

the Millwater mag

Your FREE monthly magazine of all things Millwater
November 2014

Update on Stoney HOMESTEAD

- Money Matters
- Beetroot Brownies
- Talking new valuations with Grayson
- Where to walk our furry friends

INTERVIEW WITH Phil Madsen

Circulation is 1500 print copies

Editorial contributions are free from cost. Advertising starts at \$60+gst.

Contact Sarah on 0274 440044 or themillwatermag@gmail.com

Introduction

Welcome to Summer – well, almost Summer! Looking at the gardening content of this month's magazine, we will all have plenty to keep us occupied in the run up to Christmas and beyond.

We have had the first of the successfully organised Millwater clean-up efforts, which has made a great difference to our community. Well done to Diana Lakin for your initiative! The event demonstrated the commitment of our readers to keeping Millwater tidy; so, well done all of you, too! The good work needs to be a regular individual activity – not just on organised days.

Singer-songwriter Phil Madsen, who moved to Millwater and loves it here, chatted over coffee to the Editor and made a deep and lasting impression. You can read about the man and his music and then, if you have not yet met "Mr Yellow Tree", you can get to know and love his music.

Tim Lawrence's fishing column is bound to leave some of us green with envy and wondering how we can ever catch snapper that huge. Read on and learn! The Coastguard safety article is a timely reminder for fishers and all boaties that you can save your life for just 50 cents.

We return to our historical theme, with information about another of the original and prominent local farming families – the Stoney's and the original homestead. This ties in nicely with the second of three parts of the story behind the street naming in Millwater. We are indebted to Brandmad/Millwater Marketing for the naming background.

We continue to detect fear among the Millwater community – fear of writing a Letter to the Editor – and we await the first one that will kick off a conversation through a new Letters Page. Why not become famous as the inaugural letter-writer?

Many of us enjoyed Diana's delicious Gluten-free Brownies last month and I, for one, can't wait to get my teeth into Ian's Beetroot Brownies. Then, it's time to walk the well cared-for dog and we now know where, when and how best to do that!

See you next month, when we will have a bumper Christmas/New Year issue for you.

Brian Mullan
Editor
November 2014



theMillwatermag

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the Millwater interview

Phil Madsen – Millwater's star singer-songwriter

Most of us listen to music but few are privileged to meet a top-level singer-songwriter, which I did a short time ago. Phil Madsen is a Millwater resident, having found the area by accident when visiting a friend. He is most approachable and, talking informally over coffee, I began to understand the persona and increasingly to want to learn more.



Phil grew up in Nelson, second youngest of eight children in a close-knit musical family. Dad was a virtuoso pianist and accordionist; Mum taught piano theory. From the age of four, Phil performed with the family band throughout the Nelson region. At school, he was involved with all things musical and now plays piano, drums, guitar and bass guitar. Most of all, Phil loves to sing – and what a voice!

Although completing an apprenticeship as a builder, music always was and still is Phil's greatest passion. By pure chance, when busking outside a supermarket in Nelson he was discovered by a talent scout from Auckland. Two weeks later he was performing at the Auckland Sky Tower, leading to Christmas in the Park and a record deal with Warner Music.

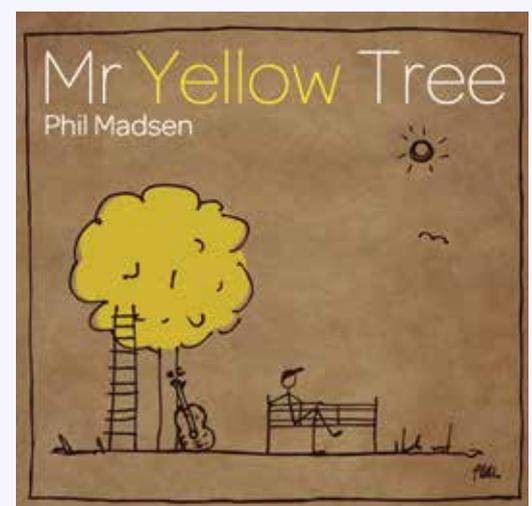
Phil's achievements include singing on stage with David Copperfield at MGM in Las Vegas and touring with the Pointer Sisters, Air Supply and Hank Marvin. Recognised for his impressive vocal range, he has recently won Top Male Vocalist at the prestigious New Zealand Variety Artist Awards. He's been a regular star at the Coca-Cola Christmas in the Park and brought the house down at the Sky City Starlight Symphony with his performance of Queen's *Bohemian Rhapsody*. He was a Silver Scroll finalist with his song *Dancing on the Moon*.

Despite such fame, Phil is modestly self-effacing and charming. His family is more important to him than material things and he visits his father, brothers and sisters whenever he can. After losing his mother, the family became a lot closer and Phil loves having a sing-along at Christmas-time and family gatherings.

Another facet of the man is his compassionate and effective work with charities. He donates his time to mentoring music, singing and song-writing for Carabiner (young people living with extraordinary challenges). He also performs at charity events for Variety, Cure Kids and Starship.

So what do the next months hold? Phil will be busy performing at shows throughout New Zealand and has several overseas bookings, but he will still find time to support his favourite charities, as well as squeezing in some writing and studio time. He is also keen to spend more time teaching music.

This World is the new hit number one album for Millwater singer-songwriter Phil and is available on iTunes. If you haven't yet discovered Phil Madsen, you really are missing a sublime musical experience. Google Phil Madsen Music and you will be hooked forever!



money matters

Is less...more? The pros and cons of having all your properties with one bank.

Very often, investors make the mistake of thinking that specific loans are secured against specific properties. This mistake can come to a head once you decide to sell a property or extend your investment portfolio.

Traps of having all your properties with one lender:

- 1) When you sell a house, your bank can have first dibs on the money you can make from that sale. I came across a couple who were going to use the sale of a house for their retirement, however the bank took the whole lot to pay down another loan secured against their property.
- 2) If you have all of your lending with one institution, then you have access to their lending criteria alone. If the bank says "no" to your urgent or important plan, then to move to another lender could take time and be costly in terms of fees, valuations and lost interest rates.

Benefits of having all your properties with one lender:

- 1) Banks provide better rates to clients with bigger mortgages, so loans over \$500,000 usually grab the lender's attention. Their calculations are based around how much money they will make on the application.
- 2) One login, one banking relationship and less administration. It is this convenience factor that the bank sells to get your business.

A good mortgage advisor will help you with these big-picture decisions, taking into account your existing and long-term plans.

For further details, feel free to contact Ivan on 09 427 5870 or 0275 775 995 or email ivan@ivanurlich.co.nz

Ivan Urlich is a registered financial adviser, his disclosure statement is available free of charge on request.

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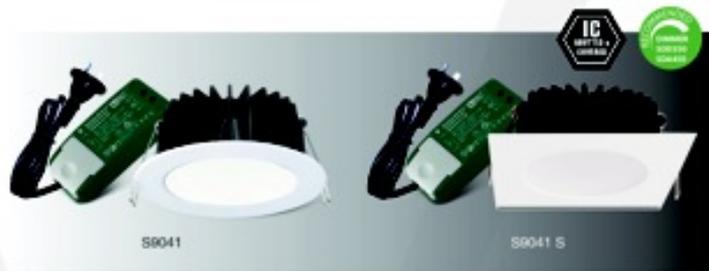
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Take Care Of Those Teeth!!



If gingivitis is allowed to go unchecked, the plaque bacteria will start to penetrate below the gum line, leading to destruction of the bone and other supporting structures – a condition termed periodontitis. This is a far more serious condition and – if left untreated – results in tooth loosening and eventual tooth loss.

If your pet's breath leaves a little to be desired, we are here to help! Dental disease is best prevented but, failing that, early diagnosis and treatment of problems can make a real difference to your pet's health. The use of dental biscuits as a preventative and regular examination and de-scaling when and if required does make a difference!

We all learn as children the importance of looking after our teeth, but what about our pets? The good news is that our pets are usually born with healthy mouths – with bright white teeth and firm pink (or pigmented) gums.

However from a very early age, food material, bacteria and saliva are deposited naturally and continuously on the surface of the teeth and gums forming plaque.

As plaque accumulates, toxins produced by the plaque bacteria cause inflammation of the gum tissue – termed gingivitis. These toxins can also be absorbed into the bloodstream and have detrimental effects on the kidneys and other vital organs.

At the same time as this the plaque may also become mineralised, forming calculus (tartar), which is usually very tightly bonded to the tooth surface. This is also frequently accompanied by bad breath!



For more information call Brett and his team at Silverdale Vet Centre (09) 426 5407

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The November vegetable garden with Central Landscapes Silverdale

Top Tip - Layer on BLACKGOLD Mulch, new and exclusive to Central Landscapes.

Thinking your soil won't dry out after a season of rain? Not so; soils are now drying rapidly as temperatures head above 20c.

Given local water limitations and the fact that Auckland's summers and autumns have been very dry over recent years, there are multiple benefits in layering BLACKGOLD Mulch, our exclusive brand new product, around the garden.

Added nutrients from the Living Earth Organic Compost in the mulch;

Water saving layer – locks moisture in at the roots of plants;

Weed suppressing – provides a blanket that smothers weeds.

Planting Now

Time to sow beans, corn, basil and sunflowers. Sunflowers are fun in the garden and attract plenty of bees. Position your bean area for sun and have the bean supports – trellis, teepee etc – ready for training them. For limited spaces, there is a good range of dwarf growing beans.

Plant melon, chillies and cucumber and eggplants. It's a good idea to plant several eggplants – with their unremarkable flowers they don't pollinate easily and a group of plants will be more successful.

Plant leeks from now until early 2015. Make holes by inserting a pencil into the soil to about 5cm deep and 1cm wide. Drop the leek plant into the hole and let it rest – it will fill with soil as the season progresses.

Kumara 'snips' can be planted now in warm areas.

Garden Care

A quick trim over lavenders, hebes and daisies that have finished flowering will encourage another late summer flowering.

Feeding – liquid feed with Living Earth Organic Certified Liquid Compost – a great way to deliver nutrients directly to roots and leaves.

Spray roses against disease – a natural spray can be made by mixing 1 tsp baking soda in 1 litre of water. A squirt of dishwashing liquid added to the spray will help it 'fix' on the leaves.

Weed out all 'undesirables' before mulching to keep weeds down. Some of the organic weedkillers work best in hot sun.



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Silverdale business still going strong after 62 years!



The business as it was in 1942, Silverdale St

It's hard to imagine that 62 years ago the same Gatmans business, trading today as Gatmans Mowers&More, was doing a roaring trade in the heart of Silverdale, selling Humber cars, David Brown tractors, Bedford trucks and pumping Europa gas.

In 1953 the business, owned then by the late Mr Neil Gatman and his wife Gladys, was located on the site which is now occupied by a car yard on Silverdale Street. Present day owners Jim and Helen Wrecks have noticed a vast shift in the market over the past ten years, from when the market demand was predominantly large farm tractors to service the local farming area.

Jim says "Nowadays, many of those large farms have been subdivided into lifestyle blocks and residential subdivisions. Gatmans Mowers&More therefore specialises now in mowers and garden equipment and boasts the largest range in the Rodney District. Customers looking for high end brands through to the cheaper range can find the full selection here".

Gatmans Mowers&More has recently been awarded the Weber barbecue Specialist Agency, enabling them to sell the most popular range of barbecues, renowned for their famously flavoursome cooking method.

They are also mower agents for MTD, Lawnmaster, Honda, Rover, Worx, Victa, Cub Cadet, Walker, Hustler, Masport and Countax, as well as stocking a full range of garden equipment and farm machinery.

Their large workshop can service any farm or garden machinery; from chainsaws to tractors, also providing a pick-up and delivery service.

"After 62 years, Gatmans Mowers&More is still providing a great local service with products you can trust," adds Jim.

Call in and see the team at the corner of HBC Highway & East Coast Road, Silverdale, in the Kings Plant Barn complex or visit www.gatmans.co.nz.



This business as it is today



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Specialist Dealer Model

Pictured right. Weber Family Q with high lid, thermometer & electronic ignition.



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Specialist Dealer Model
Pictured left. Weber Baby Q with high lid, thermometer & electronic ignition.

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Specialist Dealer Model
Pictured below. Weber mid-sized Weber Q with high lid, thermometer & electronic ignition.

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the Millwater insider - Stoney Homestead

The main focus of the Insider this issue is to share information on the refurbishment of Stoney Homestead.



Jim Stoney, Keith's brother and their cousins, Tom and Heather Gillanders in the farm gig at Seaview, Stoney Homestead. 1950's. (Photographer - Keith Stoney)

Hibiscus and Bays Local Board is pleased to announce next steps in delivering a high quality and high value community hub facility at the Stoney Homestead in Millwater.

With a new Trust firmly in place, headed by David Adams, a new project Manager Tim Sinclair at the helm and the local Board successful in negotiating the retention of \$200k Council funding, everything is in place to start the next two phases of works at the Homestead.

There are three phases to complete at the Homestead before it is ready to open its doors to residents – these are:

1. **Resource consent** to be lodged in December 2014, for future use of the site as a community facility and to authorise interior refurbishment;
2. **Outbuilding restoration and final site remediation** (February - April 2015). This will include dismantling the barn, removal of contaminated soil and a rebuild of the original barn. A clean-up of the property will also take place, with fencing built and possibly some landscaping completed in accordance with the Trust's vision; and
3. **Interior refurbishment, construction of new car parking area and landscaping around the Homestead property** (February – November 2016). The interior fit-out will include retaining heritage elements and unique features of the build-



Walter Stoney and his daughter Gwen, 1924 (photograph taken by Vivian Butler Stoney)



Before



After

ing, whilst enabling it to be utilised as a community hub facility.

Stage one and two are confirmed to go ahead, with \$200k funding now secured and an additional \$50k available if required from the local board's Small Local Improvement Project budget. Funding for the final stage, which includes the interior fit-out, is subject to gaining funding approval in the upcoming Long-term Plan process.

All things going to plan, the Stoney Homestead will be completed and ready to open its doors to the public as a fully operational community hub facility, managed by the Stoney Homestead Trust, in 2016.

From left, Auckland Council Project Manager Tim Sinclair and Stoney Homestead Trust Chair David Adams (right)



OtherNews.....

Road Closure

You may have already seen the signs notifying residents of the Wainui Rd closure from Millwater Parkway to Waterloo Rd. This part of the road will be closed by the time this goes to print until the end of May 2015.

The future of secondary schooling

The Ministry of Education has confirmed that there are no plans for a new secondary school in the wider Hibiscus Coast area over the next few years. Orewa College & Whangaparaoa College both have in-zone capacity and approximately 700 students travel on buses to north shore schools. As Kingsway School is also an option, along with the proposed secondary school site owned by the Catholic Diocese (opposite Stella Maris Primary), our students are deemed catered for here on the Coast, now and in the future.

The Insider continued....

Gardening/Landscaping Competition

theMillwatermag will be running a competition to find the best landscaped garden in Millwater, to be judged in March of 2015. We already have some interest from sponsors and will soon announce all the details, including prizes. In the meantime, get working on those gardens and start sending through nominations for great gardens in your area.



Millwater Community Clean-up Day

It was fantastic to see so many residents take part in this event. We managed to fill a skip bin full of rubbish - it was unbelievable how much litter was found in gutters, drains, roadsides and culverts. Well done Diana Lakin for organising something that benefits us all in Millwater and thank you to all the wonderful sponsors who donated goodies to give away as prizes.



When did you last update Your Will?

When last did you update your Will – or do you even have a Will?

A Will is a fairly simple document and can be drawn up by pretty much anyone over the age of 18. Surprisingly, more than 60% of New Zealanders do not have a Will. Simply stated; a Will needs to be in writing, have the appearance of a Will, be signed by the Will-maker in the presence of two witnesses (who are not beneficiaries to the Will and not the Will-maker's partner).

The risk of dying without a Will (intestate) is such that all the assets of the deceased may be distributed in accordance with the Administration Act of 1969 and not in accordance with their wishes. More importantly, it will take a long time for the Estate to be finalised and paid.

One of the most common barriers to drawing up a Will is deciding who should be the Executor/s of the Estate. A warning was recently sounded in the New Zealand Herald about the pitfalls of merely choosing one of the free wills offered by some of the corporates, with the proviso that they are appointed Executors of the estate. The old traditional view of appointing one's spouse or a trusted friend with some accounting or legal background is sound and, even with the assistance of an attorney, this may be more economical to the Estate in the long run.

Any person drawing up a Will that has previously been married or been involved in a long-term *de facto* relationship should have their Will drawn up by an attorney, as their Estate may be subject to the provisions of the Property Relationship Act of 1956.

Take the advice of the New Zealand Law Society. When asked, "When should I make a Will"; they replied....**NOW!**

For assistance on drawing up a Will contact Mike O'Reilly on 09 551 4726 • 021 271 5552• email mike@morfin.co.nz • www.morfin.co.nz

More than 60% of New Zealanders do not have a WILL to protect their kids.

Are you one of them?



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Ian Coupe's * Beetroot Brownies

With around half the fat of regular brownies, these are a slightly less guilty pleasure, but still have that intense chocolate hit. Makes 15-20.

Preparation & Cooking Times

Prep 15 minutes
Cook 40 minutes
Plus cooling

500g whole raw beetroot (3-4 medium beets)
100g unsalted butter, plus extra for the tin
200g bar plain chocolate (70% cocoa)
1 tsp vanilla extract
250g golden caster sugar
3 eggs
100g plain flour
25g cocoa powder
Preparation and cooking times



1. Wear a pair of rubber gloves to stop your hands from staining, then top, tail and peel the beetroot – you'll need about 400g flesh. Roughly chop and put into a large bowl. Add a splash of water, cover with cling film, then microwave on high for 12 minutes or until tender.
2. Heat oven to 180C/160C fan/gas 4. While the beetroot cooks, butter then line a 20 x 30cm baking tray or small roasting tin. Roughly chop the chocolate and cut the butter into cubes. Tip the cooked beetroot into a sieve, drain off any excess liquid, then put into a food processor or blender with the chocolate, butter and vanilla. Whizz until the mix is as smooth as you can get it. The chocolate and butter will melt as you do this.
3. Put the sugar and eggs into a large bowl, then beat using an electric hand whisk until thick, pale and foamy (about 2 minutes). Spoon the beetroot mix into the bowl (it won't look too pretty at this stage, but bear with me), then use a large metal spoon to fold it into the whisked eggs. Try to conserve as much air in the mixture as you can. Sift in the flour and cocoa powder; then gently fold these in to make a smooth batter.
4. Pour into the prepared tin and bake for 25 minutes or until risen all over, with just the merest quiver under the centre of the crust when you shake the pan. Cool completely in the tin; then cut into squares.

No microwave?

If you don't have a microwave, boil the whole, unpeeled beetroot until tender (leaving the skins on prevents them from becoming waterlogged), then peel and use as above. For a real cheat, use 400g ready-cooked beetroot – just be sure to buy the type without vinegar!

* Ian Coupe was featured on New Zealand's Hottest Home Baker

If you have a *favourite Xmas recipe* that you would like to share in the Dec/Jan issue, we would love to hear from you. Just email it to themillwatermag@gmail.com.

Magazine Designer Clothing & Outlet Store Silverdale

We believe that every woman, regardless of size, shape or age, can look and feel beautiful.

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It Really Can HAPPEN TO YOU!



Two weeks ago our Crew were out in Stanmore Bay doing some testing on our new Sealegs when we were tasked to an un-manned RIB doing circuits on the southern side of Motuora. We arrived to find a six metre RIB doing high speed tight circuits with no-one on board. A small recreational fishing boat in the area had pulled the owner out of the water and put some dry clothes on him, but he was tired, cold and grateful to be alive. We took him on board the Sealegs and after about twenty minutes the RIB ran out of fuel. We were then able to put him back on board with one of our crew and some spare fuel and shadow him back to Gulf Harbour, where he refuelled and departed for home.

He had been fishing, was making for home and, just as he started off and was turning, the boat and hit a wave which bounced him straight out of the boat. He was very, very lucky – he was wearing his PFD and was quickly pulled from the water, but it could have been much worse; he could have been knocked out, or even run over by his own boat. None of this would have happened if he'd had the kill cord attached to him. It just takes a couple of seconds and it will kill the motor if you get thrown out of the boat. Like all safety things, it's all too easy to think: "Oh, I'll be fine" but one day you might just not be and that 50 cent piece of cord could save your life. So please, wear your PFD and attach that kill cord – ***because it really can happen to you!***



Keith Roberts
President
Coastguard Hibiscus Inc.

The Millwater Charity Ball

Saturday 7 March 2015 at 7pm at the Orewa Arts & Events Centre

Proudly brought to you by Mike Pero Real Estate Silverdale in conjunction with The Millwater Mag
More details to follow



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LAND BANK



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Auction Saturday 11 Nov 2014 - 4.00pm - On site (unless sold prior)
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12 Seagate Way, Red Beach

Auction On Site: 11am Saturday 1st November unless sold prior
Open Home - Sunday 2-2:30pm

It doesn't get any better! Single level living in brick and tile! This is a stunning home set on a landscaped site in a quite and private grove. Offering fabulous living, with high ceilings and a finish that is just wonderful! A large comfortable lounge, spacious separate dining and great outdoor living areas! A stunning kitchen design with adjoining family room! So handy to Schools, Beaches and shopping! Orewa and Silverdale shopping centers are just minutes away and the motorway South or North is very handy! Don't miss this - call us to view today!

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AUCTION



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9/22 Northcross Drive, Oteha

Auction - On-site Sunday 2 November at 12:30pm unless sold prior
Open Home -

Our highly motivated vendor wants cash for another project, so is selling this long-term investment. It's ready to occupy, so you can be in and using the pool by Xmas.

The classic lock up and leave, with 2 car garaging, a third separate toilet, private north facing rear courtyard and fantastic open plan living, is a great opportunity for someone to own some quality real estate.

Another similar unit in this complex sold for \$475,000 this year, what is this one worth to you?



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area **property** stats

Every month Mike Pero Real Estate Silverdale assembles a comprehensive spreadsheet of all the recent sales in the Silverdale area that reviews the full range of residential transactions that have occurred. If you would like to receive this full summary please email the word "full statistics" to grayson.furniss@mikepero.com. This service is free from cost.

We also provide statistical data, free from cost to purchasers and sellers wanting more information to make an informed decision. Phone me today for a free summary of a property and surrounding sales, at no cost.

Phone Grayson on 09 426 6122 or 021 665 423

	Sept 2013	August 2014	Sept 2014
Number of Sales	15	12	10
Median Sales Price	\$860,000	\$867,500	\$851,500
Highest Sale Price	\$1,200,000	\$1,060,000	\$1,181,000
Lowest Sale Price	\$675,000	\$750,000	\$770,000
Average % price to GV	22.98%	23.69%	23.65%
Average Floor Area (sqm)	233	249	204
Weighted Value Index	1007	1000	1046

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 mis-interpreted on compilation. Furthermore these figures are recent sales from all agents in the area.

Grayson Furniss
Brand & Territory Owner

Mike Pero | REAL ESTATE

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Millwater **property** talk with Grayson

With the election finally behind us and a stable government now in place, it would be reasonable to assume that the real estate market would jump back into gear. Not so, it seems; while buyer activity seems to be up again, vendors in general are not being tempted by the high prices being achieved. So again we see the market being down for volume and up for price against last year.

RV is wrong, we can talk you through the process for lodging an objection. This service is free of cost and obligation. We only ask that you make us a cup of coffee.

We look forward to meeting you soon! Call Grayson on (09) 426 6122 or Sarah on (09) 426 6155.

Undoubtedly, the most important thing happening in real estate for November will be the release of the new Rateable Valuation by Auckland Council. The average increase for Silverdale is reported as being 27%. How this actually impacts on individual RV's (CV's or GV's depending on your age) is yet to be seen. What we do know is that it is very important to get this right. If this RV does not reflect the real value of your property, it will almost certainly have an impact of the potential sales price over the short to medium term. There was a definite reluctance from buyers to pay over CV for 2011 & 2012 as they assumed that the 2011 valuations were a fair indication of sales price. So, in short, you need to make sure that your RV reflects the current sales value of your property, particularly if you are considering selling in the next 2-3 years. Yes, a higher RV will impact on your rates, but it is unlikely to be significant and will be minimal when compared to the effect a low RV will have on your sales price.

The good news is that there is a process to object an RV: you have between 10 November and 19 December to lodge your objection. How do you know if your RV is correct? Give us a call; we will happily drop by and give you an appraisal of a potential sales price for your property. If we think that your new



Photo sent in by Lisa Byrne, Millwater resident

Where Do You Think You Are - Part 2

Approval Process for naming of the Key Elements of Millwater

Last month, we looked at the rationale behind choosing the Millwater names. This month, we look at the more detailed requirements.

In the preparation of all naming, Council approval criteria and weighting were considered. These include:

1. Cultural significance
2. Traditional or Maori names
3. Existing or common themes
4. Significant features
5. Historical events or people
6. Personal name for special service

Wainui Historical Society documents and books related to the area mentioned very early but not significant Maori occupation in the development of the area now known as Silverdale. Such names are therefore not prominent in Millwater.

As previously mentioned, the pioneering theme was a strong existing basis for names and therefore has been incorporated into as many elements of the naming process as possible.

Significant features include: the sea, river, hills, valleys and bush – both native and exotic, due to a botanical sub-theme established at one or two properties.

Historically, there were many names, people or events to draw from. These have formed the basis of many suburbs, streets, parks and reserves.

Personal names are also in abundance and many key figures from the properties being developed were used in the naming.

Ultimately, the proposed names have been developed to reflect the history, provide understanding of the landscape, be strongly-themed and simple to grasp.

They have been formed on a hierarchical basis:

- Suburbs: Existing farm names that are strongly geographical in nature;
- Parks and Reserves: Based on original owners or key figures; and
- Streets: based around family names, history of settlement, original paddocks, houses, stables etc. This is where the extension of the pioneering theme is realised.

In short, what is now known as Millwater was made up of several significant land ownerships, most of whom were the original families. Early history tells us large areas of Kauri were milled here and transported out by water.

Significantly, each farm had been named by the settling families and this is the basis behind the five precincts: Seaview, Bonair, Arran Hills and Arran Point – with Ridgedale being made up of a collection of owners, thus no one name was available and instead follows the geographical theme.

Greenways (the two way roads split by central landscaping) are named after the original landowners, while street names draw on significant family members, historical events or activities, all keeping within the pioneering theme.

Next month, the concluding article will identify and link many of our street names to the original farmers in this area.

Helping your kids get onto the property ladder

Thinking of helping your kids get onto the property ladder for the first time? If so, it is a good idea to think carefully about the best way to do this, as there are many different options available.

The options depend on the financial situation of the parents. For example, do the parents have cash to lend/gift, equity in their property or a desire to own a small interest in the property?

If parents have spare cash available for their child to use as part of their deposit, consideration should be given as to whether the money is an outright gift or whether it must be repaid. There are advantages and disadvantages of a loan vs gift and these need to be considered carefully. Even if the parents can afford an outright gift, this may not be best for the child (especially from a relationship property perspective).

If parents have some equity in their own home, then this can be used as security for the child's lending from their bank. Using equity in the parents' home usually involves the parents being asked to provide a guarantee to the Bank in respect to the child's borrowings. Guarantees are very effective but very dangerous documents – especially if appropriate limitations are not included. Parents need to consider the amount in which they are willing to guarantee and be aware that the effect of the guarantee is that, if the child defaults in their borrowings, the parents are liable to pay the amount owed to the Bank or risk having a mortgagee sale of their home to pay the amount owed to the Bank. A limitation on the guarantee is absolutely critical, to ensure the parents' liability is controlled and minimised as much as possible. If

the parents do not have a limited guarantee, then potentially the children could continue to increase their borrowings and the parents' liability under that guarantee would increase also. Another option is for parents to be joint borrowers with the children for a portion of the borrowings. There is usually no need for parents to take on the burden of the entire purchase price.

A variation on the two options above is for the parents to own a share of the new house. The parents could do this by either paying cash for a portion of the new house or being a joint borrower in respect to a portion of the purchase price. We strongly recommend in these circumstances that a property sharing agreement is prepared, to record how the parties will own the house together, how outgoings will be paid and provide an eventual exit from ownership of the property for either party.

Finally, parents should also consider the effect of the Property (Relationships) Act, and what would happen should the child's relationship come to an end. Careful planning now can mean that your child's ex-partner doesn't end up with any of your hard-earned cash! These are just some of the many options, to give you a taste for ways in which Parents can assist their children enter the property market.

If you would like any advice on the options set out in this article, please don't hesitate to get in touch with the team at Simpson Western in Silverdale. Information in this article should not be a substitute for legal advice.

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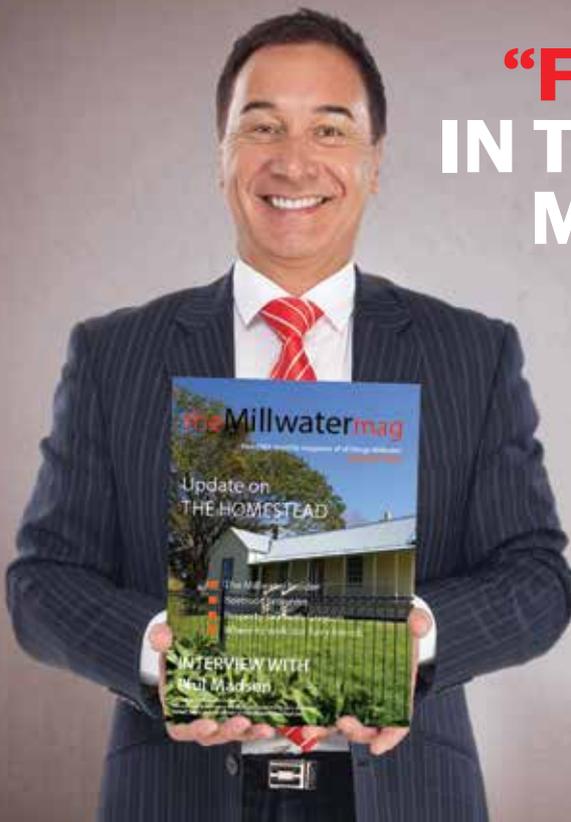
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Tim Lawrence's Spring Fishing

Spring is here and so too are the strong winds! This month has been frustrating for weekend fishermen, with only one weekend suitable for getting out and about. Those of you who were lucky enough to get out mid-week would have been rewarded with a couple of days that had calm seas and no one else around to scare the fish away.

There are workups all around the Hibiscus Coast and there have been reports of some serious action on the worm beds between Tiri and Kawau Islands. Good sized kingfish and snapper are also being caught straight out off Tiri Island.

We managed to get on the water once this month, during a small window between solid 20 knot breezes changing from NW to SW. We hit the water at 5pm with the tide going out and a big moon. Early on we caught about 10 small kahawai (which subsequently became bait) until the light started to fade, then it was game on. We ended up with 14 fish in a little under 4 hours, with three of them over 10 pounds. The two largest fish were almost identical weighing 12.5 pounds each. There was a lot of debate about who had landed the bigger fish and the scales had to come out to decide the winner – unfortunately I came second.

For this excursion we left from Omaha and headed around the corner to the northern tip of Kawau Island. We used a 4kg salmon burley and fished in the channel using pilchards for bait. We fished with 6/0 flasher rigs to keep the smell of the pil-

chards in the current (pilchards are baitfish causing the work-ups at the moment) and set straylines out the back using ½ a kahawai threaded onto 10/0 mustard hooks. This combination ensures the fish bite for longer, you fill the bin and you get a couple of good sized fish.

This month's spot is Challenger Reef. This reef is situated about 2km SE from the southern tip of Kawau Island and is marked by the small circle reading 30m. This reef rises from about 35m up to 30m and is the size of a small football field. We found Challenger Reef fished quite well this time last year. You can drift across it, or look for signs of fish on the sounder and set up a big burley trail. We have done very well here. Tight lines!



The photo includes the roof of the new house behind us just in case anyone thinks I am using old photos!

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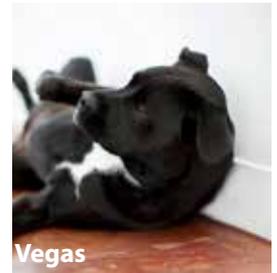


Doggy Do's and Dont's in Millwater & surrounds



Spot Tail

As new residents, many of us are curious to learn where we can walk our dogs: on the leash, off the leash – and where they're prohibited altogether. Below are some guidelines from Auckland Council that pertain to our neighbourhood.



Vegas



Alfie

Our furry friends are prohibited from the following areas:

- On any playground, at all times and must be under control on a leash in the vicinity of any playground when in use;
- On any sports surface at all times and must be kept under control on a leash in the vicinity of any sports surface when in use. So this means we are not allowed to exercise our dogs on the new playing fields being created on Millter Parkway (Metro Park); and
- Orewa Beach: North Headland to the Estuary Bridge at the southern end, between 10am and 5pm from Labour Weekend until 1 March.



Jack, George & Chequer



Bruno

Our four-legged friends are allowed, on their leash, in the following areas:

- On all bush walks in the former Rodney District; and
- On all formed public roads, including any footpath or cycle track – this means that while walking our pets around the Te Ara Tahuna (Orewa) Estuary and around Millwater, they must on be a leash.



Juno

Under control off-leash areas:

- Butler Stoney Park; and
- Orewa Estuary, Southern side.



Diesel

The council asks that we be responsible dog owners (there are many of us) by:

- Keeping our dog under control at all times;
- Respecting other people's personal space. Public places are for everyone's enjoyment but not everyone is fond of dogs. Remember, under control off-leash areas are shared spaces;
- Picking up after them (doggy do-do is a no-no everywhere and at all times);
- Knowing when your dog could ignore a command and putting them back on their leash or shortening their leash; and
- Remembering that our fur babies don't like to get hot so not to leave them in our vehicles unattended.



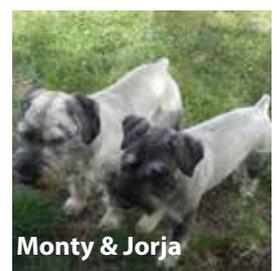
Molly



Freddie & Max

Happy dog-walking!

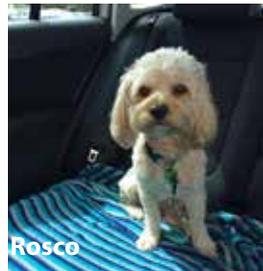
Pics courtesy of Millwater residents



Monty & Jorja



Indie



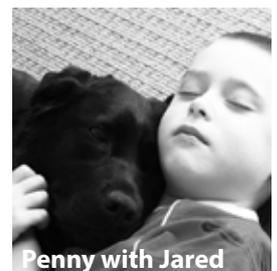
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Penny with Jared

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Mahogany storage chest
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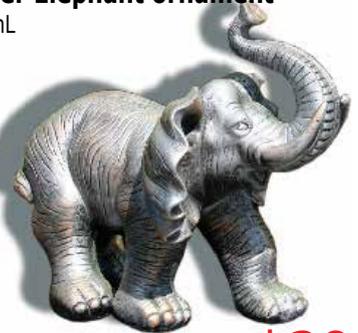
Table 49cmDia
x 56cmH



our price

\$225- set

Silver Elephant ornament
40cmL



Elsewhere \$59- our Price **\$29- ea**

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GwenStoney's Tales

Gwen was the youngest of the Stoney family and in 1904 was the last baby born at the (then) 40-year old Sea View homestead. The last extension had been added about 1900, so she may have been the first baby born in the big bedroom off the veranda as well. When she was growing old, she wrote reminiscences of her childhood at Sea View and would read them to her granddaughters. Here's one:

Moore's Point

Out West, near the Bartletts' boundary, was an egg-shaped paddock. A creek flowed down to the Orewa River on that boundary. On the upper side, a fence divided the paddock from the next one, but after only 22 yards or so there was an inlet from the river, so that all the rest was edged by water. It was called Moore's Point after the first owners, who had bought the land from the Maori in the 1840s.



Takapuna Sunday School Picnic at Seaview Homestead. 1950's.

Round the bank were large white tea-tree; maritime pines, small and windblown and old, and a bit of second-growth scrub; a few kowhais and beneath them deep soft moss, pine needles and a little straggling grass. It was a favourite play and picnic place for Gwen and her sisters. The trees gave good shelter for ewes with new lambs and it was also a good place for Gwen to go riding on her horse Morricks.

Sometimes, all the family went up river by boat and pulled in there to collect ferns and moss, or pine cones. When the kowhai was in bloom, it would drop its golden blossoms right down to the rushes at the water's edge. The best spot to land was at the base of a gnarled old pine tree hanging on the bank edge. Its roots made a lovely grassy hump to sit on and munch an apple or make up and share a story.



View of Seaview Homestead, showing ploughed paddock, Orewa estuary, oxidation ponds, and oak tree to the west (still standing). 1950's

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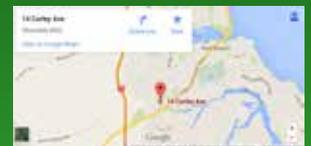
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Every Tuesday	Quiz Night at Northern Union Gastro Pub
1 Nov	Silverdale School Country Show Day
5 Nov	Guy Fawkes
6 Nov	Designer Christmas Shopping Night - 100 Jelas Rd, Silverdale, hosted by Kingsway School. 6-9pm. Go to www.shop4christmas.co.nz for details
16 Nov	European Market at the Silverdale Hall, 9am-2:30pm. Handmade gifts & foods, Xmas goodies, craft demonstrations, music. Lucky draw at 2pm. Hot Rods display in lower Countdown carpark, Silverdale. 10am-2pm. Gold coin collection for St Johns Silverdale.
10 Nov	Rotary Grand Celebrity Dinner
18 Jan 2015	Millwater Community Day
7 March 2015	The Millwater Charity Ball <i>If you know of any upcoming local events please contact Brian at themillwatermag@gmail.com</i>

Weiti River Tide Chart

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			Low	High
1 Nov	02:15 2.7m	08:23 0.6m	14:53 2.8m	21:03 0.6m
2 Nov	03:16 2.7m	09:28 0.6m	15:55 2.8m	22:05 0.5m
3 Nov	04:21 2.7m	10:35 0.6m	16:56 2.8m	23:06 0.5m
4 Nov	05:25 2.7m	11:37 0.5m	17:55 2.9m	-
5 Nov	00:05 0.4m	06:26 2.9m	12:35 0.4m	18:51 3.0m
6 Nov	01:01 0.3m	07:22 3.0m	13:29 0.3m	19:45 3.0m
7 Nov	01:53 0.2m	08:15 3.1m	14:19 0.3m	20:36 3.0m
8 Nov	02:43 0.2m	09:04 3.1m	15:08 0.3m	21:26 3.0m
9 Nov	03:30 0.2m	09:51 3.1m	15:55 0.3m	22:14 3.0m
10 Nov	04:16 0.2m	10:37 3.0m	16:41 0.4m	23:00 2.9m
11 Nov	04:59 0.3m	11:21 2.9m	17:28 0.5m	23:46 2.8m
12 Nov	-	05:43 0.4m	12:06 2.8m	18:14 0.6m
13 Nov	00:31 2.7m	06:26 0.6m	12:51 2.7m	19:02 0.7m
14 Nov	01:16 2.6m	07:12 0.7m	13:37 2.6m	19:51 0.8m
15 Nov	02:03 2.5m	08:02 0.8m	14:27 2.6m	20:43 0.9m
16 Nov	02:54 2.5m	08:57 0.9m	15:18 2.6m	21:36 0.9m
17 Nov	03:49 2.4m	09:55 0.9m	16:11 2.5m	22:29 0.9m
18 Nov	04:46 2.5m	10:52 0.9m	17:02 2.6m	23:20 0.8m
19 Nov	05:41 2.5m	11:44 0.9m	17:52 2.6m	-
20 Nov	00:09 0.7m	06:32 2.6m	12:33 0.8m	18:40 2.6m
21 Nov	00:55 0.6m	07:19 2.6m	13:18 0.7m	19:26 2.7m
22 Nov	01:40 0.5m	08:04 2.8m	14:02 0.6m	20:13 2.7m
23 Nov	02:24 0.4m	08:47 2.9m	14:46 0.5m	20:59 2.8m
24 Nov	03:08 0.3m	09:31 3.0m	15:32 0.4m	21:46 2.9m
25 Nov	03:53 0.3m	10:16 3.0m	16:19 0.4m	22:34 2.9m
26 Nov	04:38 0.2m	11:03 3.1m	17:07 0.4m	23:22 2.9m
27 Nov	05:26 0.3m	11:52 3.1m	17:58 0.4m	-
28 Nov	00:13 2.9m	06:15 0.3m	12:43 3.0m	18:51 0.4m
29 Nov	01:05 2.8m	07:09 0.4m	13:38 2.9m	19:47 0.4m
30 Nov	02:01 2.8m	08:07 0.5m	14:35 2.9m	20:45 0.5m

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