sheryl Davis and Pat Rainsford.

Solo exhibitions are by painter Anna Hunter in the upstairs gallery five and by mixed media artist Youjung Sung with her 'Free Imagination' show in gallery three. All exhibitions will run from Wednesday 27 January until Sunday 21 February, open daily 9am to 4pm, with free entry.

If you want to get more hands-on and learn a new art skill at the Centre, then take a look at our Summer Boot Camp running until the end of February. There are some intense workshops in Oamaru Stone Carving, Raku Firing, a Focus on the Figure three-day class and some intense one-day drawing workshops.

The Art Centre is located next to the estuary on the Te Ara te Huna Cycleway at 214b Hibiscus Coast Highway, with plenty of parking and an onsite café. The Centre is open 7 days a week from 9am to 4pm. Visit us on Facebook or on our website www.estsuaryarts.org.



New Year, New Home – retirement villas selling fast



Silverdale's modern new retirement village, The Botanic, is proving popular, with only six Stage One villas still available for sale.

Michelle Pipping, a Millwater resident and sales agent for The Botanic, says she is delighted with the response. 'It's been super busy but a lot of fun. We've just loved meeting all of our new residents.'

Pipping says some retirees are looking to capitalise on the strong housing market by selling their homes, putting their name down for a villa and moving in towards the middle of the year. 'It's certainly a good time to sell if you're thinking of downsizing and swapping the suburbs for a resort-style retirement.'

The Botanic is designed to support residents who wish to lead a purposeful life while remaining active and connected to nature and their community.

Wellness is a key theme at the complex. The many facilities include a 20m swimming pool, gym, wellness room, golf simulator, putting green, nature walk, indoor and outdoor bowling greens and a resident's workshop.

Once complete, the eight-hectare site (being built by The Botanic Partnership Ltd) will have 80 villas and 383 apartments for independent-living residents, while an aged care home will provide 40 beds to meet the full range of care needs. Pipping says it's important that modern retirement villages offer not only this care but also world-class amenities, to support people in living the life they choose.

The Botanic will also include an independently run childcare centre that, once built, will cater for up to 100 pre-school

children. 'Studies overseas have shown just how important intergenerational engagement is to pre-schoolers and older people. It's a really important factor when it comes to living a long and happy life. Everybody benefits.'



The Sales Suite is on the corner of Painton Road and Hibiscus Coast Highway, Silverdale and is open 11am-3pm every day.

Central's Tips

February 2021



Summer's in full swing and the summer vegetables are bursting. Pick tomatoes, cucumbers, beans and zucchini daily to keep them producing and make sure to keep those pesky pests at bay! Now's a great time to mulch your fruit trees too.

Use mulch - save water

Help protect your plants and trees by adding mulch, a great way to help retain moisture in the soil and it looks great too!



In the Edible Garden

- **Thin out some of the pip fruit** developing in clusters on your apple and pear trees. This ensures the remaining fruit are a good size
- **Holes in tomato leaves and tomatoes** are caused by **green looper caterpillars** who breed very quickly in the heat. Use an organic spray or Derris Dust to stop them ruining the crop
- **Get ready for autumn vegetables** - directly sow beetroot, carrots and parsnip now
- **Vertical elements** - stake up beans, tomatoes and cucumbers, so that the produce isn't sitting on the soil. These plants are vines, so with strong support, many edibles can be grown vertically in a small garden
- **Ensuring a good harvest:** layer thick mulch around your fruit trees - from citrus to apples, pears and plums, they need access to moisture in the soil. Same goes for feijoas, passionfruit and tamarillos
- **Vegetables in raised beds** - liquid feed weekly to keep nutrients to the plants while they're in full production mode

The rest of the Garden

- **Go troppo for a cool look:** Plant a mixture of lush tropical foliage interspersed with shade lovers that produce bright flowers such as impatiens, alstroemerias and begonias
- **Keep the roses flowering** - pick flowering roses for floral arrangements and dead head old flowers to encourage continued flowering. Spray to combat diseases and pests
- **Cut and come again:** lavenders, hebes and daisies can look a bit shabby at this time, so trim off spent flowers and liquid feed to ensure a good autumn display
- **The best lawn for hot, dry areas is kikuyu** because of its drought resistance - one of the few lawn types that can be mowed low!
- **Early signs of powdery mildew** on hydrangeas, lilac bushes and perennials such as phlox can be controlled with a natural spray of 1C milk to 1L water, adding a 1tsp of baking soda.
- **Turn the compost heap and keep it moist** - dry compost doesn't break down well

Project for February

Add some clean lines to the garden with our sleeper range.

Sleepers are great for raised beds and they look good edging garden and lawn areas. They also make great steps and wider sleepers can provide casual seating in your outdoor space.

For all your garden sleepers and products to help you realise your garden sleeper project, visit www.centrallandscapes.co.nz



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Millwater ROMEOs



In December, the Millwater ROMEOs (Retired Old Men Eating Out) visited the Metlifecare Gulf Rise Village located on Symes Drive, Red Beach.

We were greeted at her office by Adelina, the village Sales Consultant. With the aid of a model of the village she was able to show us which buildings are completed, under construction and future construction. At present there are three apartment blocks under construction (Stage Two) along the street frontage. These blocks will have a mix of 1-, 2- and 3-bedroom apartments, with basement parking and storage. Work has also commenced on the amenities block which will include a heated swimming pool, spa, gymnasium, state-of-the-art wellness centre and bistro-style café. There will also be a bar, lounges, a library and a creative hub complete with art studio and workshop.

We were then taken for morning tea at the garden pavilion, which is being used as the temporary amenities block. We were joined by the Village and Transitional Manager who answered our many questions. We were also shown 1-bedroom and 2-bedroom ground-floor apartments in the completed block and a stand-alone 2-bedroom villa. All have high ceilings with full-height glazing providing exceptional indoor-outdoor flow.

For lunch we went to Coast Bites and Brews Orewa, where the lunch menu had a range of meals and drinks to suit all tastes. From our upstairs table we had great views over Orewa Beach and out to sea.

No afternoon tea this time – having had morning tea followed by lunch we all needed to go home for a rest!

A Mindfully Good Work-From-Home Day



things (like exercising, eating well, tackling the top priority first or taking adequate breaks during the day). It's a terribly unreliable way to make decisions. Instead, work to goals you set the evening before, when you're still alert and energetic and able to focus on what would make the next day feel like a good day.

Be aware of what drains you or distracts you from important tasks and try to really limit it. Lots of us read the news (or our newsfeed) several times a day at the moment. One story leads to another and another and before we know it half an hour or more has passed and maybe what we've been reading has made us anxious, lowered our mood, or made us feel reactive and less able to work well.

Be deliberate about communicating your work boundaries to family or housemates. Wearing headphones can say 'I'm working'. A closed door with a note saying when you will be available to talk is an excellent strategy too.



Recognize that everyone manages WFH differently: you could put a note on your automatic email reply that says something like 'I'm working flexibly and check emails at all hours, but I understand if you don't respond outside normal business hours.'

Be kind to your body. If you're on a phone call that doesn't require note-taking, could you lie on the floor to give your back some love? Could you talk while you walk around the block?

Notice if your need for 'people contact' is being adequately filled. If not, arrange Skype or Zoom calls with friends (texting doesn't give the quality of interaction that seeing someone's face does, so it doesn't have the same positive effects).

Lastly, notice your state of mind (and your colleague's or client's too) and consider whether some empathy may be in order. These are strange and challenging times and the very real stresses we're exposed to may well mean we're not being our best (or kindest) selves. Expressing some understanding of what's behind a failure to cope or perform could be the one thing that helps someone to keep going.

Liz Weatherly is a Millwater-based Mindfulness Meditation Instructor who runs group classes at Stoney Homestead, Albany and online.

The summer break is coming to an end. Kids are going back to school. But for some, one of our recent pandemic-related restrictions, work-from-home (WFH) days, are continuing. It seems people either flourish in their home office, or find WFH invasive in their home space and time, and they struggle to be as productive and disciplined as they (or the boss) would like.

So how can WFH be approached mindfully?

Be deliberate about what you do before your work day starts. Retired US Navy Admiral William McRaven is famous for saying, 'If you want to change the world, start each day with a task completed.' So, try making your bed. And notice if you feel good doing it.

Avoid looking at your phone for the first 30 minutes of each day. Dedicate that time to getting ready for the day ahead in ways that will feel good when you're looking back at the end of your day, such as making your bed!

Don't go with how you feel when deciding whether to do

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Sales Data

Number of Sales
Median Sales Price
Highest Sale Price
Rolling 12 Month Average
Average % Price to CV
Average Floor Area (sqm)
Average Days to Sell

Dec 2019

7
\$1,135,800
\$1,468,000
\$1,118,992
-2.56
230
52

Nov 2020

27
\$1,249,000
\$1,600,000
\$1,156,996
12.51
222
45

Dec 2020

16
\$1,260,500
\$1,890,000
\$1,175,262
11.92
243
35

Milldale

Sales Data

Number of Sales
Median Sales Price
Highest Sale Price
Rolling 12 Month Average
Average % Price to CV
Average Floor Area (sqm)
Average Days to Sell

Nov 2020

6
\$1,095,000
\$1,215,000
\$1,028,178
n/a
n/a
74

Dec 2020

5
\$1,080,000
\$1,160,000
\$1,031,472
n/a
n/a
n/a

Disclaimer: These sales figures have been provided by a third party and although all care is taken to ensure the information is accurate some figures could have been misinterpreted on compilation. Furthermore these figures are recent sales from all agents in the area. Data is gathered from Property Guru and REINZ.

Property Talk

Happy New Year to all. We hope this finds you well and rested after a good long summer holiday. We start 2021 with one really significant real estate question; how long can prices continue to rise? There is no doubt that 2020 was unprecedented (I now hate that word) both in terms of the overall impact of COVID-19 and, more specifically related to this article, the impact on Millwater real estate sales.

Last year was something of a rollercoaster ride, with a very strong start followed by a pause then a long, strong uphill flight. That long upwards pressure, with high buyer numbers and low listing numbers, has seen Millwater end 2020 with its highest median sales price since April 2019 and the highest averages yet. It would seem likely that the market will eclipse the previous high median of \$1,290,000 at some stage in the coming months. Indeed it seems that market conditions are more likely to create price growth than any other reaction, with long-term low availability of property for sale, high buyer interest and record low interest rates all pushing prices up. While Milldale offers great opportunities for the future growth of the area, section releases are not keeping up with demand and we are seeing strong price growth there also. Many market commentators are now predicting significant further price increases this year and while market fundamentals would tend

to support this, there are some risks worth noting.

COVID-19, as the somewhat surprising fuel added to the smouldering fire of the local property market, has not gone away and seems to be an ongoing feature for the foreseeable future. New variants, vaccine delays and question marks over vaccine efficacy for the new variants, concerns over border security and issues dealing with a major outbreak will all raise uncertainty going forward. We know there are already local people struggling with the financial impact of COVID-19 and this may increase in coming months as the insulating effects of government subsidies evaporate. There are many tourism-related businesses that will struggle without international clientele and there are many negative downstream impacts for the wider economy of the reduction or failure of this sector. It is clear that local and international share markets are buoyant beyond the fundamentals of the businesses they represent and there may be a time in the future when generous monetary policy is unable to continue to prop this up. A large adjustment in these markets is almost inevitably going to be followed by restriction in spending and further unemployment. It is also unknown what impact the changing focus of government in the USA will have on international relations and trade. It will be an interesting year to watch.

At a more local level, while house prices in Millwater have gone up significantly in recent times, most of New Zealand has been at similar or higher levels of price growth. In many ways this is exacerbating the problem locally, with many would-be sellers now not seeing the easy opportunities to enter other traditional destination markets such as Tauranga, Hawkes Bay, Mangawhai and Nelson and consequentially deciding to stay put.

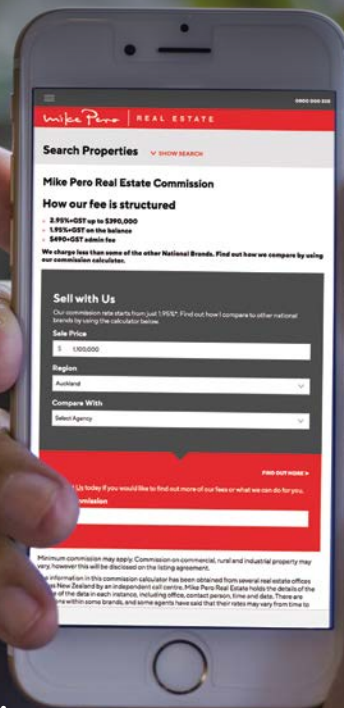
Given this and the shortage of sections locally, we expect to see some ongoing price increases through the first part of this year. As in previous peaks, buyer reluctance and government/bank interference may retard this price growth as the year progresses. It will, as always, be interesting to see which opposing force has more weight and how long prices continue to rise. In the meantime, if you want more specific information on how all this may affect you, please get in touch for a detailed discussion.

Grayson | 021 665 423 | grayson.furniss@mikepero.com
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A Stunning Tropical Oasis

Nestled at the end of a very quiet cul-de-sac, you will find this stunning single level home. Well constructed by GJ Gardner in low maintenance materials, this home is ideally positioned to take in the peaceful outlook across Millwater.

- spacious 210m² (approx) single level GJ Gardner home
- large 654m² (approx) mostly flat section with established tropical gardens
- open plan living area including kitchen, dining and family room
- covered and private outdoor living area – louvre roof and retractable blinds
- second spacious lounge / media room
- stunning large kitchen with stone benchtops, breakfast bar and ample cupboards
- four double bedrooms including master with walk in wardrobe and ensuite
- additional off-street parking for boat, camper or trailer

4 2 2



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The market is hot, so is this house!

This is a remarkable property that some lucky buyer will get to call home in the near future. Will it be you?

- large 670m approx corner site
- second off street parking area for boat, caravan or camper
- established gardens for easy care and unrivaled privacy
- stunning kitchen with walk in pantry and large stone benchtops
- private outdoor living
- built in sauna
- ducted heating



3 2 2



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The ultimate lifestyle

If you are shopping for a quality townhouse, look no further than this. Here you will find a stunning three year old end unit townhouse. It's freehold, super high quality with fantastic views of park and estuary across to Orewa. This is a home is packed full of features and upgrades from the standard including:

- uninterrupted park & estuary views with a wonderful northern aspect plus great all day sun
- quality Horncastle Homes build, 208m2 (approx) of luxurious living on 262m2 (approx) of flat freehold land
- three double bedrooms on second level plus ground floor office, two generous living areas, one on each level
- stunning white kitchen with walk in pantry, 900w oven & hobs, space for double door fridge



4 2 2



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Stunning Freehold Townhouse with Views

This wonderful freehold townhouse in the thriving Millwater development provides an alternative lifestyle choice. Forget about gardening, washing the house or ongoing maintenance - relax, enjoy a round of golf, a day at the beach or walk to your favourite café. Surprisingly spacious, this stunning home is a great option for busy couples and families alike.

- fantastic lock up and leave opportunity in highly desirable Millwater location with views over reserve to Orewa estuary
- sunny and spacious open plan living flowing to spacious outdoor courtyard
- great entertainers kitchen with large bench tops and breakfast bar, ample storage
- guest WC on ground floor
- double internal access garaging with two off-street carports



3 2 2



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Looking for genuine quality and size?

This home provides the ultimate example of how location, size, design and quality can all be incorporated into one stunning home.

- stunning kitchen with granite benchtops, walk-in pantry, quality appliances & more
- separate media/lounge room adjacent to living, opens to decks with in-ceiling speakers
- study/6th bedroom, 2 WC's, separate laundry plus unique workshop space• 5 double bedrooms upstairs, 3 grouped around playroom & family bathroom, all with high quality built-in cabinetry & window seats
- master suite with subtle separation includes walkthrough wardrobe, 2 person shower, seaviews & private balcony• fully air-conditioned, double glazed & with insect screens to bedrooms



5 3 2



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Millwater Property Management

What now for the housing market?



economists, government and local authorities, the Reserve Bank, commercial lenders, home owners, property investors, landlords and tenants. Everyone seems to have a solution to the housing crisis. However, no one solution will address all the issues.

It is becoming clear that the property crisis requires a multi-pronged solution involving taxation, banking and lending regulation, land availability and investor patience. It's time for the finger-pointing to stop and for all participants to work together on increasing housing stock. Perhaps then we will have a more balanced and affordable property market.

For further details please contact Craig Harrison at Quinovic 021 444 5753 or email craigh@quinovic-millwater.co.nz.

Craig Harrison | Principal, Quinovic, Millwater

<https://www.quinovic.co.nz/millwater/>



Over the past few years we have been subjected to a long bout of political ping-pong over the housing crisis. Both sales and rental markets have become very squeezed, with first home buyers and tenants finding it very difficult to find affordable housing for their families. This adds new meaning to what we consider 'affordable', because the problem is found in all parts of the market, in nearly all areas of New Zealand and across the full range of properties.

Residential property prices are climbing steeply and the affordability gap is increasing weekly. Investors are finding it difficult to add to the national rental pool. Existing homes are simply being recycled through new ownership but the problem remains that not enough new homes are being built to address the shortfall.

Increased demand for housing creates competition for any new offering in the market. Currently low interest rates enable a 'buy now' mindset in buyers who don't want to wait for a new house to be built. Therefore, existing housing stock is recycled on a fast-moving treadmill reminiscent of our economy in the late 1980s. Much finger-pointing has occurred between



What's on at Estuary Arts in February 2021

G1: "Shades of Whites"
A structured togetherness of 'SHADES OF WHITES'.



G2: "ShoreArt" Watercolour and mixed media group Exhibition

G3: "Free Imagination"
Painting by Youjung Sung

G4: "The Small Print" Contemporary Printmakers travelling show

G5: Anna Hunter - New work

Cafe: Jill Bryce - New work

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e-mail: pioneervillage1968@gmail.com
Website: www.silverdalepioneervillage.com

February/March 2021

Bus trip to Pokeno – Silverdale Historical Society Bus Trip, Friday 5 February 2021

Visit the Mercer Art & History Museum and the historic St Mary on the Hill church in Pokeno.

Shop at Mercer Cheese and Pokeno Bacon.

Lunch at Muddy Waters Irish Pub or bring your own picnic.

To book please phone Ngaire, ph 09 4248615, by 31 January 2021. Cost is \$35 per head. pioneervillage1968@gmail.com

Children's Day – Children's Day Local Celebrations, Sunday 7 March 2021

The New Zealand-wide celebration of Children's Day will be held on 7 March 2021. The Silverdale Pioneer Village will be the centre of local celebrations.

Visitors can enjoy a treasure hunt and children's indoor and outdoor games. The Treats & Treasures Craft Shop will be open and you can enjoy a Devonshire tea in the Old Parsonage and take the opportunity to relax under our beautiful old oak trees in our heritage gardens.

Free entry, gold coin donation appreciated.

Car Boot Sale – Annual Car Boot Sale, Saturday 13 March 2021

Set up at 8.30am, \$20 a site.

Only a limited number of sites are available so bookings are essential. To secure a site contact us on pioneervillage1968@gmail.com

Heritage Society Coffee Mornings – Tuesday 16 February 2021 and Tuesday 16 March 2021

Start at 10.30am.

The Old Parsonage
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Bring along your items of historical interest to discuss over coffee.

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Insects



Word Search!

Ladybug	Silkworm
Insect	Ants
Mantis	Beetles
Moth	Wasps
Termite	Flies
Bee	Butterfly

L	A	D	Y	B	U	G	P	S	M
B	Z	J	T	E	D	J	O	I	O
I	F	O	C	E	S	V	E	L	T
K	L	M	E	T	Q	U	T	K	H
S	I	I	S	L	O	P	I	W	S
I	E	G	N	E	E	B	M	O	P
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N	D	F	C	L	A	I	E	M	A
A	N	T	S	E	V	C	T	H	W
M	B	U	T	T	E	R	F	L	Y

Unscramble

1. yagbusld =
2. yapgnir tinsam =
3. yutebtlfr =
4. llipertraca =
5. thom =

Fun Facts about Insects!

1. Mantises catch other insects with their front legs.
2. Approximately 2,000 silkworm cocoons are needed to produce one pound of silk.
3. There are more types of beetles than all plants.
4. There are nearly as many species of ants as there are species of birds in the world.
5. The queen of a certain termite species can lay 40,000 eggs per day.

Bug Jokes

- Q. What pillar doesn't need holding up?
A. A caterpillar!
- Q. What do insects learn at school?
A. Mothematics!
- Q. What's the biggest moth in the world?
A. A mammoth!
- Q. What is the biggest ant in the world?
A. A giant!
- Q. What did one firefly say to the other firefly?
A. Got to glow now!

Assembled by
Elissa Copping, aged 9



Millwater ROMEOs & ROWENAs



The traditional mid-Summer outing of the Millwater ROMEOs (Retired Old Men Eating Out) and ROWENAs (Retired Old Women Enjoying Nice Afternoons) took place on Thursday, 21 January, at the very scenic Wainui Golf Club. Thirty-two good friends mixed and mingled over drinks before enjoying a memorable buffet lunch in the club restaurant, with the golf course vista laid out before them.

Many memories of the year 2020 were recalled and all counted their blessings that, for the most part, the year had allowed us all to move freely within our own country – and few regretted the lack of foreign travel. Visiting ROMEOs and ROWENAs from overseas who live in Millwater on a regular annual basis are happy to still be here as part of our happy groups.

The popularity of the ROMEOs and ROWENAs and their stories in the Millwatermag has brought enquiries from far and wide, so we need to explain that membership is limited to residents of Millwater and Totara Views. You might well ask why? The venues that we visit and the restaurants where we book for lunch generally have a modest limit on the numbers that can be accommodated at any one time. This can sometimes lead to there being a waiting list for membership. However, the good fellowship idea can be developed by others, both in the Millwater area and beyond, and it would be great to see new social groups start across the Hibiscus Coast. Millwater ROMEOs and ROWENAs are happy to give guidance if you wish to get in touch through this magazine.



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Local Sport

She Loves Golf

The course at Wainui is still closed while it undergoes a turf conversion, but the club are running some ladies-specific coaching sessions on the driving range, giving local ladies a chance to learn the game in a fun group setting.

The She Loves Golf programme includes 4 Saturday sessions on 6, 13, 20 and 27 March 2021 from 2.00pm to 3.00pm.

Sessions will be followed by Happy Hour & drink specials in the View Eatery and a She Loves Golf putting competition on our purpose green outside the café.

The cost is \$120 per person.

Join two NZPGA professionals and experience golf at Wainui.

Silverdale Tennis Club

Silverdale Tennis Club has four floodlit astro courts and pleasant facilities, situated in the beautiful War Memorial Park next to the Rugby Club on Hibiscus Coast Highway.

We invite new members to our Senior Midweek session on Wednesday from 9.30am, and Senior Club sessions on Sunday at 10.30am and Wednesday evening at 6.30pm.

Junior Saturday morning coaching recommences 13 February at 8.30am with Hayden (021 747839).

There are reduced fees for remainder of season.

We are a small, friendly club and tennis is a great way to meet new friends whilst gaining exercise & fitness in a fun environment.

For further enquiries contact Linda l.waters@xtra.co.nz.

For juniors contact Sarah sarahpm73@gmail.com (021 910511).

Many thanks.

Linda
Silverdale Tennis Club

National Success for Maddren at House of the Year Awards



shows Maddren are committed to excellence, but taking out a national category win is something extra special. 'To think of all the houses from all over the country that went into that pool and we won it, that's pretty cool,' he says.

House of the Year judges made particular note of the winning home's perfect positioning, superbly crafted cathedral ceilings, faultless finishing throughout and the spectacular all-season spaces outdoors.

Tony Anderson, who owns the home with wife Terena, says, 'The big thing for us is having this great space of the kitchen, dining and living all in one and being able to flow outside onto decks the same height, it's great when our grandkids are running about. People say the house is just out of this world, the whole package.'

When regional results for the Registered Master Builders 2020 House of the Year Awards were announced in November, the team at Maddren Homes were thrilled that all four of their entries had won regional gold awards and two had also taken out regional category wins.

Finding out the next day they had an entry selected in the Top 100 Homes was great news. Then, at the virtual ceremony for the National Final Awards in December, Maddren Homes was crowned the National Category Award Winner for the Builder's Own Home category.

When House of the Year Auckland Manager Julie Stevens arrived with the national award at Maddren Homes' headquarters one sunny morning in December, there was a thrum of excitement as the team gathered together. Presenting the National Category Winner's Award to CEO Tony Anderson, Julie Stevens said they could all be very proud of what they'd achieved.

General Manager Rodger Scott says that consistently winning golds each year

In recognition of the vital role subbies play in their ongoing success, Maddren made a presentation of their own that morning. The Maddren Subbie of the Year trophy was awarded to Richard Downer from The PC Zone and Joy Tichborne from Shanahans Law, to celebrate the fantastic service and support they provided to Maddren last year.

The first big calendar event for Maddren this year is the opening of their new showhome at 68 Maurice Kelly Road, Milldale. It's a striking home with a few cool surprises. Swing by and take a look for yourself.

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Millwater Bistro & Bar

Happy New Year from Millwater Bistro & Bar



We are back to our regular timings with slight changes to our weekend hours. Our new hours are as follows:

Tuesday to Friday: 4pm – late

Saturday and Sunday: 12pm – late

Our monthly events such as Curry Club and Wine Dinners are resuming from February.

Curry Club @\$25pp

Curry Club this month is on Wednesday, 3 February. This month we celebrate the Anglo-Indian community. You have the choice of a chicken or vegetarian curry. Both curries will be served with coconut rice and a selection of delicious condiments. To finish we will be serving our take on a trifle served in this part of the world – cake, custard and

jelly – delicious! All for just \$25pp. Bookings for Curry Club must be made in advance.

4 Course Wine Dinners @\$75pp

Hola and welcome to Argentina! We have crafted a beautiful menu featuring four unique courses hailing from this vibrant country in South America. Each course will be matched superbly with wines handpicked by our residential sommelier Corey Stevens. Come along for a great evening with us. Meet other locals, make new friends and enjoy good food and wine. The cost is \$75pp and bookings are a must, see below for further details.

Booking details: Phone: 09 777 6008 or email: dine@xeniagroup.co.nz

Do you have a private event to host?

Look no further. Contact us at the bistro and let us worry about making the arrangements. Be it an engagement celebration or a milestone birthday party, we are happy to cater to any occasion. Contact us for more information on availability, menus and any other event-related queries at events@xeniagroup.co.nz.

Millwater
Bistro & Bar

MILLWATER BISTRO & BAR

Tuesday-Friday 4pm – Late, Saturday & Sunday 12pm – Late
Curry Clubs and Wine Dinners are back for 2021. Curry Clubs will be hosted first Wednesday of the month and Wine Dinners are hosted last Thursday of the month. For enquiries or to make a booking call 09 777 6008 or email dine@xeniagroup.co.nz. We look forward to seeing you soon!



Mike Pero have been operating in Millwater for over 8 years and have been an active part of this community.

Grayson & Sarah enjoy supporting the community and local events.

Below is a selection of local events that they have sponsored and been involved in the past 12 months.

✓ Sponsorship of advertising/editorial space in The Millwater Mag for local events and local businesses.

house Grayson and Sarah sell in Millwater they will donate \$500 to the Millwater Fund.

✓ Letters from Santa – Launched in 2018, Mike Pero Millwater helped Santa send letters to children in Millwater by collecting names and addresses of children. Over 300 children received a letter from Santa this past Christmas.

✓ Easter in Millwater - This year Mike Pero had planned an Easter Egg Hunt for the children of Millwater. Due to COVID-19 this had to be cancelled but they still delivered some Easter goodies to all the children that had registered for the Hunt.

✓ Millwater Adopt A Family for Christmas – This is now an annual event. Grayson and Sarah support this event by donating funds to cover the costs to print all the flyers. They also cover costs for advertising space in The Millwater Mag.

✓ Mother's Day - This year Mike Pero Millwater asked the Millwater community to nominate a deserving mum for some Mother's Day treats. The winner received hot drinks and donuts for the family and a bunch of flowers.

✓ Annual Christmas Lights Competition – Created by Grayson and Sarah and has been running for 6 years. They judge all the houses decorated in Millwater and donate prizes for 'Best House', 'Best Street' and 'Best Townhouse and Best Letterbox'.

✓ Bouncy Castle - Mike Pero Real Estate has access to a bouncy castle which is free for the community to use for events. The Mike Pero Fund covers the costs of the hireage and set up.

✓ The Mike Pero Millwater Fund – Created in 2018, this fund has been designed specifically to support the people in Millwater with community events and fundraising projects. For every

✓ Mike Pero Millwater Fund - The Fund has supported local students to compete in overseas events, supported Rotary and also contributed towards the purchase of a new Community Patrol vehicle.



Grayson & Sarah Furniss

021 665 423 | 09 426 6122

millwater@mikepero.com

Mike Pero
REAL ESTATE

Annual Greek Extravaganza is a huge success



The fourth annual Greek Extravaganza fundraiser was successfully held at the Orewa Arts & Events Centre on Saturday, 5 December, raising in excess of \$23,000 for Hibiscus Hospice. Organised by local insurance adviser Theo Simeonidis, under the auspices of the Rotary Satellite Club of Orewa-Millwater, this annual event has now raised \$68,000 since it first began in 2017.

The theme for this year's Greek Extravaganza was A journey to historical Plaka, to celebrate the Greek 'laika', popular urban folk music of the 1960s and 1970s. The evening featured:

- authentic three-course Greek cuisine and a cash bar with Greek wines, beers, spirits and non-alcoholic beverages, all provided by Taste Greece and Emily's Greek Kitchen
- dancing floorshows – amazing spectacles by the Athena Greek Dance Troupe in full traditional costume and a breath-taking performance by Arabellas Bellydance with Tais
- live music performed by Sounds of Greece & Friends

Theo Simeonidis said:

'It's been a very disruptive and challenging year for families, businesses and Hospice. The latter has had its income severely slashed as a result of COVID, and it was incredibly pleasing and humbling to witness the generous support from sponsors and guests of this year's event.'

'We were truly blessed with the ability to actually proceed with the event, when so many other Hospice fundraising events were cancelled because of lockdown and the uncertainty of what the future held, meaning that many people lacked the confidence to book tickets in that environment of uncertainty. However, as we had a long lead-time till our event, we were fortunate to be out of lockdown in good time and had a ticket sell-out eight weeks before the event! This is a reflection of the strong Greek Extravaganza brand we have created since 2017 and on which we will continue to build.'



Planning has already commenced for Greek Extravaganza 2021! Any businesses that wish to associate themselves with next year's event can contact Theo Simeonidis (027 248 9320 or theo@uprotectnz.com).

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Looking to purchase a Design and Build? Here are a few things to consider...

In recent months, we've seen a significant increase in the number of clients opting to purchase under a design and build contract or house and land package. It seems that with the current low interest rates on lending, people are jumping at the opportunity to upgrade or to get on the property ladder!

If you're considering these options here are a few key points to consider:

• **Is your deposit protected?** Often a substantial deposit (or deposits) will need to be paid upfront a number of months, or even years, before settlement is to occur. To ensure your money is protected, we recommend you ensure your deposit is refundable and is held until settlement.

• **Time frames:** Under a design and build contract a common issue is that no concrete time frame is given for commencement/completion of construction – only estimates. This can lead to unexpected delays and disappointment, so where possible try to lock in start/completion dates.

• **Price adjustments?** Because of the nature of a design and build, there will almost always be price adjustments built into the contract. It is important that you limit the scope of these permitted adjustments to avoid a budget blowout. Also, try to avoid variations to the plans and specifications once signed off, as these too can be costly.



• **If things go wrong, do you have an out?**

It is important that you have confidence in your builder. Is their work of good quality? Do they have a good reputation? Are they financially sound? Perhaps consider visiting their show home. Once you sign there are usually few options to get out of a contract, so doing your homework first is essential.

Even after this research things can go wrong, so it's important to protect yourself should the worst happen. A 'sunset clause' is a clause that allows you to cancel the contract should construction and settlement not be complete by a set date. Including this type of clause gives you certainty that your money will not be tied up in a

project that is not progressing.

Are you looking to enter into a contract to purchase a property and/or build a home? Contact us for more helpful advice on 09 421 0559 or at silverdale@simpsonwestern.co.nz.

Please note: This article is published for general information purposes and should not be relied upon as legal advice. For advice specific to your legal issues, please engage a lawyer directly.

Melanie Baker-Jones
Solicitor
Simpson Western

Everyone wants the good life - smooth sailing, affairs in order, business matters sorted, our families and assets protected.

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Silverdale Corner Millwater Parkway and Polarity Rise, Silverdale p. 09 421 0559
Takapuna Level 3, Takapuna Finance Centre, 159 Hurstmere Road, Takapuna p. 09 486 3058

simpsonwestern.co.nz

Is Preventative Mastectomy for Breast Cancer Covered by Medical Insurance?



It is estimated that one in eight women, or approximately 12%, will be diagnosed with breast cancer in their lifetime. However, women with certain genetic mutations have a **higher** lifetime risk of the disease. It's estimated that a female BRCA1 carrier has a 60-90% chance of developing breast cancer. They also have around a 40-60% chance of developing ovarian cancer.

Perhaps the most well-known carrier of the BRCA1 is actress Angelina Jolie, who took pre-emptive action to minimise risk by having preventative (prophylactic) mastectomies to remove both breasts.

I was saddened to read a recent *Stuff* article telling the story of a woman who was diagnosed with an aggressive form of breast cancer and needed to begin chemotherapy, followed by a mastectomy. Doctors advised her to have a **double** mastectomy because she had tested positive for the BRCA1 gene, placing her at high risk of also getting cancer in her other breast. While her medical insurance policy met the cost of chemotherapy treatment and the mastectomy

of the cancerous breast, it did not meet the cost of the preventative mastectomy of the other breast **because the policy was not yet three years old!** So the family needed to meet the more than \$25,000 cost for the preventative mastectomy themselves.

This situation highlights the considerable variation in the quality of medical insurance policies on the market. One quality insurer that UProtectNZ works with states they **will** meet the cost of preventative surgery if:

- the individual has been diagnosed with breast cancer, and
- has tested positive for the BRCA1 and/or BRCA2 gene mutation and
- requires preventative mastectomy of the unaffected breast, and
- the preventative surgical procedures are recommended as necessary by an appropriate specialist.

Furthermore, there is NO three-year stand-down period.

This woman's unfortunate situation highlights the importance of working with an experienced insurance adviser to guide you through the maze of options, secure the best cover for you and your family and ensure that you receive fair treatment.

It's what we do!

Theo Simeonidis FNZIM & Cristina Simeonidis
UProtectNZ Insurance Services

Theo and Cristina Simeonidis are Registered Financial Advisers, living and working in Millwater, and specialising in personal and business insurances. Theo can be contacted on 027 248 9320, Cristina on 021 868 280 or email theo@uprotectnz.com. Any assistance is provided on a free, no-obligation basis. A disclosure statement is available free of charge on request.

Theo Simeonidis
FNZIM, B.For.Sc (Hons.), MPP
New Zealand Certificate in Financial Services
Registered Financial Adviser
Millwater's insurance specialist
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Millwater Asian Corner

Happy Chinese New Year



Happy New Year and happy Chinese New Year everyone! This year is the year of the Ox, which is also the year my eldest was born. This only happens every 12 years so it's pretty special.

That said, we don't have anything special planned ahead for the new year, compared to the busy schedule when we had family around back in my home town.

Chinese New Year lasts for 15 days and traditionally one needs to visit their family members one by one during this period. The first and second day

of the year is a very big gathering, usually in Granny's house with all their kids and grandkids. Everyone takes a rest on the third day and from the fourth day onwards we start to visit relatives we didn't even know existed, which becomes a very boring activity as a kid. Thinking back it is actually a very thoughtful tradition, to visit relatives and exchange how life is getting on. Even once a year can still keep the connection going and express some love and caring.



Theoretically there is a specific term to address each relative in the family tree. It is a very complicated system and not many people know exactly how to address each other when they are pretty far apart in the branches (for example, your mother's sister's daughter's husband's brother). To make life easier, in modern days we have borrowed the two most powerful words from English – Auntie and Uncle – to address anyone who is older than us that we're not sure how to address, because calling anyone older than us by their name is just too rude in our culture.

These words have become very handy. We also use them when addressing someone who is not actually our relative (such as your mum's friend). It may sound very weird to English-speaking people, but it works perfectly to fill up the empty space in our language. This is the most interesting thing about language which has evolved over time.

Gong Xi Fa Chai!

Nita Wong

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What's On Hibiscus Coast

Hibiscus Coast Scottish Country Dance Club • Every Weds
Silverdale Hall • 7:00pm

St Chad Market • 1st Sat of every month • 117 Centreway Rd,
Orewa • Stalls \$15 & tables if required (\$5) • bookings call
Andrea 02108310745 or John 09 4267645 (If it's wet it will be
inside).

Millwater parkrun • Every Sat 8am • See www.parkrun.co.nz/
millwater for more details

Rotary Satellite Club of Orewa Millwater • 2nd & 4th Tues of
every month • 7pm at The Wade Tavern, 2 Tavern Rd, Silverdale
Contact Secretary Caroline 027 748 0512

Hibiscus Coast Mid-Week Badminton Club • Every Weds
9am-noon • (Club Nights Tues & Thurs 7-9pm) • All welcome
Orewa Badminton Hall, Victor Eaves Park

Ukelele Classes • Every Thurs • Estuary Arts Centre 7-8:30pm
All welcome - classes for beginners to advanced so just turn
up and bring your uke for a night of community fun! Call Avon
Hansen-Beadle 021 421 109 or 4766361.

HBC Grandparents Parenting Grandchildren support group
1st Weds of each month • 11am - 1:45pm • Red Beach Methodist
Church • Free group offering support, friendship, guest
speakers and lunch • Contact Donna 021 024 3064

Zonta Club of Hibiscus Coast • 4th Tue of each month @ 6pm
at The Wade Hotel, Silverdale Visitors welcome to join us for
dinner & interesting guest speakers • hibiscuscoast@zonta.org.nz
or 027 577 1888

Ladies Crafts Group • Every school term Tuesday • Orewa
Community Church • 235 Hibiscus Coast H'way, Orewa
9am - 12pm • \$2 for morning tea & craft • creche provided

Arts Group • Every school term Friday • Orewa Community
Church 235 Hibiscus Coast H'way, Orewa 9am - 1pm
\$2 includes morning tea • suitable for beginners

Hibiscus Coast Rock & Roll • Every Tues • Whangaparaoa Hall
7pm lessons • 8pm general dancing • Wear soft sole flat shoes
Further info on our website & Facebook.

Join Hibiscus Coast Concert Band • Every 2nd Thurs • All ages
& abilities welcome • See our website hccb.org.nz
Call 021 186 4599 to check when our next rehearsal is.

**HBC Senior Citizens Assn. Inc. meet for Indoor Bowls &
cards** • Every Tues & Thurs • (500) in the Orewa Community
Hall from 12-4pm. Membership \$5 a year • Entry \$2, includes
afternoon tea • Contact Howard 09 427 9116

Silverdale Village Market • Every Sat 8am -1pm, Silverdale St,
Silverdale

Silverdale & District Historical Society Coffee Morning • 3rd
Tues of each month • 10:30am The Old Parsonage Silverdale
Pioneer Village • Bring your items of historic interest to discuss
over coffee • Free entry • pioneervillage1968@gmail.com

Dance Fitness Class • Every Tues/Thurs evening 7-8pm
Kingsway Jnr Campus • First class FREE, then \$10 per session
concession cards available Contact Richard 021 504084

Whangaparaoa Indoor Bowls Club • Whangaparaoa School
Hall Mon 7pm • all ages, beginners welcome and coaching
provided • contact Geoff 09 428 5915 or Owen 09 426 8476

Silverdale Ballroom Studio • Every Thurs evening • Silverdale
Hall at 7pm • Adult & Improvers classes for beginners & social
dancers Contact 09 427 5542 for further information

Kiwi Club • 4th Sun of each month • Social Dance 5-8pm All
welcome • Silverdale Hall

Toastmasters • Every Fri • 1:00 - 2:00pm • Orewa Library

Hibiscus Coast Embroidery Guild • 2nd Weds 7-9pm &
4th Thurs 10am - Noon • Hibiscus Coast Community House
(behind Estuary Arts, Orewa) • Contact Jan Adams 09 426
5851, janadams49@gmail.com

Puhoi Celtic Sessions • Every 2nd Thursday • Orewa North
Primary School • A sing-around/play-around event where
everyone can join in. Contact Alan alanthewag@outlook.com

Hibiscus Petanque Club • Every Tues & Weds 9am - 12
and Sun from 1pm • 214 Hibiscus Coast Highway, adjacent to the
Orewa Bowling Club. New players always welcome, free
coaching available . Ph Club Captain Marcos on 021 2511805

Rise with the Sun at Orewa Beach • Every Sunday
10 mins prior to sunrise • hosted by Naturall Wellthy with
Alison Davis • Contact Alison on 021 27224378 or visit event
page [https://www.facebook.com/](https://www.facebook.com/alisondaviswellness/?modal=admin_todo_tour)
[alisondaviswellness/?modal=admin_todo_tour](https://www.facebook.com/alisondaviswellness/?modal=admin_todo_tour)

Heartbeats Cardiac Survivors Support Group • 1st Tues of
every month 10am at HBC Community House (behind Estuary
Arts Centre, Orewa) • Open to all heart event survivors & their
families & all cultures • Information, education & support with
guest speakers • No fees • Contact Trent Lash on 0220 606 199

Suicide Bereavement Support – Empathy Group • Last Mon
of every month except Dec • 7pm to 9pm, HBC Community
House, • Support & understanding for anyone who has lost a
loved one to suicide, all welcome at any meeting • For more
info contact Susan 021 884 162 or PM us on Facebook (Empathy
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Millwater Recipes

Korean Style Wrap

Ingredients

(A)

200g beef, thinly sliced

1 tablespoon Korean BBQ kalbi marinade

1/2 tablespoon sesame oil

2 teaspoons soy sauce

(B)

Bean sprouts

Chopped spring onion

1 tablespoon sesame oil

1 clove chopped garlic

Salt to taste

Sesame seeds

Snack Wraps x6

Kimchi (optional, if you prefer spicy) or can replace with lettuce

Method

1. Mix ingredients (A) together.
2. Pan fry beef until cooked, set aside.
3. In a large saucepan, bring water to boil, then put bean sprouts in to cook for 1 minute.
4. Drain and rinse with tap water, then squeeze all moisture out of the bean sprouts.
5. Place bean sprouts in a large bowl and mix well with sesame oil, sesame seeds, garlic, salt and spring onions, set aside.
6. On a snack wrap, put beef, bean sprout mixture and kimchi in the middle, then make it into a cone shape.

Enjoy and happy cooking!

Happy cooking!
Nita Wong

Do you have a recipe you'd like to share with Millwater?
Email your recipe to
sarah@themillwatermag.co.nz

LED Light Therapy



LED Light Therapy (LED) is a painless, relaxing treatment designed to plump up aging skin by boosting collagen production and treat mild to moderate acne. First developed by NASA, LED works by sending energy-producing packets of light into the deeper layers of the skin. These light rays work to jumpstart circulation, collagen production and cell renewal and decrease inflammation.

LED rays (light emitting diodes) are wavelengths that are able to pass through tissue up to one inch deep.

LED is painless and relaxing, with no recovery time. LED is suitable for all skin types, regardless of ethnicity. Contraindications are pregnancy, epilepsy, photo-allergy, steroids and medications that cause light sensitivity, or having cortisone injections. It is cool and comfortable because it uses spectral light instead of heat to activate the healing processes. Although the light is very bright initially, it's barely noticeable once you're relaxed.

LED helps users get into a meditative state. The 20 minute sessions will still your mind and be more relaxing than a long nap! Your eyes are protected throughout by medical grade goggles.

The different colour wavelengths of LED are used for different benefits. After a skin consult a colour will be chosen that is best suited to you.

Red Light is used to rejuvenate, stimulate collagen production, prompt cellular repair and increase circulation for a more vibrant and youthful complexion. It works to deliver optimal skin rejuvenation. Red is ideal for deeper lines and wrinkles, scarring and promoting a more even skin tone.

Green light has a calming effect. It's used to lighten hyper-pigmentation spots, revealing a brighter complexion. The calming effect also has anti-inflammatory properties that can soothe the skin. It is also used to treat dilated capillaries, sagging skin around the eyes, under eye circles, hyperpigmentation and sun spots.

Blue light is used for powerful anti-bacterial properties with the ability to kill acne-causing bacteria. It's for preventing and treating acne. It's also for helping to purify the skin, stabilising oil glands and soothing inflammation.

Yellow light is used for reducing redness and treating rosacea by reducing blood vessels, eliminating UV damage – it calms and soothes.

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THE **MILLWATER** MAG

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Millwater Malt



Christmas brought me one of the finest malt whiskeys I have ever had the pleasure of tasting and reviewing.

The Bushmills Steamship Collection celebrates the 125th anniversary of the epic maiden voyage of the steamship SS Bushmills which took their whiskeys to far-flung corners of the Americas. This 3rd expression Bourbon Cask Single Malt Reserve whiskey is so brilliant that it caused this review to be written v-e-r-y slowly indeed!

Nose: Ripe pears, toasted oak vanilla and deliciously spicy crème brûlée.

Palate: Zest of orange, oak spice and toast with honey-laced pears. The #3 char to the first-fill Kentucky bourbon barrel adds a pleasant dark chocolate bitterness.

Finish: Long-lasting toasted oak vanilla, slightly drying at the end.

Conclusions: Officially available from travel retail outlets (but who is travelling nowadays?), this superb whiskey is finding its way online and is well worth the search. It scores 95/100 in the 2021 Jim Murray Whisky Bible. One to share with only your very best friends.

Big 1L size, 40% ABV, target price just under \$100 from my regular online shop.

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Join us for services throughout the month:

St Chad's, Orewa
Sunday 8am and 10am
Wednesday 9:30am

Christ Church, Waiwera
1st Sunday 10am

Holy Trinity, Silverdale
2nd & 4th Sundays 9am

YOUR LOCAL TIDES

Mon 1 Feb	04:34 0.4m	10:58 3.1m	17:07 0.5m	23:23 3.0m
Tues 2 Feb	05:19 0.5m	11:45 3.2m	17:54 0.5m	-
Weds 3 Feb	00:10 3.0m	06:08 0.5m	12:33 3.1m	18:43 0.5m
Thurs 4 Feb	00:59 3.0m	07:01 0.6m	13:22 3.1m	19:35 0.6m
Fri 5 Feb	01:52 2.9m	07:58 0.7m	14:14 3.0m	20:30 0.6m
Sat 6 Feb	02:50 2.9m	08:59 0.8m	15:10 2.9m	21:28 0.7m
Sun 7 Feb	03:54 2.8m	10:01 0.8m	16:11 2.8m	22:30 0.7m
Mon 8 Feb	05:00 2.8m	11:03 0.8m	17:15 2.8m	23:34 0.7m
Tues 9 Feb	06:03 2.9m	12:05 0.8m	18:18 2.8m	-
Weds 10 Feb	00:35 0.7m	07:00 3.0m	13:04 0.8m	19:18 2.8m
Thurs 11 Feb	01:32 0.6m	07:53 3.0m	14:00 0.7m	20:13 2.9m
Fri 12 Feb	02:23 0.6m	08:43 3.1m	14:51 0.7m	21:04 2.9m
Sat 13 Feb	03:10 0.6m	09:30 3.1m	15:38 0.6m	21:51 2.9m
Sun 14 Feb	03:52 0.6m	10:15 3.1m	16:21 0.6m	22:34 2.9m
Mon 15 Feb	04:33 0.6m	10:58 3.0m	17:01 0.7m	23:15 2.9m
Tues 16 Feb	05:12 0.7m	11:39 2.9m	17:40 0.7m	23:54 2.8m
Weds 17 Feb	05:51 0.8m	12:18 2.9m	18:19 0.8m	-
Thurs 18 Feb	00:33 2.7m	06:32 0.9m	12:58 2.8m	18:59 0.8m
Fri 19 Feb	01:13 2.7m	07:16 1.0m	13:38 2.7m	19:42 0.9m
Sat 20 Feb	01:57 2.6m	08:05 1.1m	14:21 2.6m	20:28 1.0m
Sun 21 Feb	02:48 2.5m	08:58 1.1m	15:08 2.5m	21:20 1.0m
Mon 22 Feb	03:45 2.5m	09:53 1.2m	16:02 2.5m	22:16 1.0m
Tues 23 Feb	04:46 2.5m	10:49 1.2m	17:01 2.5m	23:14 1.0m
Weds 24 Feb	05:44 2.6m	11:46 1.1m	18:00 2.5m	-
Thurs 25 Feb	00:12 0.9m	06:37 2.7m	12:40 1.0m	18:56 2.6m
Fri 26 Feb	01:05 0.8m	07:25 2.8m	13:33 0.9m	19:48 2.8m
Sat 27 Feb	01:54 0.6m	08:12 3.0m	14:23 0.7m	20:38 2.9m
Sun 28 Feb	02:41 0.5m	09:00 3.1m	15:11 0.6m	21:27 3.0m

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At The Botanic, we believe our retirement years are our very best years.

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We know how important it is to support people to live healthy, active lives and that's why we've placed purpose, wellness, nature and joy at the heart of our vision for The Botanic – a stunning new retirement village in development in Silverdale, and the very best in class in modern aged care living.

Swim laps in the 20m pool, play Pebble Beach on the golf simulator, stroll along the tree-lined boardwalk, relish delicious cuisine at our restaurant, or enjoy a glass of wine at the light-filled Club House in the heart of The Botanic village.

Or perhaps you'd like to busy yourself in the Resident's Workshop or take sanctuary in our Wellness Centre? There are vegetable gardens, orchard trees in the park-like setting, a cinema, an arts and crafts centre, croquet, pétanque, private dining rooms and a fitness centre with a spa and sauna.

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The Botanic offers 80 villas and 383 apartments for independent living residents, and our aged care home will provide 40 care beds to meet the full range of care needs.

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