

# love RED

ISSUE 2 – 12 / 2010

**CHEF JULIE BIUSO'S  
RECIPE FOR SUCCESS**

**JOHN KEY'S SUMMER**

**PEGASUS BAY  
WINERY TAKES FLIGHT**

**LEAGUE STAR TURNED  
SURF LIFE SAVER  
MARK BOURNEVILLE**

**JESS BRITTEN:**  
The future  
of fashion

**Westpac**

Westpac New Zealand Limited





As Christmas and the Holiday season draw close, it's appropriate that our second edition of love RED has a strong focus on family and making dreams come true.

Of course, it's this time of year when families and loved ones come together. We put the stress of a year behind us, kick back and enjoy time with the ones who matter most to us. Those we've grown up with, played pranks on, tackled in the backyard and at times, no doubt, argued with as well.

As Archbishop Desmond Tutu once said, "You don't choose your family. They are God's gift to you, as you are to them."

Those words will ring true for a number of the people featured in this new edition. All are following a passion, chasing a dream and backed by the support of their family.

David Brownson started work in his father's jewellery shop in New Plymouth as an 18 year old and took over the business when his father retired. The company specialises in custom made Kiwiana jewellery, and nowadays 71 year-old David is in business with his son Wayne, passing on the secrets of the family business.

"I get hugs from women who just have tears in their eyes when they see the final piece we've created for them," David said. "I love making people's dreams come true."

In Christchurch, in the mid 1970s, Ivan and Christine Donaldson followed their passion and planted an acre of grapes. Now, in partnership with three sons and two daughters-in-law, they have gone on to develop one of the country's leading wineries, Pegasus Bay.

Our cover features 20 year-old Jess Britten. Jess is on the start line of what she hopes will be an international career. Those aspirations are helped by components of the prize she won in the inaugural Westpac Young Fashion Designer of the Year Competition. Crucial, she readily admits, is the continued support from her mother and sister.

These stories resonate with us because they are about making dreams come true. We understand that when a customer comes to us they bring with them their dreams and our role is to be effective and delight them in the process.

Talking of delighting and being effective, I would like to take this opportunity of welcoming Gai McGrath to the Westpac family. Gai is our new General Manager of Retail Banking and joins us after a strong executive career with BT and Westpac Group.

Gai's arrival lifts the female-male mix on our executive team to close to 50%, the next level of leadership is 32% female, and nearly half of our top 100 achievers in the business the last financial year were women. That contribution is, I believe, one of the keys to Westpac's success.

To everyone, enjoy the festive season with your loved ones and come back refreshed for the challenges of the New Year.

Warmest regards,

*George Frazis*

George Frazis  
Chief Executive, Westpac New Zealand Ltd

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Image: Pegasus Bay Winery, Waipara Valley, Canterbury

**P6**  
*Competition*  
See page 6 for a chance to win a great prize courtesy of Pegasus Bay Winery.





*Gilbert Donaldson has created a treasure trove of historic items in his shed.*

# A journey back in time

In 1861, the first seven Bank of New South Wales branches opened around New Zealand. These banks would one day become part of Westpac New Zealand, a bank which today serves 1.2 million Kiwis, employs over 5,000 people and changes the lives of many New Zealanders in the process.

If your maths is good you'll know that 2011 is a milestone year for Westpac, celebrating 150 years of successful banking in Aotearoa.

A lot has happened in those 150 trips around the sun, with many New Zealanders being Westpac customers or employees – or both, triumphs big and small – both personal or for the nation, wars and depressions suffered, and millions of stories to tell. Some people actively seek to preserve these stories so

we can look back at where we came from. One such person whom New Zealand is lucky to have is Gilbert Donaldson.

The 75 year-old retired farmer from Ashburton has always had a passion for history and restoring antiques, and his prized possession is a beautifully handwritten daily diary his great-grandfather, William Anderson, kept while farming in Lakeside, Canterbury, from 1868-1878.

"It has a day-to-day account of everything they did," Gilbert says with great pride. "They built the schools, the halls, the church, their own houses; they dug the drains, created the bridges. That's how they made their money, working for the council."

William emigrated from Ireland in 1863, and it wasn't long before his brothers



*Gilbert's great grandfather, William Anderson (shown here with his wife Isabella) emigrated from Ireland in 1863. His diary gives an insight into farming life in the 1860s and 1870s.*



*A feature of 'wash day': a mangle used to press clothes.*



*Gilbert's family history is well documented back to 1863.*

and parents saw the greener pastures for themselves.

"The whole family were farmers back in Ireland," recalls a nostalgic Gilbert. "But they were having a tough time with the potato famine and they only had small farms, so when they saw how well William was doing, the whole family came out too."

The family eventually settled throughout the Lakeside and Ashburton areas, where Gilbert remains to this day and has no plans to leave. "Oh, it's a great place to live," he says with a smile. "I've been almost 60 years on the family farm and 15 here (at his current home). We've got our beautiful mountains, great for skiing. I'm not going to move now."

This sentiment was clearly held by his forebears too, as his great-grandfather, grandfather and father all lived on farms in the region for their entire lives.

In 1888, the first Bank of NSW branch opened in Ashburton, with William one of the first customers (and where 4 generations of Donaldsons have banked) – and Gilbert has the bank books to prove it. Whether it's splashing out on imported tapioca for £2 or selling one tonne of cheese for £15 in 1871, the records Gilbert has preserved really tell a story.

However, some of the stories of history are not happy ones and it's important to remember how hard life was back then.

"All the neighbours lost children and so did my family. My great-grandmother Isabella lost her baby, a three-year old girl, Jane Matilda. The next girl they had, my grandmother, they called her Matilda Jane.

"When Matilda was 25, she gave birth to my uncle and never came out of the home. She got blood poisoning. That was one of the tragedies of being a mother in those days."

Gilbert's passion with history and restoration began when he was 40 when his uncle, another history enthusiast, passed on some family memoirs.

"It was a set of harrows from 1876 (which may be the oldest piece of New Zealand-made machinery in the country) from my great-grandfather that got me started. Five generations have used them, including my son."

**"They took great pride in what they made, they're so well crafted and really quite beautiful."**

From there Gilbert, with the help of his wife Evelyn and their two daughters and one son, really took to restoring antiques and documenting history. However, three years ago Evelyn passed away and with the children all grown and with children of their own, Gilbert lives alone on his five acre Ashburton home. But this doesn't mean he's not busy.

"I enjoy writing history booklets, such as the district history of Lynnford where I lived, and I read a lot too. I have three bookcases full of history books."

But it's his various restoration projects that really make up the day-to-day tasks that keep Gilbert's hands and mind active. His home has become a time portal, a veritable museum of New Zealand history with scores of items over 100 years old. Many of them give an insight into what life was like for people in the late 1800s. Whether it's beautiful sewing machines, expertly crafted commodes made from kauri, or a magnificent marble clock, everything has been restored to near perfection over the years.

Seeing them in person, it's obvious when Gilbert says, "They took great pride in what they made in those days, they're so well crafted and really quite beautiful."

Gilbert speaks with satisfaction when giving a grand tour through his impressively full farming shed, showcasing the immense amount of time and effort he has put into his various restoration jobs, from the old – manual butter churners or harvesting machines – to the officially antique set of harrows that got him started in the first place.

A fascinating man with an incredibly well-documented heritage, Gilbert is proud of where he came from. After talking to him you feel the urge to begin your own daily diary, recounting the people you know and everything you achieve. You never know who may want to read about your life in 150 years.



# The future of fashion

“I’m still figuring out where I’m best placed in the market. You have to find the balance between being commercial and being a creative genius.”

down by people telling you what you should do and I can’t remember mum ever saying ‘yes’ or ‘no’ or ‘that looks hideous’. She let me form my own opinion, whatever I thought looked great – that was what mattered.”

It was Izzy who suggested Jess enter the Westpac Young Designer Competition, even missing a lecture at polytechnic just hours before the competition closed to model for Jess’s entry.

She also wore one of Jess’s creations at the recent Addington Cup Day and took out the prize for Best Dressed Lady.

But Izzy, a commerce student at Christchurch Polytechnic Institute of Technology, says this isn’t always the norm.

“I bought a dress in an op shop a year ago and I’m still waiting for Jess to hem it!”

Apart from studying at Central St Martin’s, Jess’s short term goals include work experience with a New Zealand label and an internship overseas.

Ultimately she hopes all this hard work and training will one day lead to her having her own label.

“I’m still figuring out where I’m best placed in the market. You have to find the balance between being commercial and being a creative genius. I don’t find it useful to look at books or what other people are doing because it affects you subconsciously. I see everything around me and what it could be.”

But in the meantime, Jess’s \$5,000 prize money from the Westpac Young Fashion Designer Award and mentoring from Kiwi designers Huffer will go a long way to getting her to London.

“I just feel so blessed.”



**The Britten family:** Mum Kirsteen with Jess and sister Izzy.

## STELLA MCCARTNEY. ALEXANDER MCQUEEN. JESSICA BRITTEN.

This time next year Jess Britten, the winner of the Westpac Young Fashion Designer Award, hopes to be enrolled at London’s Central St Martin’s College of Art and Design, a school that has produced some of the world’s most well known fashion designers.

With famed motorcycle inventor and engineer John Britten and former international model Kirsteen Britten as parents, it’s little wonder that Jess has her sights set at the top.

But it takes more than good genes to be a success.

*love RED* met with Jess, Kirsteen and sister Izzy at their Christchurch home,

and it quickly became clear the Britten women aren’t afraid of a bit of hard work.

“It’s about acknowledging what you’re good at and going for it,” says the 20 year-old. “My theory is that if you are passionate and have a bit of natural talent, then all that stands between you and your dreams is hard work. And that just makes success sweeter when you achieve what you set out to.”

Kirsteen agrees, comparing Jess’s drive to her father’s, who passed away in 1995. “John always used to say that he wasn’t actually more talented than other people – and that’s debatable

– but he had tenacity. That was the one different thing he had. He always finished the things he started.”

It was apparent from an early age that Jess would have a career in fashion, begging Kirsteen for sewing lessons at just seven years old.

“The first thing I made, and I think mum still has it somewhere, is a full length polar fleece skirt that was baby purple with green flowers all over it.”

“I think she wore it to bed for a while as well,” laughs Kirsteen. “Everywhere she went people said ‘wow, what a cool skirt’. Everyone wanted to know where she got it. I wanted to respect all their

“It’s about acknowledging what you’re good at and going for it”

journeys and I could see that fashion was where she was heading and where she had great talent.”

Jess says it was this kind of encouragement that meant her ideas never stopped.

“No one ever said to me ‘you look crazy or bizarre’ – I thought I looked great. The way you are nurtured is a huge part of it. In my opinion, no matter what you are born with, it can be trodden

## Jess’s summer fashion tips

Here’s the inside scoop on what Jess believes you need to do to be noticed this summer...

- ✓ *I think the big thing this summer will be playing up what you already enjoy – individuality is key.*
- ✓ *Long dresses and skirts. They’re so comfortable!*
- ✓ *Olive, khaki and fuchsia will be big summer colours.*
- ✓ *Simple T-shirts, boat shoes and loose knits will be popular.*





# FROM PASTIME TO PASSION

IN THE MID-1970S, IVAN AND CHRIS DONALDSON DID SOMETHING THAT HADN'T BEEN DONE IN CHRISTCHURCH FOR DECADES: THEY STARTED A VINEYARD.

It may have only been one acre, and the wine may have been made in their garage, but the seeds of a life-long passion had been planted along with the grapes.

Fast forward to 2010 and Ivan and Chris, along with three sons and two daughters-in-law, have one of the leading wineries in the country: Pegasus Bay. The winery is located in Waipara, just north of Christchurch.

Having whetted their appetite on their one acre plot, by 1985 the Donaldson family wanted to upgrade to something a bit more substantial and ambitious, and Waipara seemed like the ideal spot. Surrounded by rolling hills and sitting in a natural amphitheatre, the land that would become home to Pegasus Bay Winery once upon a time accommodated a glacier. With the glacier long since receded, the land was perfect for what the Donaldsons had in mind.

“We wanted to find a site that was a little bit warmer,” recalls Ed Donaldson, son and now the Marketing Manager for the family business. “There’s a hill range that protects us from the easterly and my brothers and I were all involved in setting up the 50 acre vineyard with mum. Dad worked full-time as a neurologist but all weekends and holidays were spent working on the vineyard.”

Producing a marketable wine is not something that can be rushed, especially with the demands on Chris and Ivan's time,

which included raising a young family. While Ivan was working in Christchurch, Chris juggled her time raising four boys with working full-time on the vineyard. But all the hard work certainly paid off.

“It took six years to get our first vintage in 1991 – one that we thought we had good enough fruit to make a wine from,” Ed recalls. “But it wasn’t until 1994 that we had our first reserve wine, meaning it was quite a special selection – it was a real milestone for us.”

“There are a lot of people who start wineries that see the romantic side of it and get freaked out by how much work it really is.”

Chris remains heavily involved in maintaining the winery’s extensive grounds while Ivan oversees the viticulture, but most of the heavy lifting is now done by their well experienced progeny.

Of their four sons, three of the Donaldson lads are involved in the family business, with Matthew, the eldest, taking the lead role of winemaker with his wife Lynnette after they both studied Oenology, the study of wine-making. Youngest son Paul is now General Manager, whilst Ed, who is a chef by training, took on the role of Marketing Manager.

*It’s in the blood: the Donaldson famiy (from left to right: Lynnette, Matthew, Chris, Ivan, Ed, Belinda, Paul). Image supplied by Pegasus Bay Winery.*

And the family connections don’t end there. Ed’s wife Belinda runs the hugely successful Pegasus Bay Restaurant, which has won Cuisine Magazine’s Best Winery Restaurant for the past three years.

With its postcard perfect natural surroundings, it’s not uncommon for a live operatic concert to be held on the grounds. Opera is a great love of Chris’s – but a wide range of concerts take place for other performers too, like Fly My Pretties, who will be entertaining 3,000 wine and music lovers in the natural amphitheatre the vineyard sits in on 15 January.

It’s not just on our fair shores that Pegasus Bay has made its mark. Their chardonnay was served at an event at Buckingham Palace, which then came back and requested some cases for the Royal Family’s personal cellar.

Having a wine that’s admired by royalty is possibly the greatest endorsement one can get, but Ed says the Donaldsons certainly don’t let success go to their head and they have a clear ‘quality over quantity’ philosophy.

“We’re happy to keep improving the way we do things with keeping a similar scale. It’s a good size as it’s big enough that we can make the economies of scale work, but we’re not so big that we lose focus on the quality.”

Ed believes the greater care and personal touch that comes with operating a small-to-medium sized vineyard adds to the value of the wine. “We’re aiming to make wines that have more than just a fruit flavour as there’s already an abundance of that. So instead of fruity, squeaky clean lines, we’re aiming to make more complex, structured wines.”

Spending an afternoon in Pegasus Bay may give you the sudden urge to quit your job, move to the country and plant a few grapes of your own, but Ed warns it’s not as romantic as it seems from the outside.

“It’s a very rewarding business, but it’s also a lot of hard work behind the scenes that people don’t see. I think there are a lot of people who start wineries that see the romantic side of it and get freaked out by how much work it really is.”

Dedication is never something the Donaldson family have lacked, and such devotion only comes about when the people involved are passionate about what they do.



*The award winning Pegasus Bay Winery restaurant.*



*Ed Donaldson examines the fine selection of wine.*

## BE IN TO WIN PEGASUS BAY WINE!

**Pegasus Bay is one of the most acclaimed and respected wine producers not just in New Zealand, but the world.**

love RED, in conjunction with Pegasus Bay Winery, is giving twelve lucky wine lovers the chance to win a bottle of top wine to see what all the fuss is about.

All you need to do to enter is fill in the blanks to tell us what New Zealand musical act is playing at Pegasus Bay on January 15.



F \_ \_ M \_ P \_ \_ \_ \_ \_

Email love\_red@westpac.co.nz by 4 February 2011 with the answer in the subject line and include your full name, phone number, and email address.

- Terms and Conditions**
- The prize draw is open to the General Public (including Westpac New Zealand Staff).
  - Entrants must supply full name, phone number and email details to be eligible for the prizes. No responsibility is accepted for ineligible entries, or undelivered or late entries, or entries made fraudulently, and these entries are ineligible.
  - Only email entries submitted correctly according to the instructions above will be accepted.
  - Entries close Friday 4 February, 2011.
  - The minimum age to enter is 18 years.
  - Only one entry per person will be accepted. Prizes are non-transferable and cannot be redeemed for cash.
  - Entrants will be deemed to have accepted these conditions and to agree to be bound by them when entering this competition.
  - The random draw will take place on Friday February 4, 2011 and then the winners will be notified by email or phone.
  - If the winner does not claim their prize, or is unable to be contacted, within 10 (ten) days of the draw, the prize is forfeited and another winner will be drawn.
  - Acceptance of a prize by a prize winner constitutes acceptance for Westpac New Zealand Limited to use the winners name for publicity purposes in relation to this competition.
  - Prizes will be distributed to a New Zealand street address.
  - Love RED's decision is final in every situation, including any not covered above, and no correspondence will be entered into.





John and his wife Bronagh.

# A John Key kind of summer

IT'S FUNNY HOW THE SUN ALWAYS SHINES BRIGHTER IN OUR MEMORIES OF CHILDHOOD. WITH HOPEFULLY SOME GREAT MONTHS OF SUNSHINE, SAND AND SURF JUST AROUND THE CORNER, LOVE RED ASKED PRIME MINISTER JOHN KEY ABOUT HIS SUMMER MEMORIES AS A KID, HIS FAVOURITE HOLIDAY SPOT, AND HIS SECRET SALAD RECIPE.

**love RED:** What is your earliest summer memory?

**John Key:** My sister was born in Kawakawa in the Bay of Islands. I remember when I was really little and still living in Auckland, Mum took us back to Kawakawa for a summer holiday. I remember the beaches, the sunshine and my sisters swimming in the sea.

**LR:** What were summers like with your family when you were a child?

**JK:** I remember them being hotter than they are now! I also recall the sense of excitement and anticipation when we packed up the classroom at the end of the school year. As we piled up the desks I would daydream about the chance to spend all day with friends, going for bike-rides, playing games, having fun.

I also remember some interesting family adventures to different parts of New Zealand which we took on the old railway buses.

**"I recall the sense of excitement when we packed up the classroom at the end of the school year."**

**LR:** What's your favourite holiday destination in New Zealand?

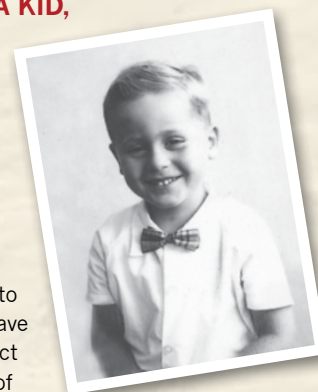
**JK:** Omaha, north of Auckland. It's a beautiful Kiwi beach with white sand and clear surf. Like any New Zealand beach it's a place to wind-down with friends and family, to do all the cooking on the BBQ, to have a quiet beer and a sausage, to reflect on the year and take in the beauty of the area.

**LR:** Best ever Christmas present?

**JK:** My blue chopper bike. It had a flag on the back and a banana seat. I loved that bike.

**LR:** Are you famous among friends and family for making a special summer recipe?

**JK:** I have a special salad recipe. I combine pieces of watermelon with a bit of crumbled feta cheese, some finely sliced red onion, salt and pepper and a drizzle of olive oil. And maybe a touch of lemon juice. It sounds unusual but it's a really good flavour combination, the tangy sweetness of the melon and the sharp taste of the cheese.



John has fond memories of his childhood summers.

# My summer...

LOVE RED ASKS SOME KIWIS WHO FEATURE IN THIS ISSUE ABOUT THEIR FAVOURITE WAYS TO ENJOY SUMMER.

**Julie Biuso, author and cooking personality**

**You're sitting outside on your deck in the sun, relaxing alone. What book are you reading?**

I'm an avid reader and I read a lot of poetry. Amongst other things, I'm currently reading the New Zealand novel 'The Shag Incident' by Stephanie Johnson.

**What's your drink of choice this summer?**

On a hot summer afternoon it's great to have rosé wine, with a little bit of ice, and a little bowl of salted peanuts – I'm addicted to them.

**Where is your favourite NZ summer holiday destination?**

We love to holiday at Mangawhai. It's a beautiful spot, and of course we have our gelataria there.

**Tony Hembrow, CEO of Rayglass Boats**

**Where is your favourite NZ summer holiday destination?**

We kind of don't really make a plan of where we're going when we go boating. We go out of the harbour and whichever way the wind's not blowing, we go that way. That being said, I think the Bay of Islands is incredibly hard to beat. We go there every second Christmas.



**You're sitting outside on your deck in the sun, relaxing. What book are you reading? What are you drinking?**

Any car and boat books and magazines. To drink – you can't go past a nice cool rum and coke.

**Dan McClean, Boardertown**

**Where is your favourite NZ summer holiday destination?**

I would be split between Teal Bay, just below the Bay of Islands, Raglan or the good old Coromandel. All have surf and amazing beaches. Pretty much anywhere with good friends, a nice beach and things to keep me occupied is key for a summer holiday destination.

**You're sitting outside on your deck in the sun, relaxing. What book are you reading?**

A biography on someone interesting. At the moment I'm reading a book on the life and teachings of Mahatma Gandhi.

**What's your drink of choice this summer?**

This summer I will be drinking apple cider with lots of ice.

**Ivan & Edward Donaldson, Pegasus Bay Winery**

**What book will you read over the summer months?**

**Ivan:** I am reading 'Galileo's Daughter' by Dava Sobel which is a fascinating account of science and religion and of human genius and frailty. It needs a glass of wine to ease the tension!

**Where is your favourite NZ summer holiday destination?**

**Edward:** Probably the Marlborough Sounds, particularly the Queen Charlotte Sound. All the native bush going down to the pristine water is incredibly magical to me not to mention the fishing. I also love Banks Peninsula which is a great spot to holiday and right on my back doorstep.

**On a sunny summer afternoon, you're on your deck with friends and family, enjoying some cheese and what wine?**

**Ivan:** A perfect wine would be Pegasus Bay Chardonnay! The savoury nuances of the wine match those of cheese, especially if they are aged or blue. The tangy acidity in the wine and flinty dry finish cut through the creaminess of the cheese. It's very much a food wine and would go equally well with many other savoury dishes.





# SURFING INTO THE RECORD BOOKS

**RISK IS A PART OF LOUIS TAPPER'S LIFE EVERY DAY. BY DAY HE WORKS AS AN I.T. RISK ANALYST FOR WESTPAC IN WELLINGTON, BUT RECENTLY LOUIS COMPLETED AN ADVENTURE THAT TOOK HIS RISK MANAGEMENT SKILLS TO A WHOLE NEW LEVEL.**

In August 2010, Louis became the world record holder for the longest kite-surf journey after completing an amazing 2,000km venture up the coast of Brazil, from Salvador to Sao Luis. Not only this, but he achieved it without any support crew and only a 35 litre backpack. When most people hear of something as adventurous as this, often the first question is "Why?"

"I wanted to do something that pushed the sport of adventure kiting to the next level," Louis says, "and in the process push myself physically and mentally. The manner and style of the adventure was just as important as setting a new world record."



Louis with his trusty Cabrinha kite.

To carry out his vision, Louis had to find the ideal spot. "I needed somewhere that had 2,000kms of coast, warm weather, good food and logistics." Brazil was perfect.

So after plenty of planning and preparation, Louis Tapper was ready to surf his way into the record books. It was 33 days of waking up from wherever he found a place to sleep the night before, hopping on his board, and if the wind was good, surfing as much as 180km and for up to nine hours. On 30 August,

Louis' vision was complete; his mission a success. He had now done what no one else has ever done before.

But of course with expeditions as ambitious as these, it's not always smooth sailing. Whether it was no wind, sea urchin spines in his feet, gear breakages, tangled fishing lines around his legs, or even navigating a stretch of water known as 'Shark Alley', Louis was certainly faced with challenges along the way.

## "I WANTED TO DO SOMETHING THAT PUSHED THE SPORT OF ADVENTURE KITING TO THE NEXT LEVEL"

"Mountain climbing is risky too," he says. "It's a matter of assessing those risks and mitigating them. I had a satellite spot messenger tracker that tracked me every 10 minutes. My strategy was to find as many contacts along the way as I could, so if something did go wrong, they could drive out and find me."

Aside from his personal reasons for the venture, Louis was also helping raise money for SurfAid which works to alleviate suffering in isolated Pacific Island communities.

"I was looking around for a charity that's done lots of good work and has been in it for the long term. SurfAid has been doing it for 10 years and they've really made a difference."

When asked what he's got in mind for his next adventure, he chuckles. "That would be telling. At the moment I'm just happy chilling out and helping others plan their own adventures."

His last adventure may be hard to top, but with his natural desire to push himself to the next level, you can bet Louis will try.

**You can read more about Louis' adventure at [www.yakers.co.nz](http://www.yakers.co.nz) and donate to SurfAid at [www.surfaidinternational.org](http://www.surfaidinternational.org).**



## Beyond the Boarder

**IT HASN'T BEEN EASY TO GET TO THE POSITION THAT MATT TRAYNOR, TIM GUY AND DAN MCCLEAN'S COMPANY BOARDERTOWN NOW FINDS ITSELF IN.**

After coming home from a season snowboarding in Vail, Colorado in 2004, Matt and Dan started the snowboard, wakeboard and skateboard specialist company, with Tim joining a couple of years later.

They have certainly faced their challenges in that time with the demands of developing the business from scratch, plus some unexpected hurdles. Over the years their initial base, an ex-real estate office, was hit by four burglaries including a ram raid.

"I had a call from our security company that there had been a break in," recalls Dan. "When I arrived late on the Sunday night there was a 4WD still running in the middle of our store and half our stock was gone. I didn't realise we were offering a drive-through service! As a positive, we received a lot of publicity from that event and five years later still get customers coming in asking about it."

But the trio had such passion for board sports that nothing could get in their way and Tim says the challenges have been worth it.

"Boardertown has been a challenge – we started from nothing in 2004 and are now one of the biggest independent skate/snow retailers in New Zealand," Tim says with a mixture of humility and pride.

Now based in Botany Town Centre, Auckland, Boardertown has gone from strength to strength and is a leading retailer of snowboards, wakeboards and skateboards, as well as clothing and accessories.

"Our team is passionate about what we do and the business we've created," says Tim. "We're stoked to be where we are, and we're all about passing that positivity on to our staff, customers and suppliers."

And it's this positivity that has motivated the team to venture out beyond their shop doors and into their community, being committed to supporting the local youth by building strong relationships with nearby schools and their snow sports teams. What's more, the trio's vision has also led to the design, building and opening of New Zealand's premier skatepark, the Barry Curtis Skatepark in Manukau.

"Passion, honesty, integrity and sticking to our values have been significant in Boardertown's development and success," says Tim.

This success has been reflected with success at the 2010 Westpac Manukau Business Excellence Awards where their years of hard work, dedication and passion paid off. Boardertown was the winner of the Small Business of the Year for the second year running, as well as winning the Excellence in Emerging Business Award, with Tim also named Young Businessperson of the Year.

"To be recognised for these attributes and acknowledged at the Business Excellence Awards is incredible. To get recognition for all the hard work that the entire Boardertown team puts in gives us motivation to keep growing the business."



Matt (left) and Dan are proud of where their business has come.



# A PASSION FOR FOOD

**MOST KIWIS LIKE TO THINK OF THEMSELVES AS A BIT OF A WHIZ ON THE BARBIE, BUT WITH 14 BOOKS AND NUMEROUS INTERNATIONAL AWARDS UNDER HER BELT, JULIE BIUSO IS THE REAL DEAL.**

Julie’s latest book, *Never-ending Summer*, recently won the award for the best Barbecue Book in New Zealand in the Gourmand World Cook Book Awards.

She says the casual and relaxed approach New Zealanders take to summer cooking has cemented the barbecue in our cooking culture.

“It’s sensible. The mess stays outside and you’re out with your guests. We’re also getting a lot more adventurous about what we cook on the barbecue.”

She says she’s excited by the direction New Zealand food is taking.

“There’s just so much innovation and we’re not held back by tradition. I also think there’s a huge trend towards growing your own and that’s a really good thing.”

The cook turned food journalist has always loved cooking, even as a young girl.

“We grew a lot of our own food – everyone knew where their food came from and was involved with it, so cooking was just a part of that.”

**“I think there’s a huge trend towards growing your own and that’s a really good thing.”**

Her first foray into cooking was a batch of hot cross buns. “I took them home from school and Mum said ‘Wow, you’re our official hot cross bun maker’. I was pretty pleased with myself about that. Of course the next year I made them and they were a dismal flop – they were hard little rocks.”

From the age of 13 Julie worked in restaurants, and at just 16 years-old she went overseas for the first time.

“I wanted to go to France. At intermediate school my teacher used to talk about the cheeses and baguettes and so it just painted this amazing picture of France.”

As she travelled around Europe she became aware of food and how different it was to what was available in New Zealand,

and when she returned home she applied, and was accepted, to The Cordon Bleu School in London.

It was in Italy that she met her husband Remo and fell in love with all things Italian.

“In terms of Italian food, there’s typically a very short ingredient list – only four or five and you can taste each one.

It’s very quick cooking and usually the ingredients are readily at hand.”

Back home in New Zealand, Julie became the head teacher at The Cordon Bleu School in Auckland before opening her own cookery school, La Dolce Vita, in Lower Albert Street.

Since that time she has become one of the country’s leading food journalists, having written for a number of publications including ‘Taste’ and ‘Your Home and Garden’ magazines, as well as having spots on numerous radio and TV shows.

“To me it’s not a career that was planned – food and love of writing came together.”

She also enjoys spending time at Mangawhai, where her husband Remo runs the Bennetts Gelateria.

“I’m more of a savoury girl – he’s definitely the one with the sweet tooth! Italians are

very good at making gelato and ice cream, so it was natural for him to open the business.”

## Julie’s top three BBQ tips

**1 Resist the temptation to constantly move meat around. Leave it alone. Don’t prod, poke, stir or turn unnecessarily. If you interfere and forcibly try to pry stuck meat off the hot plate, you’ll tear the fibres, making it stringy, and ruin the surface of the meat.**

**2 Don’t overload the barbecue grill rack or hot plate because it will trap juices around the food, making them steam rather than sizzle. It also makes it difficult to turn over delicate items.**

**3 It’s much easier to clean a gas grill while it’s still hot. The best way I know to clean it is to splash a cup of water onto the plate, then scrape it clean. Dry it off with a piece of towel kept for the purpose. Even burnt sugar or stuck-on gunk will come off this way.**

Recipes are extracted from Julie Biuso’s *Never-ending Summer*, published by New Holland. Photography by Aaron McLean.

## Fattoush

**Serves:** 4

**Time to prep:** 20 minutes

**Time to cook:** None

Bread is a great addition to a salad, especially if it’s crunchy. It may not be authentic to toast the bread for this Lebanese salad, but it tastes so much nicer! Extend the salad by adding canned or barbecued fresh tuna or other barbecued fish or chicken fillets.

**1 small red onion, peeled and sliced**

**2 large pita breads**

**3 tbsp olive oil**

**½ telegraph cucumber, peeled and chopped, or 2 Lebanese cucumbers, chopped**

**2 radishes, trimmed and sliced**

**1 medium-sized carrot, peeled and sliced**

**1 white stalk celery, well washed and sliced**

**1 small cos lettuce or 120g cos lettuce leaves, washed, dried and torn into bite-sized pieces**

**2 tbsp chopped mint**

**2 tbsp chopped flat-leaf parsley**

**12 ripe cherry tomatoes, halved**

### DRESSING

**2 cloves garlic, peeled and crushed**

**2 tbsp lemon juice**

**1 tsp sumac**

**5 tbsp extra virgin olive oil**

**¼ tsp salt**

**¼ tsp freshly ground black pepper**

**¼ tsp allspice**

1. Soak red onion in icy cold water for 15 minutes. Drain and pat dry with paper towels.
2. Split pita breads open and brush both sides with oil. Put them on a tray and bake in an oven preheated to 180°C for 5–7 minutes until golden.
3. Put red onion in a large bowl with cucumber, radishes, carrot, celery, cos lettuce, herbs and tomatoes.
4. To make the dressing, put all the ingredients in a small bowl and mix together. Pour over salad and toss thoroughly. Break pita bread into bite-sized pieces and add to salad. Toss lightly and serve immediately.

### JULIE’S WINE RECOMMENDATION

“A chilled rosé or a Sauvignon Blanc. They’ll also be good with the Fattoush if you add tuna or grilled chicken.”



Fattoush



Fish Kebabs

## Fish kebabs on warm tomatoes

**Serves:** 3-4 (Makes 12)

**Time to prep:** 15 minutes

**Time to cook:** 7 minutes

The briny taste of green olives goes well with avocado oil and is offset with the sweet taste of tomatoes and peppery anise flavour of basil. The kebabs can be skewered several hours ahead. Serve them with crusty bread and a rocket salad.

**2 lemons**

**500g skinned and boned gurnard fillets (or any other firm-textured fish that will hold together well)**

**1 cup pimiento-stuffed green olives, drained**

**12 fresh bay leaves**

**Olive oil, plus extra for hot plate**

**2 tbsp extra virgin avocado or olive oil**

**12 smallish vine tomatoes**

**Sea salt and freshly ground black pepper**

**1½ cup basil leaves**

**12 bamboo skewers, soaked in cold water for 30 minutes**

1. Cut the peel off lemons in long thick strips. Rinse fish and pat dry with paper towels. Cut fish into cubes about the same size as the olives. Thread fish

on skewers with olives, bay leaves and strips of lemon peel. Lay the kebabs in a dish and drizzle with a little olive oil.

2. Cook fish kebabs on a preheated oiled barbecue hot plate over medium heat until fish is lightly browned and just cooked through; do not overcook. Alternatively, cook kebabs in a ridged grill pan over medium heat.
3. Meanwhile, put avocado or olive oil in a large frying pan. Halve the tomatoes and lay them cut side down in the pan. Season with sea salt and pepper. Set the pan over low heat and let them warm through for about 5 minutes, until they show signs of softening. (The pan of tomatoes could also be warmed through over the barbecue hot plate if you wish to do all the cooking outside.) Slide tomatoes onto a large serving platter, or individual plates, scatter over basil and top with the hot kebabs. Serve immediately.

### JULIE’S WINE RECOMMENDATION

“A Chardonnay, Sauvignon Blanc or Pinot Gris. There are so many options!”





# FROM THE HORSE'S MOUTH

FROM STADIUMS AROUND THE WORLD TO THE WILD WAVES OF PIHA BEACH, MARK 'HORSE' BOURNEVILLE REMAINS AS COMPETITIVE AS EVER.

The 47 year-old began life saving at Piha, West of Auckland, 14 years ago after retiring from an impressive professional rugby league career spanning 12 years, during which he played internationally for both New Zealand and France.

Affectionately known as Horse, Mark is still a true competitor but his focus has moved away from the ball and onto the water. Heavily involved in racing surf boats for the Piha Surf Life Saving Club, Mark runs the local Surf Boat Programme, looking after around 35 rowers, and also heads the formidable Piha Senior A crew, the current New Zealand short-course and big wave champions.

“Surf boats are my big passion,” he says. “I don’t do things half-arsed or for the hell of it. When I do them, I do them to the best of my ability.”

It’s this dedication and hard work that has led the father of four to many successes on the water. “For the last three consecutive years, we’ve been the New Zealand club champions as well as winning numerous other titles. We even won the World Surf Rowing Champs in Biarritz, France back in 2008.”

Working as the managing director of a large furniture manufacturing fit-out company in Onehunga during the week,

Horse spends pretty much all of the rest of his time at the beach during the summer.

“Once the summer months roll around, a lot of weekends are tied up with carnivals,” he says. “Probably three out of every four weekends we’re at surf boat carnivals around the country, from 1 January through until the middle of March.”

The passion of competing in surf boat racing certainly appears to run in the family, with Mark running the Piha Pistols under-19 crew which feature his two twin sons. Even though the crew is under-19, Mark is very proud of the fact that they have beaten the very best in the under-23 category the last two

years, being crowned the U23 NZ Surf Boat Series Champions. Similarly, Mark’s youngest daughter rows for the Piha U21 women’s crew and won a silver medal last year at the New Zealand Champs.

2011 is the 100th year anniversary of surf life saving in New Zealand, which started at

New Brighton Beach in Christchurch, and is where Horse and his team will be heading to the national champs in March.

He says when not with the boats, you’ll more than likely find him patrolling on Piha Beach, which according to Horse sees the most lives saved, and the most drownings, in

“ONE MINUTE YOU CAN BE WAIST DEEP IN WATER, THE NEXT MINUTE IT CAN BE OVER YOUR HEAD AND A RIP’S PULLING YOU IN THE WRONG DIRECTION.”

New Zealand. Horse says that when it comes to Piha, rips are the most common cause of trouble. “Nine times out of 10, someone’s got into a rip or has drifted into a rip. One minute you can be waist deep in water, the next minute it can be over your head and a rip’s pulling you in the wrong direction.”

And it’s not just on the water that Horse is busy saving lives and putting his body on the line. He has also taken part in three Fight For Life boxing events which raise money for various charitable organisations, with his highlight being the knock-out of Inga Tuigamala in 2004.

After 14 years of getting out in the surf and saving lives, Horse says he has no intention of giving up the waves any time soon and will definitely continue racing surf boats for as long as he can.

“There are only so many more summers possibly for me on the planet Earth. I’m disappointed that there’s not more and that I can’t do more of this stuff.”

Certainly a lesson everyone can take to heart, Mark ‘Horse’ Bourneville is the epitome of the hard work and dedication applied by surf life savers around New Zealand.



## Mark ‘Horse’ Bourneville’s tips for staying safe at the beach

It’s reassuring to know that the Westpac Rescue Helicopters will be out in force over summer in case of emergency, but the best way to make sure you are not one of the ones who need rescuing is to be prepared.

Here are Mark’s top tips on how to have fun but stay safe at the beach this summer.

1. Know how to identify rips and stay clear of them.
2. Use your common sense. Look if there’s a flagged area. If there is, swim between the flags.
3. If you’re a parent and have young ones on the beach, observe them at all times.
4. Have a good look at the surf/swim area before you go in the water.
5. Make sure you’re wearing the right swim clothing and that there are other people around.
6. Once you’re in the water, pick yourself a bearing on the beach and keep relating back to it. Sometimes you will find yourself drifting along the beach in a rip without being aware of it. The quiet rips will normally pull you towards a more vicious rip. So if you’ve picked a landmark on the beach, you’ll get some idea as to whether you’re starting to drift along or not.
7. Make sure you put plenty of suntan lotion on.



## CARING FOR OUR COASTS

Summer’s here and trips to the beach are something Kiwis love to do. But while New Zealand beaches are remarkably beautiful, sometimes we take their natural wonder for granted.

A 2006 report found that for every 1.6km of New Zealand beach, there is 21kg of rubbish. To help reduce this, The Sir Peter Blake Trust established the ‘Care For Our Coast’ programme, which actively combats the threat that rubbish presents to the natural beauty of our coastal environment.



The Trust provides teachers with resources so they can educate their students about the New Zealand marine environment and what they can do to help save and preserve it, then take the students out to a beach or waterway to see the reality of what they had been taught and clean up the rubbish they find.

- Since 2004, 932 clean ups have been conducted all around New Zealand by 23,437 people.
- That’s more than 26 million square metres of coastline and waterways, and 688,883 pieces of rubbish prevented from entering the ocean.
- The most densely littered place was Mechanics Bay in Auckland. On 4 August 2009, it yielded 3077 pieces of debris over 900 square metres. This included 550 paper bags, 400 plastic bags and 370 plastic bottles.
- Some odd items found during cleanups: 3 sq metres of carpet, picnic table, truck battery, TV screen, computer monitors, blowtorch, chainsaw, and bobsled. Even a kitchen sink has been found, not to mention a dishwasher, rusty old fridge and filing cabinet.
- Over two-thirds of the clean ups have been carried out by Westpac employees, and many have involved school pupils.



# Making waves

**WHEN YOU THINK OF A KIWI SUMMER THERE ARE CERTAIN THINGS THAT COME TO MIND. BBQS, CAMPING, JANDALS, AND ICE-CREAM ALL MAKE THE LIST, BUT NONE OF THESE CONVEY THE YEARLY BLISS THAT IS SUMMER LIKE THE SPARKLE OF THE OCEAN ON A CLOUDLESS SUNNY DAY.**

Owning a boat in New Zealand has become the dream of many New Zealanders, and this is what drove Tony and Vicki Hembrow in 1989 to bring the Auckland-based Rayglass Boats to life.

"It really was a typical New Zealand start up," relates Tony, the boat building company's reluctantly titled CEO. "My wife and I started it 20 odd years ago as a small company just building half a dozen boats a year and it's just been a progress from there."

But like any ambitious start up business, it hasn't always been smooth sailing for Rayglass.

"We started in '89 and the share market had fallen over in '87, so the years through '91 and '92 were pretty difficult. We had many occasions when we thought 'A couple more weeks of this and we can still pay the creditors and get out'.

"This was also when the first Gulf War started and all oil related things slowed down. We didn't sell a single boat when they dropped the first bomb and that lasted about three months. They were really difficult times."

Although they obviously overcame those early hurdles, in 2008 with the global financial crisis, times got tough again for Rayglass as the demand for leisure boats took a plunge. However, thanks to some smart business strategising, Tony and his crew were able to ride out the worst of the storm with the help of their Protector series boats specially designed for commercial markets.

"We did a couple of pretty clever things between 1999-2000. We set a plan that 50% of the boats we sold would either be exported or commercial work boats, such as police boats, coastguard boats, or patrol boats, all the Protector side of the business."

The very successful Protector family of boats have found homes with police and coastal forces all over the world, as the support boats during the Louis Vuitton and America's Cups, and even with the film crew in the WWII HBO mini-series 'The Pacific'.



"It took five years to get to that 50%, but it gave us a really good balance. When the police force in Niagara Falls need a new boat it's not about the economic environment, they just simply need a new boat. So that got us right through the recession, and we're in a nice little growth phase again this year."

What started out as a husband and wife team in Pakuranga, Auckland now has a team of 100 and become one of the most admired boat companies not just in New Zealand, but the world.

"We were very fortunate to be heavily involved in the America's Cup in Valencia in 2010 where we had 110 of our Protector boats on the course each day. Now our two single biggest individual private customers are Ernesto Bertarelli and Larry Ellison, the two guys who were fighting for the Cup. They would both have half a dozen each of our boats and it really means something when billionaires all over the world are buying their boats from Rayglass in New Zealand."

However, it's not the recognition of the rich and famous that really makes Tony feel proudest of where they have come.

"I love to be cruising along in my boat and one of our boats goes by. Feeling that pride of seeing your product on the water and the people enjoying it with their families is really something special."

Tony's passion for boating is why he and his wife started the business in the first place, and he loves that he can share this enthusiasm with his customers.

"We're fortunate to deal each day with people's passion. We definitely try to exceed the customer's expectations and people who buy our boats just love them to bits. It's what they've saved for and dreamt of having, they're finally getting it."

# From Watchmaker to Dream Maker

**THIS IS A STORY OF A YOUNG BOY WHO AT THE AGE OF 12 DREAMED OF BEING A WATCHMAKER, AND LIKE ALL GOOD STORIES, THIS HAS A VERY HAPPY ENDING.**

Now 71, David Brownson has certainly come a long way since he was 12. He now owns Brownson's Jewellers in New Plymouth, an extremely successful jewellery business that his father began in 1929, but through David's willingness to embrace technology, his client base stretches far and wide.

David was in his teens when he began to learn about the jewellery business. "At the age of 16 I was not that keen on learning French and heading down an academic path," he says.

At 18 David joined forces with his father in the family business, Brownson's Jewellers in New Plymouth, which he eventually took over when his father retired. Things seemed to be going well and falling into place nicely for David, but like anyone in business knows, you have your ups and your downs.

"One of the mistakes I made," David candidly admits, "was trying to compete with the multi-nationals on price. The more I did this, my turnover increased but it seriously eroded my profits to the point where the margins were all but non-existent."

He then took a radical step: he stopped all advertising, got back to the basics

and moved into one-off manufactured jewellery. He not only bought new machinery to create the pieces, but also the computer software needed to create the unique designs which has had a welcome add-on effect.

"I have the best job in the world," David declares. "I now get all these hugs from women who just have tears in their eyes when they see the final piece created for them."

He says being able to make his customers' dreams come true was only possible because his banker, Andrew Moore from Westpac, was there to listen and support him every step of the way.

**"I love my work and I love making people's dreams come true."**

"We told Andrew what we wanted to do and put together a strong business plan. For small businesses like ours, this is critical. Many people have great ideas but you need that financial backing to make them a reality."

Retaining that family legacy, David's son Wayne is now part of the business, but David laughs at any suggestion he may retire soon.



David and his son Wayne.

"My father worked until he was 75 so I look forward to learning a lot more yet."

David also says he is appalled when he hears people can't understand the latest technology. "It's all a mindset. There is no reason for anyone not to continue learning and taking up new challenges. My motto is 'never say die'. When it got tough we looked at what we could do differently and the answer was there in the computer."

This attitude has seen the business nearly double in growth over the past two years, to the extent they have to expand their floor space.

David has a new range of special Kiwiana jewellery in the making, which includes a silver fern he is particularly proud of. He also points out that aside from the diamonds, everything about his products are New Zealand made, even down to the castings.

"I love my work and I love making people's dreams come true."

So as we stated in the beginning, this story has a happy ending for everyone.



David's prized silver fern.



Embracing technology has ensured David stayed ahead of the curve.



# Kendall Akhurst: Westpac Superstar

In 2000, Kendall Akhurst had it good. He had just started a new job with Westpac in Wellington as a Customer Services Representative, was a keen weightlifter in great physical condition, and enjoyed a good game of rugby on the weekends.

But during a rugby match in Hutt Valley, a massive tackle left Kendall lying on the ground in agony, unable to move.

“The technical term for my injury is ‘C56 incomplete tetraplegia’”, Kendall says. “My spine was partially damaged and I couldn’t move below my shoulders.”

Needing urgent medical treatment, Westpac was involved in his life in another way with the Westpac Rescue Helicopter called in and Kendall airlifted to Wellington Hospital. From there the Life Flight Team transferred him to a specialist in Christchurch.

“The chopper saved my life,” he says. “The Life Flight Team were phenomenal.”

After four long months in hospital and intensive rehab, Kendall amazingly managed to regain some movement in his arms and legs.

“I could move my fingers, more in my left hand – I used to be right-handed, but I’ve become left-handed. I also regained movement in my toes, and I can now spend brief times out of my wheelchair and walk on crutches.

“I think my weight-lifting training helped me focus on getting the most out of rehab, and Westpac’s support made a big difference too.”

Despite only working at Westpac for three months before his injury, Kendall was stoked with how the bank supported him.

“While I was in hospital, my manager Steve Courtney assured me my job would be there for as long as it took for me to get back. ACC also rented me a computer to use while I was recovering, so I could work on my keyboard skills. My Call Centre colleagues even donated some of their annual leave to go towards time I needed for rehab. Branch teams in the Wellington area held fund-raising events for me, and our CEO covered the costs of a number of flights for my family to visit me.”

Disability has clearly proved no obstacle to his career as Kendall has progressed through a number of impressive roles and is currently Manager of Proposition Design in Retail Online, in which he’s helping develop Westpac’s growing online services and solutions.

**“My spine was partially damaged.  
I couldn’t move below my shoulders.”**

“Westpac’s been there for me. And I believe the bank gets something in return too – since my injury, my mindset has changed. Before that, sport was my number one focus. After the injury, work became my number one focus.”

Kendall hasn’t let his injury get in the way of his athleticism either. He regularly goes to gym, has dabbled in wheelchair rugby, and has also competed in Wellington’s Round the Bays and Bike the Bays events with his trusty hand-bike.

And he has a message for any employer considering hiring a disabled person: “Hire them. In general if someone has a disability, you’ll get tenacity and a strong work ethic. They’ve gone through the process of adjusting to their disability and working hard to minimise its impact, and that translates to hard work and loyalty.”

If Kendall is anything to go by, he may be on to something there.

*Kendall (bottom left) keeping active in the Bike the Bays event in Wellington.*

## Halberg Trust lets everyone ‘Have a Go’

**In 1963 Sir Murray Halberg had a vision. The Olympic gold medallist wanted to promote sporting excellence in New Zealand and at the same time encourage athletic opportunities for disabled people.**

The Halberg Trust’s ‘Have a Go Days’ are held to do just that. Over 20 events were held in the past year alone around New Zealand, giving 995 disabled people the chance to get active in sports.

These events ranged from the Naseby Ice Festival (which included having a go at adapted ice sports such as luge, curling, and ice skating), to bike events, fun runs/walks, and many more. Always popular with disabled people are the bowls tournaments, of which eight have been held throughout New Zealand to date, with many more in the pipeline.

A ‘Have a Go Bowls’ event was held recently at the Henderson Bowling Club in West Auckland where disabled people, their support people (i.e. family/caregivers), Westpac volunteers and club bowlers showed their skills on the green in an adapted game to suit all abilities.

Stacey Roche, Sport Opportunity Advisor with Halberg Trust, says events like this can make a real difference for people.

“It was a great day – 35 disabled people participated and for many it was the first time they had a go at bowls. It’s awesome because these events provide the opportunity for disabled people to experience a new sport, which may lead to them taking it up full-time.

“As always they were very ably supported by Westpac volunteers. Without Westpac employees volunteering to help, and the support from Westpac, these events just wouldn’t happen.”



Participants ‘Have a Go’ at the Henderson Bowls Club in Auckland.

## Breaking down the barriers

**September 2010 saw the launch of the Employer’s Disability Network (EDN), a new not-for-profit network of organisations sharing best practice on working with disability in all areas of business.**

The network’s website, [www.edn.org.nz](http://www.edn.org.nz), fills a much needed gap for New Zealand companies – it’s a source of news, advice and resources for the business community, aimed at helping them employ disabled people and serve disabled customers.

EDN was launched with an event at Parliament in September and Westpac is proud to be one of the 16 founding members of the network.

Kendall Akhurst, a Westpac employee, is a great example of someone who has overcome a horrific injury and received support to continue to develop his career – his story can be read on page 17.



Enjoying the launch night. Left to right: John Allen (Chair of EDN), Kendall Akhurst, Paul Louis (Westpac’s representative on the board) and Paula Bennett (Minister of Social Development).





# You're never too young to learn about money

**HOW MANY OF US LOOK BACK ON OUR SCHOOL DAYS AND WISH THEY HAD TAUGHT US MORE ABOUT THE REALITIES OF FINANCE? SURE, IT MAY SOUND LIKE A BORING TOPIC, BUT LEARNING ABOUT BUDGETING AND UNDERSTANDING EVERYDAY BANKING TERMS IS SOMETHING MANY OF US WISH WE KNEW MORE ABOUT UPON LEAVING SCHOOL.**

However, if there was a way to teach these life essentials to students in a fun and interactive way then they would be able to learn the things they need to while also having a good time doing it.

This is the attitude of Hamilton's Peachgrove Intermediate teacher Geraldine Doig, who has taken her class of 12 and 13-year-olds through a 10-week financial literacy course.

The 25-year-old is in her fourth year of teaching and decided to shake things up a bit by combining some financial literacy units from the Ministry of Education with her own ideas to develop lessons with an interesting and realistic approach to money.

"The students had to come up with their own business plans and present them every Wednesday morning," Miss Doig says. "They would have a yes or a no to their proposal by that afternoon. Some would have to go away and do extra research into their target audience."

Different business ideas included hiring out cushions for their chairs, offering desk cleaning services, advertising for other businesses and selling drawings.

"Some of the plans were to hire out the classroom desks and pay the students a wage," Miss Doig says. "The money was photocopied play-money."

*Teacher Geraldine Doig has enjoyed educating her pupils on the importance of financial literacy.*

For the first two or three weeks the class went over a financial glossary to have a good understanding of terms like interest, tax, net and gross incomes, GST, bonds, wages, mortgages and loans.

"After this we got Westpac Business Manager Rochelle Dempsey to come in," Miss Doig says. "She answered questions for

about an hour-and-a-half and was able to give expert knowledge into how everything worked. We also went in and had a tour of the bank."

"The kids had so many questions and were asking things like, 'Would it be better to get a loan and then invest it and would I make more interest that way?'"

Just as the real world rewards hard work, with this classroom scenario the 28 students could get 'wage increases' by completing homework and other such tasks, and this intermediate school teacher believes it's important that young people start learning about money because it will apply to them really soon, if not already in some students' part-time jobs.

"It was cool to see how each of the students spent their money differently. Some got a mortgage for their house and others

saved and bought them outright. Other kids got mortgages, paid them off, and then bought other people's houses. There were 'term-deposits' that they could invest in, and insurance."

The benefits of the programme have already yielded positive results with a couple of the students proving quite entrepreneurial.

"One girl set up a business and as soon as the first round of customers were over, she closed it down and set up her next business which was offering advertising. She was really keen on seeing a need and then quickly filling it."

This is the first time Peachgrove Intermediate has run the term-long course and Miss Doig thinks it was highly successful – and will be beneficial to the students in their future encounters with the realities of money management.

"Just hearing the kids talk and using the proper language for things and hearing them discussing their options was awesome. Their personalities really came through. You could see how they were going to act as adults."

Overall the dominant theme was one so many of us have spent years trying to figure out: "What to do with my money? Is it better to spend or save or a combination?" The students may not come away with all the answers to this, but they will certainly have a head start when they stop using play-money and start playing with the real thing.



## What's happening in housing?

### ECONOMIST'S REPORT

By Dominick Stephens,  
Westpac Senior  
Economist



**You might have noticed the housing market has been pretty slow over 2010, but we wouldn't be surprised to see an improvement over 2011. Don't get too excited – by "improvement" we mean house prices may stop falling. Nobody is talking about a return to the booming price inflation of last decade.**

The housing market took hits from all sides this year. One hit was the income tax cuts that reduced the advantage of becoming a landlord, curtailing demand for investment properties. Another factor was that the number of migrants arriving in New Zealand was unusually low, reducing demand for houses.

Also, mortgage rates were rising for much of the year, making houses less affordable for first home buyers. And of course there was a need to unwind some of the overvaluation that built up last decade.

But recently there has been a change of scene, and the market could take on a new direction.

- Houses now cost about 7 per cent less than they did at the peak of the boom three years ago, so the overvaluation is less severe.
- Secondly, the number of migrants arriving in New Zealand has returned to normal, which should restore demand to parts of the market.
- And finally, fixed-term mortgage rates have fallen substantially, further aiding affordability.

All this should add up to houses moving slightly faster on the market, and prices stabilising rather than falling further.

# 'Tis the season to be jolly... sensible

**EVERY YEAR IT SEEMS LIKE CHRISTMAS SNEAKS UP BEHIND US BEFORE WE EVEN REALISE IT. AND WITH THE DOUBLE WHAMMY OF CHRISTMAS AND LONG SCHOOL HOLIDAYS, THE FINANCIAL PRESSURE CAN SOMETIMES BE OVERWHELMING.**

Here are some tips on how to help you stay out of debt and have a Merry Christmas.

- Communicate – if you're going to economise with presents this Christmas tell your family. There's no shame in being upfront about this; in fact you should be proud to put your family's finances and future first.
- Make it fun – get your kids involved in making presents this year e.g. bake shortbread or make fudge and wrap it in cellophane, and re-use last year's Christmas cards to make original hand-made cards.
- Introduce Secret Santa to your family – each person only buys for one person – and set an amount for the value of the present.
- Buy kids something they need as presents e.g. if they need a sleeping bag for camping, or new togs and swim goggles, make that their present.
- Decide on your budget for spending and stick to it!
- If you shop a lot on your credit card during the year, redeem your reward points for Christmas presents.
- Keep an eye out for shops having pre-Christmas sales and shop there.



### There are great tools to help you:

- Westpac's Managing Your Money online tutorial and tips ([www.westpac.co.nz/money](http://www.westpac.co.nz/money)).
- Sorted website ([www.sorted.org.nz](http://www.sorted.org.nz)) brought to you by the New Zealand Retirement Commission.
- New Zealand Federation of Family Budgeting Services ([www.familybudgeting.org.nz](http://www.familybudgeting.org.nz)) – free budgeting advice from Federation certified budget advisors.



# Energy saving tips

How many times over the past year did you open your letter box with dread about the energy bills inside?

Believe it or not, it may be easier than you think to reduce the anxiety – along with your energy and fuel consumption. Why not

make a New Year resolution to reduce your energy use and save a pretty penny while you're at it? Here are a few tips that won't require you to pedal to the moon and back:



Action	Approximate cost to do	Estimated savings
Switch off appliances at the wall when not in use	Free	Varies
Use cold water instead of warm for laundry	Free	\$50 - \$75 a year
Inflate your car's tyres correctly	Free	Up to 5% less fuel
Switch off your second or beer fridge	Free	\$100 - \$300 a year
Dry your clothes outside rather than using the dryer	Free	Around \$200 a year
Only use heated towel rails when needed	Free	Around \$100 a year
Modify your computer's power-saving options to a more resourceful setting	Free	Varies
Replace a 100W bulb with an energy saving bulb	\$5	\$110 over life of bulb
If your shower fills up a 10 litre bucket in less than a minute, install an efficient shower head	Varies	\$150 or more a year

Action	Approximate cost to do	Estimated savings
Wrap your electric hot water tank and the first few metres of hot water pipe	\$70	\$80 a year for an older cylinder
When buying appliances, choose ones with the blue energy star mark	Varies	Varies
Get insulated (you may be eligible for funding under the government's 'Warm up New Zealand: Heat Smart' programme)	Varies	Varies
Once insulated, install energy efficient heating such as a heat pump	Varies	Varies
When it's time to upgrade the car, think 'fuel efficient'	Varies (hugely!)	Varies (hugely!)

Tips compiled from [www.climatechange.govt.nz](http://www.climatechange.govt.nz) and EECA (Energy Efficiency & Conservation Authority – [www.energywise.govt.nz](http://www.energywise.govt.nz)) websites for convenience only. Westpac accepts no responsibility for the availability or content of the above websites.

# A special kind of person

ROSE CAVANAGH IS SOMETHING OF A LEGEND IN CANTERBURY; SHE'S SPENT THE LAST 15 YEARS PUTTING HER HEART AND SOUL INTO IMPROVING THE LIVES OF SICK, DISABLED AND TERMINALLY ILL CHILDREN THROUGH THE CHILD CANCER FOUNDATION (CCF).

From developing the concept for the inaugural CCF Ball – now a hugely successful annual event in Christchurch – or shaving her own head, Rose truly walks the talk when it comes to making a difference.

She first became involved with the Canterbury West Division of the CCF back in 1995 when a friend's young son was diagnosed with cancer. "It made me think, what can I do to make a difference? I've got children of my own and it really got me thinking about what it must be like for families going through something like that."

From there she had the idea to raise the profile of the CCF with the annual Child Cancer Foundation Ball – now in its seventh year. This year alone, the Ball raised over \$40,000 to help support children with cancer and their families, and Rose spends many volunteer hours each year as a member of the Ball's organising committee.

For the last 15 years without fail, Rose has also fronted up to assist with the charity's National Annual Street Appeal, counting funds as volunteers come off the street.

When asked why she gives so much of herself to volunteering, she explains: "It's a relief in a way because I like to make a difference. I'm a people person and I like to surround myself with people. I hope I can make a difference for others, and I really get a lot out of doing that. Volunteering time doesn't cost me anything but a bit of effort!"

Rose's tireless work was recognised back in 2005 when she received a Community Service Award from the Child Cancer Foundation national body to honour her contributions to CCF.

As well as the great work Rose has done with the CCF, she has also donated her time and energy towards other community projects such as Koru Care, Westpac Rescue Helicopters, The Peter Blake Trust's coastal clean-ups, and helping the disabled participate in sport through The Halberg Trust.

Despite putting so much time back into the community, Rose has also managed to develop her career at Westpac New Zealand and currently works as a Secured Lending Senior Manager in Christchurch.

Rose was the winner of the 2010 Westpac 'Our Tomorrow Project Platinum Achiever Award', recognising her efforts in the community.



"I hope I can make a difference for others, I really get a lot out of doing that."

# Find a new home inside your iPhone

Westpac, in association with Realestate.co.nz, is releasing the Real Estate iPhone app – the house hunting way of the future, giving you everything you need at your fingertips when buying a house.

The Real Estate iPhone app lets anyone with an iPhone:

- view properties for sale in their desired area,
- see which are having open homes while they are out and about,
- rank features of the properties they view,
- and add notes or additional photos to the listing.

There is also an automated home loan repayment calculator to use as a guide, and map tags of your closest Westpac branch and Mobile Mortgage Manager, making home hunting easier and smarter.

For more info on this great new application, check out the app store, or follow the links from [Westpac.co.nz](http://Westpac.co.nz) or [Realestate.co.nz](http://Realestate.co.nz)

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# Giving your business the chance to shine recognition it deserves



We're committed to local businesses. That's why we partner with the Business Excellence Awards right across the country, so we can reward and celebrate excellence with the best in local business. To enter the Westpac Business Excellence Awards talk to one of our Local Business Managers today in branch or call 0800 177 567.

Bringing business banking and local businesses closer together.





# EARTHQUAKES THEN AND NOW

**IN THE EARLY HOURS OF A SATURDAY MORNING, WHILE A NATION SLEPT, UNDER THE EARTH BREWED A TELLING REMINDER OF HOW SUDDENLY AND UNEXPECTEDLY LIFE CAN CHANGE.**

The day was 4 September, 2010. The day that Christchurch citizens were jolted awake to the nightmare of a 7.1 magnitude earthquake.

In a country that experiences thousands of minor earthquakes every year, big ones are inevitable. This time it was Canterbury that suffered, being rocked and shaken so violently that thousands of homes and businesses were damaged. Amazingly with no loss of life.

Despite the devastation, within 14 hours all affected Westpac branches had been checked for structural damage and all but five were ready for business. In fact, by Sunday morning two branches were already open and staffed by Westpac volunteers. Westpac's technical team worked day and night to set up desks and computers in temporary locations so customer support teams could carry on their work. Customers were driven by courtesy buses to open branches if their branch was closed. Modern technology made the restoration of services a lot quicker and easier for Westpac than for its predecessors the last time a massive quake hit – in 1931.

**Tuesday, 3 February, 1931**

At 10:47am, the great Hawke's Bay earthquake struck suddenly with 7.9 magnitude. Over 250 people lost their lives and 525 aftershocks were recorded over the next two weeks.

The violent quake and the fires that followed destroyed vast areas of Hawke's Bay, affecting many banks that now make up Westpac. The CBA (Commonwealth Bank of Australia) Hastings Branch was destroyed and the Bank of New South Wales Napier Branch and all its records were engulfed by fire, forcing staff to reconstruct details of each customer's account from memory, which they did with incredible accuracy.

Norman Every, a teller in the Bank of New South Wales wrote, "At twelve minutes to eleven I was attending to a client when the shake started with appalling suddenness. No warning rumble or tremor, just a tremendous upheaval, and immediately I saw in front of my eyes our front wall crash onto the street."

Despite the disastrous upheaval, the Napier and Hastings banks were able to open a fortnight later in corrugated iron premises built by Fletchers.

Other quakes in the West Coast in 1929 and 1968, and Wairarapa in 1942, also made an impact, forcing more than



1931 – Bank employees sifting coins through the ashes (Westpac Archive).

**"NO WARNING RUMBLE OR TREMOR, JUST A TREMENDOUS UPHEAVAL, AND IMMEDIATELY I SAW OUR FRONT WALL CRASH ONTO THE STREET."**

one branch to be demolished. Thankfully today's banks are designed to better withstand fire and earthquakes, and modern technology has replaced the slow and cumbersome manual systems easily destroyed by fire.

So while Christchurch's quake was devastating and terrible, as we look at how far we've come, we realise it could have been much, much worse.

## TOKENS OF GRATITUDE

Following the 4 September earthquake in Christchurch, The Salvation Army, in partnership with Westpac and many employee volunteers, distributed 'Care Packages' to victims. These packs included necessities such as toothpaste, soap, shampoo, paper towels and even a few sweets to aid in the recovery of those who suffered.

At a time of great stress and uncertainty, a gesture like this meant a great deal for those struggling to cope and Westpac received letters of gratitude from some overwhelmed and thankful customers. Here are two such letters.

Dear Sir/Madam,

Thank you so very much for the container full of necessities and "goodies" which was delivered on Saturday.

My property is damaged and I am a widow, which makes everything very difficult and although I have a caring family, it is a comfort to know that others care also.

There is a saying that "Charity begins at home" and you have proved it.

With gratitude, yours faithfully,

**Mrs Ellery**

Dear Sir/Madam,

Today I was visited by an angel with a care package. I was so astonished I think I forgot to thank her; in fact I was speechless. This has never happened to me in my 83 years. What a wonderful gesture at a time like this.

I am fairly recently widowed and have just shifted here from Blenheim and if all that wasn't enough, we had to have an earthquake!

Still I have a lot to be thankful for. I am still safe and my home undamaged, not like a lot of poor souls.

Thank you from the bottom of my heart for this wonderful gesture. I will not forget it or the earthquake.

Once again many thanks.

Yours gratefully,

**Verna**

## Have you protected the things that are important to you?



**The recent Canterbury earthquake has highlighted the importance of ensuring we all have adequate protection in place to cover our key assets. Westpac employees and customers have seen major damage to their homes and belongings, and some have been unable to work. Businesses have been damaged and forced to close, all while the aftershocks rumble on.**

It's important you protect the things that are important to you, and these include both tangible assets such as your home, contents and car, and intangible assets such as your health, your lifestyle and your family's financial future by insuring your life and income. For small business owners it's important to cover not only the buildings and business assets but also consider things like business interruption and liability cover.

For most people in Canterbury the cleanup job has started and rebuilding will begin once their insurance claims are settled. But some people who do not have insurance or do not have enough insurance face the uncertainty of not knowing how they will replace necessities or rebuild the family home.

This is a major problem, with estimates from the Insurance Council of New Zealand indicating around 10,000 damaged properties in the Canterbury area have no insurance cover.

Along with the uninsured come those who are underinsured. Under-insurance is a key area of concern because in most cases it's not until claim time that people find out they don't have the right level of cover.

Because lifestyles are constantly changing, people should review their insurance needs regularly.

### Tips to remember:

- New items are purchased over time, yet these are often not added to contents insurance policies.
- Key life changes such as having a baby, taking on more debt, or caring for an aging parent can require changes to policies.
- Changing careers should also trigger a review of insurance needs.

If you wish to review your insurance needs or take out new cover, talk to your current insurer, contact any Westpac branch, or visit [www.westpac.co.nz](http://www.westpac.co.nz).





# hot