A marriage of career and lifestyle
Did you know? LINKZ is FREE for 2 years for new migrants to New Zealand
To unsubscribe or ask a question, email settlementinformation@dol.govt.nz

EMPLOYMENT
28 Helping build New Zealand’s future

CONSUMER RIGHTS
30 Your rights as an employee in New Zealand
32 Where to stay at first – know your rights when renting accommodation

EDUCATION
34 Courses for adults to learn English

MĀORI
25 Māori society and culture - Skyfather and Earthmother
26 Te reo Māori – What is that?

FAMILY
27 Be prepared and be safe

MONEY
36 If you’re going to borrow, borrow well

LEISURE
38 The lure of the great outdoors

New to New Zealand?
SETTLEMENT SUPPORT NEW ZEALAND (SSNZ)
can help you www.ssnz.govt.nz
WELCOME TO NEW ZEALAND

Hello to our regular readers, and to all new subscribers and recent arrivals, welcome.

As the General Manager of the Settlement, Protection and Attraction Division within Immigration New Zealand, my role is to ensure you are feeling welcome here, are settling well, and are able to make a contribution to our country.

This quarterly magazine is one way we work to provide you with the information you may need. We value the skills and knowledge you bring and want to ensure you can use your talents to grow our existing companies – or to invest in or start your own.

We have a great country, here on the edge of the world. New Zealand is a fantastic place to live, with an engaging climate, landscape and culture, and real opportunities to be what you want to be.

We also value your feedback. If there are things we can do better to help you settle quickly, please take the time to let us know.

Email us: settlementinformation@dol.govt.nz

Many thanks and best wishes for your future here.

Steve McGill
General Manager, Settlement, Protection and Attraction Division
Immigration New Zealand

DOES YOUR EMPLOYER EXPLOIT YOU?

If you are a migrant worker you have the same rights as all workers in New Zealand. It is not acceptable for your employer to take advantage of you. The Labour Inspectorate and Immigration New Zealand are here to protect you. To see INZ’s pamphlet on exploitation of migrants, available in 10 languages, go to:

www.immigration.govt.nz/exploitation/

DIWALI – THE LIGHT FANTASTIC

Enjoy a taste of authentic Indian culture at Auckland’s 12th Diwali Festival of Lights.

India’s best loved festival, Diwali, symbolises the triumph of light over darkness, good over evil and the renewal of life. To celebrate, families light small oil lamps (Diyas) around the home and set off fireworks.

In Auckland the two-day celebration of Diwali will include delicious food stalls showcasing authentic cuisine, traditional and contemporary dance and music, the hotly contested Bollywood dance competition, a magical lighting installation and a grand finale fireworks display.

The festival is organised by Auckland Tourism, Events and Economic Development (ATEED) and the Asia New Zealand Foundation, and is in Aotea Square, Queen St, from 1 - 10 pm on Saturday 19 and Sunday 20 October.

Get more details on the website: www.aucklandnz.com/diwali
**Did you know?** LinkZ is FREE for 2 years for new migrants to New Zealand
Tena koutou katoa

Rotorua has a history of welcoming new residents from across the globe. Our community is a melting pot of diversity and is all the richer for those people from other places who have chosen to make Rotorua their home. We are the country’s oldest tourist destination with a vibrant visitor industry centred on our unique Maori culture, geothermal attractions, beautiful lakes, stunning countryside and a vast array of world-class visitor attractions and activities.

We are surrounded by high-quality farmlands and exotic forests making us the heart of New Zealand’s wood processing and timber industry, and a rich agricultural region.

Residents enjoy a stunning environment with all the city facilities and services needed for a safe and comfortable lifestyle. And we boast top-quality education services and excellent health facilities.

We are proud to be a place that retains a sense of real community, where people care about the wellbeing of each other. You are welcome to join us.

Kevin Winters
Rotorua Mayor
Rotorua is an exciting region to live, work, play and invest. Rotorua is right in the beautiful heart of New Zealand and has abundant natural resources and opportunities. Rotorua is surrounded by freshwater lakes, native and plantation forests, rolling hills and farmland. The city is an easy drive to beaches, ski-fields, and towns including Taupo, Tauranga, Hamilton and Auckland. The climate is mild with good sunshine and warm temperatures. Rotorua is a very economic region to buy property, raise a family and invest in business.

The Rotorua regional economy is dominated by four major sectors – forestry and wood processing, tourism, agriculture and geothermal energy. There is a strong export focus across these sectors and that makes for exciting growth opportunities for Rotorua and the wider region – that is why it is called the Bay of Plenty.

The Rotorua District Council is making a strong commitment to encouraging and supporting economic growth in the region. Organisations which are focused on these goals include Grow Rotorua Ltd, Destination Rotorua Marketing and Rotorua International Airport. These organisations work together with the local community and business organisations and the wider Bay of Connections groups to identify economic growth opportunities.

Rotorua is the birthplace of tourism in New Zealand and hosts over 2.4 million visitors per year both international and domestic. The region’s tourism industry is built around geothermal and Maori cultural experiences, mountain biking, lake trout fishing, golf courses and numerous adventure activities for the whole family to enjoy. Rotorua is famous for its geothermal health-giving spas and this is an area with exciting growth potential. Rotorua is a world-ranked mountain biking destination, especially in the stunning redwoods forest. The Arikikapakapa is one of the world’s most stunning geothermal golf courses with active steam and mud pools. Rotorua is a very popular destination for conferences and incentive groups because of its abundant scenery, activities and accommodation.
Rotorua is in the heart of the mighty Central North Island forests – the southern hemisphere’s largest sustainable plantation forest. Rotorua is home to Scion, the world-class forestry research centre and also many innovative companies in the forestry, transport and wood processing sectors. Rotorua is strategically located within one hour’s drive of the Port of Tauranga – Australasia’s most efficient sea port. With excellent export demand from China, India and Korea and the New Zealand domestic housing market, the forestry sector is growing strongly.

Rotorua has excellent education opportunities both at schooling and tertiary levels and is home to Waiariki Polytechnic. Countries such as India and China are important sources of overseas students for Waiariki. There are also high levels of attendance from the local young Maori keen to contribute to their whanau (family) and tribal businesses.

Rotorua sits in the heart of the geothermal zone and has access to this renewable energy source which is used for generating electricity, industrial process heat and for heating homes and commercial buildings. There are also exciting cascade opportunities for this Taonga (gift from nature) including glasshouse production, geothermal hot water spas and specialised processing such as milk powder factories.

Housing in Rotorua is very affordable by New Zealand standards and when added to the lifestyle and economic opportunities, this is attracting a lot of interest from people around New Zealand and overseas. Rotorua is serviced by its own airport with direct flights to most major New Zealand towns and also Sydney, Australia. Excellent roads link Rotorua to 50 per cent of New Zealand’s population within a 2½-hour drive. This means
Rotorua’s mountain bike trails have won global praise as one of the eight top mountain biking destinations on earth – the only place awarded such recognition in the southern hemisphere. Red Bull’s The Red Bulletin magazine, released worldwide this year, describes Rotorua’s 60 trails, which span more than 130 kilometres, as a dream destination for beginners and thrill-seekers alike.

The Rotorua region also offers spectacular walking opportunities.

→ See The great outdoors page 38

TE ARAWA WAKA

A dramatic perspex carving representing the waka (ceremonial canoe) that Te Arawa people arrived into New Zealand on. Created by Weta Workshop using Te Arawa Māori designs.

→ See the waka at The Rotorua Museum, Te Whare Taonga O Te Arawa
TE ARAWA WAKA

The Te Arawa tribes of Lake Rotorua descend from the canoe of the same name, captained by Tama-te-kapua and navigated by Ngātoroirangi. The canoe landed at Maketū in the Bay of Plenty. Various crew-members such as Hei, Waitaha and Tapuika established tribes at Maketū. Others such as Ihenga and Kahumatamomoe moved inland to explore the Rotorua lakes district naming places such as Te Rotoruanui-a-Kahumatamomoe (Lake Rotorua) and Te Rotoiti-a-Ihenga (Lake Rotoiti).

Ngātoroirangi made an inland journey from Maketū to Mount Tongariro. High on the slopes of Tongariro he was nearly overcome by the cold and calling on his ancestors to rescue him he uttered “Kua riro au i te tonga” (I am being taken by the southern wind) hence the name of Tongariro. The legend has it that they sent warmth in the form of the volcanic and geothermal energy that typifies the Lake Rotorua and Lake Taupo areas.

The journeys marked the wider Te Arawa territory known as “Ko te ihu o te waka kei Maketū, ko te kei o te waka kei Tongariro” (the prow of the canoe is at Maketū and the stern at Tongariro).

RANGITIHI

Rangitihī, a later descendant of Tama-te-kapua, had eight children whose descendants became the important founders of the main lakes tribes; hence the name Ngā Pūmanawa e waru o Rangitihī (The Eight Pulsating Hearts of Rangitihī) in remembrance of this ancestor and his family.

TŪTĀNEKAI AND HINEMOA

The most famous tradition among the Arawa tribes is that of Hinemoa and Tūtānekai. Tūtānekai was the youngest son of a chief on Mokoia Island in Lake Rotorua. Hinemoa lived on the eastern side of the lake. They fell in love but were prevented from marrying by their parents. Tradition says Hinemoa swam the lake one night to be with her love. The union was finally accepted.

TE ARAWA TODAY

The Te Arawa tribes leased land to the Pākehā for the building of Rotorua in 1880s. Unfortunately, the government took that land without proper payment. With other losses of forests and lakes in their area, the tribe suffered harshly. However, many of these injustices have been settled under Treaty of Waitangi claims. Today the Māori people of Rotorua play a prominent role in the tourism and cultural life of the city that is essential to its economic and social welfare.
LOCAL HELP FOR MIGRANTS

Heather McAllister has run the Settlement Support service at Rotorua District Council for seven years. She is a migrant herself having moved with her husband from Scotland. Heather has lived and worked with migrants both in the UK and New Zealand, and she draws on these experiences to assist newcomers to Rotorua.

Heather has found Rotorua to be a friendly and great place to learn and take up a new interest from tennis to the arts or mountain biking. She regularly helps newcomers build their networks for work and links them into the community.

RESOURCES FOR NEWCOMERS TO Rotorua:

Welcome to Rotorua Guide – full of information and contact details to help people to settle well in the community.

The Volunteering Guide – volunteering gives newcomers the opportunity to meet new people, gain useful experience that could be used in the workplace, and to practise their English language skills.

A range of workshops are available on topics such as renting and buying your first home, how your family can prepare for a natural disaster, employment and volunteering. The monthly Neighbours in our Community series is a great place to meet locals and to listen to the experiences of how other migrants have settled into life in Rotorua.

Listen to the experiences of migrants and view the guides at www.rotoruanz.com/settlement

Contact details for Heather and SSNZ Rotorua are on the inside back cover of this LINKZ magazine.
Patrick Dault was an executive in the Canadian tourist mecca of Montreal – but he had his heart set on a lifestyle in a very different tourist centre – Rotorua.

Patrick had long held a dream of moving with his family to New Zealand. It was a dream worth following, his wife Veronic Sabourin says. “I loved my life in Montreal with my family and friends, and . . . yes he had to convince me just a little. But you know, it was his dream. We decided to try and that’s why we are here now.”

The couple became friends with Kiwis working in Canada more than 10 years ago. “Kiwis are the best ambassadors for New Zealand,” Patrick says. “They spark the desire for people to move here.”

Among the Kiwis they became friends with were some from Rotorua, who were in Quebec setting up a version of the Skyline Luge, the downhill adventure ride that is one of Rotorua’s big attractions. The Luge is now also a big summer attraction at Mont-Tremblant in the Laurentian mountains north of Montreal.

Patrick’s interest in New Zealand grew to the point where he started looking for work here. In 2009, the family came for a holiday, Veronic says. “We fell in love with New Zealand, especially Rotorua.”

Even the family dog has a Kiwi connection. He’s black and named Pinot after pinot noir, a favourite New Zealand wine.

After the trip to New Zealand, Patrick’s enthusiasm continued to grow and he searched the internet for ways to advance his career in New Zealand. He struck it lucky with Rotorua District Council which was looking for someone who was multilingual, with hospitality training and experience with a large regional tourism operator working in international markets. The council could not find a suitable candidate locally so the way was open to employ someone from overseas. Patrick’s qualifications and experience in tourism in Montreal, a region with 5 million people, opened the door for him. Having grown up in Europe, he speaks three languages.
"When I arrived in New Zealand I was sort of lost and it was a shock for me."
Patrick became the trade manager for Rotorua Destination Marketing. The job offer made getting a work visa easy – the process took 15 days, he says. He arrived in Auckland on December 31, 2012 and was soon in Rotorua, settling into the job and preparing for Veronic and their two boys, Nicolas, 7, and Alexandre, 5, to join him. He says the council was extremely helpful, finding him a place to stay, introducing him to the city and putting him in touch with Settlement Support New Zealand.

Although the couple had been thinking about a move for years, Veronic was almost caught out by the speed of events once Patrick had the job offer. Left to pack up the house and rent it out and prepare for the move, she found herself too busy to do much research.

“When I arrived in New Zealand I was sort of lost and it was a shock for me.” She was tired and everything seemed different from how it had been at home. Even the electricity was different – “my hair drier wouldn’t work.”

Even though it seems like it’s a natural extension of Canada and it’s quite similar, there are fundamental differences.”

– Patrick

VALUABLE ADVICE FROM SSNZ

Contact with Settlement Support New Zealand was automatic and proved valuable for Patrick Dault and his wife, Veronic Sabourin.

As soon as Patrick’s position with Rotorua District Council’s destination marketing unit was confirmed, he received an email from SSNZ Rotorua which is based within the council complex.

“They made me really feel right away like I was welcome and part of the team, which was great for me.”

Patrick says some of the SSNZ tips for newcomers to New Zealand were particularly useful – such as setting up a bank account in advance, obtaining an international driver’s licence to make it easier to get a New Zealand licence later, and how to go about renting or buying a house.

“We’re really grateful because it was a great way to start. When I read through the booklet, the information was quite varied.” It included information on social clubs, average temperatures and time differences. Patrick says he already had some of the information but the overall package was very valuable.

He says that coming from the cold of Canada he didn’t pay much attention to the section on New Zealand temperatures. After he arrived: “I found out that there is actually a winter here. I threw away my winter jacket when I left Montreal – perhaps I shouldn’t have done that.”
“I was so nervous about driving.” Not only did traffic use the left-hand side of the road but there were manual cars with unfamiliar instrument layouts. Patrick encouraged her to just get on with driving, and friends gave her a GPS system so she could find her way around Rotorua. “I just took things step by step – the more you do the better you get.”

In Montreal Veronic was working, co-ordinating projects for a construction company but now her career is on hold as she eases her way into the new way of life. She says the support of friends was been a huge help.

Veronic was also nervous at first about how the children would cope. They had left their friends behind, along with most of their toys and they were used to a big city lifestyle with French the official language. Now they would have to speak English at school.

The boys were quick to adapt. “It was so easy for them to be in New Zealand – they just changed quickly.” After a few months, Alexandre, the youngest, had a Kiwi accent. Patrick says Alexandre “might as well have been born a Kiwi”.

Finding the right school for the boys was vital. “Everyone told us that Otonga School is the greatest school ever to put our kids in,” Veronic says. The biggest surprise was how open it felt. The boys had been at a school that was surrounded by security fences but here everything was open. “We just had to get used to it.”

Patrick believes that it was planted in the kids’ subconscious since birth that one day the family would go to New Zealand. “The first country they were able to locate on the globe, I guess, was Canada and the second one was New Zealand, and, you know, they look for ‘Italy upside down’.”

The family expected New Zealand lifestyle to be similar to what they were used to. “Even though it seems like it’s a natural extension of Canada and it’s quite similar, there are fundamental differences,” Patrick says.

The good points outweigh the negatives a thousandfold he says. “Every day I see different scenery, I learn about different working methods.”

Social interaction and networking, the whole way society is structured is different, he says. “Here, you’re much more on your own. You can’t sue somebody if they step on your foot. You just have to deal with it – which I find a great thing.”

The cost of living is higher than they expected, with groceries and electricity seeming particularly expensive.

After about seven months in Rotorua, Patrick and Veronic are considering applying for permanent residency. They feel settled but describe their lifestyle as a work in progress. Patrick says there were challenges with things he had taken for granted in Canada. “We owned a house and had easy access to credit.” But here they had to establish a credit rating. “Getting a $30,000 credit card doesn’t just happen here. So we had to do a bit of rationalisation.”

There are subtle differences too. “Sometimes you have to remember that you’re not home. This is not your home. You moved here so you’re making it your home but you have to accept the rules already established.

Back home, he was more likely to challenge things: “If I don’t like something, I will just say, ‘You know what? This is not right. We have to change this.’ Whereas here, I tend to be less combative and more relaxed and say, ‘You know what? This is the way they do things here, I guess’.”
Migrant parents are playing an important role at Rotorua’s Otonga School and gaining from the experience. The school has children from about 25 nationalities among 570 pupils in their first six years of schooling.

Teacher Angela Donlon says the school was struggling to find enough volunteers for a special programme for junior pupils but migrants are filling the gap.

Angela, who leads the teaching team for children in year one, says the newcomers are ideal helpers for the PMP or perceptual motor programme which works on developing both sides of the child’s brain, helping bridge the gap between a playful preschool life and the classroom. All pupils do the programme in their first year and some continue it for longer.

The volunteers go to the school one morning a week and help teachers supervise the children through a range of activities. “It’s a win-win situation,” Angela says. While the children learn, the parents can improve their language and make new contacts in their community.

Veronic Sabourin was among the parent helpers while her son, Alexandre, went through the programme. “We were surprised,” she says. “It’s very good and we didn’t have any programme like it in Canada.”

Angela says that at first, some of the mums and dads can be reluctant to come into the school to help. When they are invited in for a look they see how the programme works, with the children involved in physical activities the whole time, they usually say “this is great”.

The engagement with the children and the other adults helps both the volunteers and the children with the language patterns, and the parents get to understand the education system a little bit better, Angela says. Many newcomers don’t realise New Zealand schools offer such programmes and the education system is different from where they’ve come from.

“The children see people of different cultures coming into our school as well so, that’s a win-win too.”

“While the children learn, the parents can improve their language and make new contacts in their community.”
A MARRIAGE OF CAREER AND LIFESTYLE

Organising your wedding can be stressful, but organising a fast move to the other side of the world can be even worse, say an Italian couple who did both.
Ilena Isak and Andrea Stocchero honeymooned in New Zealand, touring the country for 20 days in October 2012. Both felt an attraction to the far-away country with untouched areas of “wild nature”. They loved it and returned home never thinking they would soon make the country their home. A few months later, Ilena had a job in Rotorua and the couple were settling into a new lifestyle.

The hardest thing so far has been the decision to migrate, to leave family and friends. Andrea and Ilena had been considering a move, looking at jobs in various countries. Both had skills that were in demand and they researched opportunities on the internet and applied for some jobs. Ilena is a scientist specialising in analytical chemistry and Andrea is a specialist in sustainable architecture.

Opportunity arrived suddenly when Ilena spotted a job at Scion, New Zealand’s forestry research institute. Her qualifications in analytical chemistry were perfect for the job using mass spectrometry to research the composition of wood. Scion’s headquarters is in Rotorua on the edge of the Whakarewarewa Forest, one of the places the couple had enjoyed during their honeymoon.

The interview was over the internet, Scion offered the job and Ilena and Andrea were on the move. That’s when things got really stressful. Still working in northeast Italy, the couple faced a lot of documents to prepare, visas to sort out, and a big move to the other side of the world.

"We like being in touch with nature and we like the culture. We want to have the lifestyle that people have here – it’s the main reason we came, along with the job opportunity."
A couple of months after arriving in New Zealand, Ilena says most of their belongings are still on a container ship “surfing the ocean somewhere”.

The couple’s professional qualifications could have qualified them for skilled migrant visas - but, as an “Accredited Employer” (an official status that assists them to hire overseas when required) Scion were able to recruit Ilena more quickly under the Talent (Accredited Employer) work category, and Andrea was eligible for a visa as her partner.

For help with the paperwork, the couple used the services of a New Zealand-based immigration adviser. She was essential for their peace of mind, Ilena says, organising documents and providing tips and suggestions for the move. The adviser told them that their visa process went through in some sort of record time – taking under a week.

The adviser suggested an international relocation company. “They were really nice, and got things really organised which was good because we couldn’t,” she says. The first part went well and Ilena and Andrea are looking forward to the arrival of their belongings. “Scion was really kind to us, helping with the relocation, and reimbursing costs.”

The couple arrived in New Zealand, expecting to find a friendly and open community - and they did. “Everybody is always friendly and open-minded. If you have any problems you can just ask anybody. Everyone will help you.”

The worst experiences of New Zealand so far have been unexpectedly expensive groceries and cold Kiwi houses compared with those in Europe. “But we can put up with these disadvantages because we really like New Zealand, and the other things make it all worth it,” Ilena says. “We like being in touch with nature and we like the culture. We want to have the lifestyle that people have here – it’s the main reason we came, along with the job opportunity.”

Andrea, who is registered with the Italian board of architects, is working on getting his qualifications recognised in New Zealand and finding a job in his field of expertise, sustainable architecture. “I see sustainable architecture here is developing quite rapidly but I believe there is still a lot to do.”

Both are happy starting new lives in New Zealand. They don’t have any big set plans for the future and say they intend to enjoy every single moment of their new experience.
Scion has a reputation as a world-leader in forest industry research and development and attracts science talent from around the world.

The purpose of Scion, a Crown Research Institute¹, is to drive innovation and growth from New Zealand’s forestry, wood products and biomaterials sectors. Scion employs around 300 people, many of them specialists in subjects from sustainable forestry to industrial biotechnology. Most are based at Scion’s head office in Rotorua, close to several of the North Island’s large forests.

When the best candidates for positions are from overseas, every effort is made to explain to new recruits just what a life-changing decision is involved, for them, their partners and families.

Along with an offer of employment, Scion sends information on New Zealand and what new migrants are likely to encounter.

Pam Asplin, People and Performance Adviser at Scion, says: “We are not immigration advisers but we can point people in the right direction to find information which will help them with their decision to live in New Zealand.”

Potential recruits are sent a package that Pam has put together with links to websites dealing with immigration, taxes, insurance, housing, the health system, food, culture and other key aspects of New Zealand life.

Before new migrants begin work they are invited to bring their families to meet other migrants who are working at Scion. At work, a buddy system is used, pairing up newcomers with established staff who can help explain the culture and anything that might be different about working in New Zealand compared with other countries.

Asked if she has any advice for a company employing people from overseas, Pam says just keep communicating. “It’s vital with migrant workers to ensure they have a really good induction process so they can get to understand your business and the people they are working with. The first few months are so important, keep touching base with your new people to make sure they and their families are coping.”

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¹ Crown Research Institutes are Crown owned companies that carry out scientific research for the benefit of New Zealand.
When Darlene and Nelson found their Florida lifestyle was becoming a little too routine they decided to head offshore. The couple made a list of what they wanted in a place to live. It had to be environmentally friendly, English-speaking, adventurous but not too dangerous or corrupt, an island maybe. Somewhere that would accept them as residents, not just somewhere to work for a while and move on. Top of the list was lifestyle, a nice work-life balance. One place ticked all the boxes – New Zealand. Now at home in Rotorua, Darlene Haverkamp and Nelson D’Sa tell how it has worked out.
NELSON’S STORY

Nelson’s journey has brought him from his family in India, to New Zealand via the United States where he lived for 25 years and married Darlene. Along the way he spent 17 years working on cruise ships until Darlene persuaded him to “lose my sea legs”.

His career in hospitality management at sea and in the US involved working with guests and staff from all around the world. When it came to finding a job in New Zealand however, Nelson found that his vast experience was not enough – employers wanted people with New Zealand experience.

Nelson travelled several weeks ahead of Darlene to search for work and arrived in New Zealand in June 2010. “It took me a month to find a job. In the sector I’m in and with the experience that I have, it shouldn’t be difficult. Everybody asked me if I had New Zealand experience. After you break that ice and you get that one opportunity then it becomes easy.”

He was also surprised to find that hospitality jobs outside the main cities tended to be seasonal. He and Darlene wanted to live and work in the North Island but job opportunities took them down south. Nelson did stints at Franz Joseph and Blenheim, taking the opportunity to experience the spectacular South Island forests, mountains and glaciers.

They moved north again, basing themselves in Hamilton. Nelson was not looking at Rotorua because he had been told the city was known for petty crime and there was a sulphur smell in the geothermal areas.

He had a change of heart while working in an Auckland restaurant which didn’t really suit him. “There was a job opening at the Millennium in Rotorua for a restaurant and bar manager and that’s what I enjoy doing.”

He applied and was accepted. “It was fantastic. I have never regretted it. Rotorua did have a sulphur smell but he and Darlene are used to it now. The crime warnings turned out to be unfounded.

“Rotorua is an amazing place. I had wondered why it was such a big tourist destination.”

“There is so much to see. We’re amazed at the amount of stuff there is to do, we never thought a small city like this would have so much to offer. There is a lot of adventure, a lot of outdoor stuff to do. We were not originally outdoor people and we have become a lot more outdoorsy and we love it.”

He and Darlene are keen on growing vegetables and love the way local people swap tips on gardening. He is also learning about aquaculture, one of Darlene’s big interests.

Nelson says the move to Rotorua would have been much harder if it wasn’t for the Millennium.

“They offered to help with putting us up while we found a place to stay. They spoke to others in the hotel about housing and stuff. People would come and tell us about places to rent and that sort of thing. We didn’t have any furniture, and the word spread and everybody was trying to help.

“Management care about the lifestyle that you have, it’s not all about work. When they say they have an open-door policy, it’s true. You don’t have to make an appointment and that is awesome.

“Management care about the lifestyle that you have, it’s not all about work. When they say they are going to give you ongoing training, they mean it. I’ve worked in the industry for many years in the USA and there the cost often holds them back from providing ongoing training. Here you receive it constantly.”
Before leaving the United States Darlene and Nelson spent two years obtaining Permanent Resident status. "It took a lot longer than we expected. We had to get all kinds of things. I had to get my transcripts from college, which was a few years ago. And we had to go through medicals, but it was really worth it to us because it gave us a sense of commitment to the whole process and we're very happy that we did it."

The main reason for choosing this route was that it would leave them free to live and work wherever they liked in New Zealand, rather than being tied to a specific employer. "I wanted to make sure that they would accept us as residents. Once we made the move we weren't planning on going back."

Because Darlene's degree was in mathematics with a computer information systems minor, she needed a letter from the university she had attended years ago, verifying that it was a computer science degree. The current dean was very supportive of the whole process of moving to New Zealand – and wrote the letter.

Darlene, who has 20 years' experience in IT, also had to provide references from employers. It was not too difficult, just a lengthy process.

She says that like everyone thinking of migrating, she started her search with Google. "That actually led us to the Immigration New Zealand site. "It led us to Settlement Support and the ENZ forum – fabulous resources. "Actually moving to New Zealand was pretty simple for us because we had done quite a bit of travel before. We made the decision to not send our belongings over and I think that's what made it a lot easier."

"We didn't have a job and we didn't have a set place that we knew we were going to live so we just brought our personal belongings, clothing, that sort of thing."

Darlene had been researching IT management jobs but most were in the major cities. A job offer for Nelson took the couple to the glacier town of Franz Josef on the West Coast of the South Island. The job turned out to be seasonal and when it ended Nelson began a new job search while Darlene went back to the US, where they still had a house, cars, furniture and finances to sort out.

A friend put Nelson back in touch with a colleague he had known years earlier. Despite not having seen him for years, the colleague invited Nelson to stay with him and his family in Auckland while he looked for jobs. Auckland, though an excellent place to start, was not where Darlene and Nelson wanted to live “because it seemed like any city in the world”. She researched the North Island cities and when she returned, she and Nelson visited the places that appealed.

“We visited the Settlement Support co-ordinator in each. They were incredibly friendly and helpful and gave us great information.”

They ended up in Rotorua and after more than a year there, Darlene says: "It was a great place to get settled and one of the first stops that I made was Settlement Support and I met Heather, the co-ordinator. She's fabulous. She produces a monthly newsletter, which is really useful.

"They have all kinds of workshops and things. It’s the first place I go to find out what’s going on in the migrant community as well as the community as a whole."

Still looking for the right job in Rotorua, Darlene started volunteer work. She discovered that Rotorua, more than an hour’s drive inland, has a Coast Guard covering its surrounding lakes, so she joined the volunteers.

"Then I joined Citizens Advice Bureau which is an amazing organisation if anybody needs advice about anything. It's free and you don't have to be a citizen."

"I also do volunteer work for the Kiwi Encounter tour at Rainbow Springs, helping kiwi conservation. I absolutely love it."

Darlene says she is sometimes busier than Nelson who has a fulltime job.

Her advice to anyone moving to New Zealand: “Bring the right attitude. There are going to be trials and tribulations, but as long as you’re open, flexible and positive it all turns out great.” ▪

"We visited the Settlement Support co-ordinator in each city. They were incredibly friendly and gave us great information."
PATHWAY TO A GLOBAL EXPERIENCE

Migrant workers form an important part of the team with the Millennium Hotel Rotorua, operations manager Chris Bell says.

"Many businesses now work in a global marketplace, and a lot of our Kiwis head offshore to experience it, and they’re not coming back fast enough to New Zealand to plug the gaps that they leave. That’s part of the reason we recruit migrant workers."

"Often they’ve had to save very hard or they have family support to come to New Zealand, so they are really committed to succeeding in whatever they’re doing. They don’t want to let their families down. We find they’re very loyal people, very hardworking."

"In Nelson’s case, he’s bringing to us a lot of international skills. He’s spent time in the States. He’s spent time working on cruise ships. He understands the international guests’ style of service, and the standards they expect."

Chris says Nelson has a strong background in training that is valuable. “He puts time into the younger ones here, they grow in confidence and ultimately become young leaders themselves."

The Millennium hotel group has an orientation programme not just for those from overseas but also for Kiwi employees. Employees try out local tourist attractions such as whitewater rafting, nature tours and visits to the Agrodome New Zealand farm experience. This improves employee’s confidence and helps give them the tools to sell Rotorua to others.

Chris says the hotel works closely with industry partners, including Wairariki Institute of Technology. “They have an industry liaison person, who helps place foreign students into the workplace, particularly students on a 20-hour work permit."

He says many of the students have worked in hospitality previously and have great skills but their English needs improving for an industry that is about being hospitable and letting customers understand exactly what they’re buying.

The hotel also mentors some of the institute’s business students and helps them with their projects.

The two most common nationalities among the overseas students are Chinese and Indian. Many have been trained in a hotel before they arrive. “They may have worked in a cross section of departments – front office, housekeeping, food and beverage, we recruit them based on their strengths."

Wairariki offers the students a degree in hospitality with courses in all the different aspects. Those who seek work at the Millennium are interviewed and assessed for available positions.

Chris Bell’s advice to people coming to New Zealand is to research the country and to try to find a region they would like to settle in. “A lot come from cities that are much larger than ours. Auckland is obviously our largest city, but there are also promising smaller places like Rotorua and there’s a great lifestyle to be had here.”
CR EATING THE WORLD

Māori believe all living and non-living things in creation are descendants of the children of Ranginui (Skyfather) and Papatūānuku (Earthmother) and therefore that all life is interconnected. The creation traditions from Rotorua written by Wiremu Te rangikāheke in 1854 explain the deep significance Māori attribute to Ranginui and Papatūānuku who, lying in close embrace, gave birth to gods representing the forces of nature, including Tāwhirimatea (God of the Winds), Tāne (Forests), Tangaroa (Seas), Rongo (Cultivated foods and Peace), Haumia (Wild Foods) and Tūmatauenga (Martial Consciousness and War).

Dwelling in the darkness between their parents the gods decided to separate their parents to allow light into the world. Rongo, Tangaroa, Haumia and Tū all tried but failed. Finally lying on his back and pushing with his arms and legs Tāne succeeded. Ranginui became the heavens and Papatūānuku the earth. The blood of their severed limbs formed the sunrise and sunset and the rain and mist their tears of longing for each other.

The gods turned their mother over so that she would not grieve for Rangi. The youngest, Rūaumoko, who was still feeding on his mother’s breast, was trapped beneath the earth and became the god of Volcanoes, earthquakes and the thermal activity that characterises the Lake Rotorua district. Life also came into the world. The descendants of Tangaroa became fish and those of Rongo and Haumia various foods. Tāne became the ancestor of humans, birds and other terrestrial life.

THE CYCLE OF DAY AND NIGHT

The Skyfather played a pivotal role in the birth of the sun, moon, planets, stars and constellations – collectively called Te Whānau Mārama (the family of light). Māori traditions record several hundred names for stars, planets, comets and meteors. Ranginui’s son, Tama te rā (the sun) is the main deity of the heavens because he governs the cycle of the day and night that human life revolves around. After the world’s creation the sun moved across the sky so rapidly that night and day were very short; there was

“The often mountainous New Zealand landscape played an important role in the Māori world view. The land was seen as Papatūānuku, the earth mother. Mountain ranges were conceptualised as representing this goddess lying prone.” – Te Ara, the online encyclopedia of New Zealand.
One of the best ways to improve vocabulary is to be able to learn the name of new objects. The sentence for this is: He aha tēnei? What is this?

Tēnei means something close to me. This can be replaced by tēnā or tērā to indicate whether the object is near the person you are talking to, or further away from both you:

- He aha tēnā? What is that? (by you)
- He aha tērā? What is that? (over there)

The usual replies are:
- He ngāwhā tēnei. This is a hot spring (near me).
- He ngāwhā tēnā. That is a hot spring (near you).
- He ngāwhā tērā. This is a hot spring (over there).

Two more advanced ways to ask the question are:

- He aha te kupu Māori mo tēnei mea? What is the Māori word for this thing?
- He aha te kupu Māori mo geyser? What is the Māori name for geyser?

The answers could be as follows:

- He puia te kupu Māori mo tēnā. Puia is the Māori word for that.
- He puia te kupu Māori mo geyser. Puia is the Māori name for a geyser.

To build vocabulary try these sentences on someone you know who can speak Māori. Other names relevant to the Rotorua district are maunga (mountain), waiāriki (thermal pool for bathing), ngāhere (forest), whakairo (carving), wharenui (meeting house) and marae (traditional community centre).

Kia pai tō mahi ki te ako i te reo Māori (Good luck learning te reo Māori).
We can’t prevent natural disasters but we can all take simple steps to reduce their impact, and be better prepared to recover.

The Ministry of Civil Defence and Emergency Management leads the way in helping New Zealanders prepare for and deal with disasters. The hazards and disasters strategy is built around the four “R”s:

- Reduction
- Readiness
- Response
- Recovery.

This approach starts by recognising hazards and identifying ways to reduce the risks and make disaster recovery easier. Information available from the Ministry includes guides for being prepared at home, school and work. Civil Defence in each community is managed by the local council.

Every family should have a survival kit and a plan. You should talk with your family about the following:

- Where to shelter in an earthquake, flood, volcanic eruption or storm
- How to evacuate and where to meet
- Where survival items and first aid kits are kept, and who is responsible for checking items
- How to contact family members and emergency services
- The local Civil Defence warning system
- Where your nearest Civil Defence Centre or sector post is located
- How to turn off gas, electricity and water at the mains.

**EARTHQUAKE SAFETY – DROP, COVER AND HOLD**

It can be frightening to stay in a building that is shaking but in most buildings in New Zealand you are safer inside than outside. Civil defence advice is to follow the drill practised at schools – drop, take cover under a sturdy piece of furniture, and hold on, or shelter against an interior wall away from windows, bookcases and other hazards. Stay indoors till the shaking stops.

Identify safe places in your home, office or school so that if there is an earthquake you can respond quickly. The safe place should be within a few steps so you can avoid injury from flying debris.

To find out more about what you can do to help protect yourself and others, check these websites:

www.civildefence.govt.nz/ getthru.govt.nz
New guides for migrants in construction and building

In response to demand for the Canterbury earthquakes rebuild and Auckland’s growing need for new housing, New Zealand expects to need more than 15,000 extra construction workers in the next two years, and some of these will be migrant workers.

Immigration New Zealand (INZ) is working to make sure these newcomers have the information they need to find their feet and get on the job quickly and successfully. As part of this work, INZ has just released two industry-specific guides, A Guide for Migrants: Working in the New Zealand Construction Industry and A Guide for Employers: Are You Employing Migrant Construction Workers?

The first is to assist new migrants coming to work in New Zealand’s construction industry so they can plan ahead and prepare well.
In the Guide for Migrants there is information on a wide range of topics of interest to new migrant construction workers:

**Visas**
A quick look at what visa types prospective migrants might consider, based on their likely plans for their time in New Zealand, plus important reminders about immigration advice and the conditions relating to temporary visas.

**Local laws**
All newcomers have the same rights and obligations as New Zealanders, however, a conviction can threaten a migrant’s visa status.

**Occupations requiring registration**
Many construction jobs directly affect the safety of the finished buildings, and so must be performed to standards set in New Zealand. These may be different from standards in other countries. Key occupations are monitored and all workers must meet local standards.

**About our construction industry**
An introduction to the government agencies that monitor the industry, and the key differences newcomers are likely to notice.

**Accommodation**
A shortlist of the main accommodation options available to newcomers.

**New Zealand employment law**
Key considerations for workers, including minimum work rights, with links to the right websites for reliable information.

**Keeping yourself safe**
A brief introduction to the expected standards of care to be taken, acceptable safety equipment, tips around working at height and ACC – the government agency that protects and compensates people for accidents, including temporary workers.

**Industry training organisations**
Where to go for local training in more than 40 general and specialised construction skills areas.

**Will your family come too?**
Key considerations for those also thinking of or already bringing family with them.

**How Kiwis communicate**
An insight into New Zealand communications style and language use, to help avoid early misunderstandings.

**Settlement Support**
Contact details and an outline of the SSNZ network.

**Working in or near Christchurch**
A brief word for those looking to help rebuild the South Island’s largest city.

**The Guide For Employers: Are You Employing Migrant Construction Workers?**
This separate publication assists employers to help newcomers to settle well and quickly begin contributing to their businesses and the wider community.

The guides were developed in collaboration with key players from the construction industry. PDF copies and free printed copies are now available online from ssnz.govt.nz.
New Zealand highly values human rights, including employment rights and seeks to protect its workers. But there will always be employers prepared to risk prosecution for financial benefit.

New migrants can be vulnerable to exploitation, if they are unfamiliar with New Zealand labour laws, or do not know how they can check what the law is.

Temporary migrants on work or student visas may also be concerned that their visa status could be affected if they report or complain about an employer’s conduct.

The best assistance any employee can have is to know their rights. Minimum rights and entitlements apply to all employees in New Zealand, whether they are stated in an employment agreement or not.
No employment agreement can change or provide for less than these minimums.

**Every employer in New Zealand must:**
- Pay at least the minimum wage
- Provide paid annual leave (at a minimum of four weeks for each year worked)
- Provide paid public holiday leave (or compensate for public holidays worked)
- Provide an employee with a written employment agreement
- Not take money out of wages, without the employee’s agreement in writing
- Provide a safe workplace
- Not discriminate, by race, religion, age, or gender.

A key principle of New Zealand employment law is “good faith”. This means that employers, employees and unions must deal with one another honestly and openly.

Employees cannot be asked to agree to less than the minimum rights. An employee is anyone who has agreed to be employed, under a contract of service, to work for some form of payment. This can include wages, salary, commission and piece rates.

**Minimum terms and conditions v negotiable terms and conditions**
The table on the right shows common minimum entitlements, and some others that are negotiable.

**Reporting**
Labour inspectors from the Ministry of Business, Innovation and Employment’s Labour Inspectorate can investigate and take action for breaches of laws relating to minimum employment rights, such as holidays and minimum wage rights and other minimum rights.

If you want to know more about your employment rights you can phone the Ministry’s Contact Centre on 0800 20 90 20. They can provide further help or put you in touch with a Labour Inspector.

**Translations**
This information on Minimum Employment rights and obligations is also available in Te Reo Māori, Samoan, Simplified Chinese, Mandarin, Traditional Chinese, Korean, Thai, Tongan, and Tagalog through the website below.

For a full list of your minimum entitlements: www.dol.govt.nz/er/minimumrights/index.asp

<table>
<thead>
<tr>
<th>MINIMUM</th>
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<tbody>
<tr>
<td>4 weeks’ paid annual holiday, after one year worked</td>
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<tr>
<td>11 public holidays</td>
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<tr>
<td>Payment of time and a half for working public holidays</td>
</tr>
<tr>
<td>5 days’ paid sick leave per annum after first six months</td>
</tr>
<tr>
<td>3 days paid bereavement leave for certain family members, 1 day for other people</td>
</tr>
<tr>
<td>Up to 52 weeks’ parental leave</td>
</tr>
<tr>
<td>10-minute rest and 30-minute meal breaks</td>
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<tr>
<td>Minimum wage</td>
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<thead>
<tr>
<th>NEGOTIABLE</th>
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<tbody>
<tr>
<td>Extra annual holidays above 4 weeks</td>
</tr>
<tr>
<td>Extra public holidays</td>
</tr>
<tr>
<td>Higher payment rates for working public holidays</td>
</tr>
<tr>
<td>More than 5 days’ paid sick leave, with no qualifying time</td>
</tr>
<tr>
<td>More than 3 days’ paid bereavement leave</td>
</tr>
<tr>
<td>Additional parental leave entitlements</td>
</tr>
<tr>
<td>Timing of rest and meal entitlements, and whether these are paid</td>
</tr>
<tr>
<td>Wages and salary rates above the minimum wage</td>
</tr>
<tr>
<td>Overtime payments</td>
</tr>
<tr>
<td>Hours of work</td>
</tr>
<tr>
<td>How much notice of termination should be given</td>
</tr>
<tr>
<td>Number of warnings that may be given in a disciplinary process</td>
</tr>
<tr>
<td>Frequency of paydays</td>
</tr>
<tr>
<td>Payment while being away on jury service</td>
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<tr>
<td>Long service leave</td>
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</tbody>
</table>
Many newcomers travel to New Zealand alone. Whether they are single and coming for work or study, or are travelling ahead of their families, one of the first things these new arrivals need to organise is a place to stay.

It’s best to have the first few days’ accommodation arranged in advance and many people stay with friends or family while they look at their options.

Settlement Support New Zealand suggests finding temporary accommodation, then perhaps renting and adjusting to the New Zealand lifestyle before buying a home. The SSNZ website offers advice and tips and suggests other sites that help with temporary accommodation.

New Zealand has regulations that protect people including migrants from exploitation. If a person believes they have been discriminated against because of race or ethnic origin, perhaps they have been turned away, or charged more than locals, a complaint can be made to the Human Rights Commission.

If accommodation is substandard or dirty and you want to leave and get your money back, the Consumer Guarantees Act applies. Advice is available from the Ministry of Business, Innovation and Employment (MBIE). If you think your accommodation is unsafe or unsanitary, you can complain to the local council.

The wide range of accommodation options includes hotels, motels, the YHA, backpackers and other hostels, boarding houses, flatting, private boarding with a Kiwi family, the YMCA or YWCA, or renting a bedsit, apartment or house. Within each type of accommodation there can also be big differences in quality and price, and different regulations.

Hotels and backpacker hostels can offer instant convenience while you look for something more affordable and permanent. Some motels can charge as low as $80 a night.

1 See websites at the end of this story.
and backpacker hostels can be around $25 if you sleep in a dormitory or about $50 to $80 for a single room with a shared bathroom. There may also be seasonal differences in prices. It is best to check price and availability online.

YHA, the Youth Hostels Association of New Zealand, has a network of hostels in the cities and remote spots throughout the country. Prices may be similar to those at other backpacker hostels but YHA members get a discount. Adult membership costs $42 a year.

In Auckland, Christchurch and Lower Hutt, the YMCA has centrally located budget accommodation with short and long-term options. In Hamilton the YWCA has affordable single and twin rooms for both men and women. These are popular with migrants, particularly those waiting for visas or waiting for their partner to join them. They also offer a safe base where you can meet other people just starting their lives in New Zealand.

Boarding houses rent rooms to tenants, who usually stay for a minimum of a month, and share communal facilities. There are usually at least six tenants. If you want to stay at a boarding house, make sure you understand the deal and know what you are signing up for. Good websites for checking boarding house regulations, along with other tenancy agreements, are provided by the Ministry of Business, Innovation and Employment (MBIE) and the Citizens Advice Bureau (CAB).

Private boarding, another popular option with migrants, is less formal. The boarder lives in someone else’s home, often as part of the family, using the living areas and facilities of the house while having their own room. Full board should include breakfast and an evening meal during the week and breakfast, lunch and evening meals at weekends and on public holidays. The cost of full board can range from around $160 to over $200 a week. One attraction of boarding is the chance to develop your language skills while learning about the local community.

Another option is to move in with others living in a flat. If that is your choice, it is important to be sure about what you are expected to pay for and what your liabilities could be. Similarly, if you prefer to be on your own in a rented flat, apartment or house, it is important to have a good understanding of the tenancy agreement.

**WHATEVER TYPE OF ACCOMMODATION YOU ARE CONSIDERING, IT PAYS TO CHECK:**

- Are blankets and linen provided?
- Does the room provided for you have a desk?
- Do you have your own bathroom or is it shared?
- Are you able to have friends visit?
- Is there a kitchen where you can prepare your own food?
- If meals are provided, does the food suit you?
- Are meal times strict?
- Phone and internet access
- Rules on smoking and alcohol
- Access and proximity to public transport
- Parking arrangements.

MBIE has issued a wallet card with information for people renting. It includes tips for tenants and links to government information you can trust. For copies of the card and information call the Tenancy Advice Line on 0800 TENANCY (0800 83 62 62), email PublicationOrders@dbh.govt.nz, or visit [www.dbh.govt.nz](http://www.dbh.govt.nz).

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2 See websites at the end of this story.

**HANDY WEBSITES:**

doi.govt.nz/ssnzhousing
www.accommodationnewzealand.co.nz
www.aatravel.co.nz/accommodation-newzealand/
www.jasons.co.nz/accommodation
www.dbh.govt.nz/landlords-boarding-houses-rules
tinyurl.boardersrights
www.hrc.co.nz/enquiries-and-complaints-guide
A good standard of English is important for living and working in New Zealand. Immigration New Zealand has English language requirements for all visa types, which are explained with each visa application. You can download a PDF summary of this information from: tinyurl.com/inzenglish

LEARNING ENGLISH
There are government funded and private services available for new migrants who want to improve their English language skills. English language training is often called ESOL (English for Speakers of Other Languages) training.

CHOOSING A COURSE

What type of language course do I need?
There are three main types of English language courses. Each of these courses can be at a beginner, intermediate or advanced level.

• Academic English will help with further studies or business
• Workplace English will help to get and keep a job
• Conversational English will help with daily living.

When are the courses available?
You can choose between many types of course. Courses might
• be full time or part time
• run for a full year, a semester or for a few weeks
• take place during the day or the evening.

Can my children be looked after while I am studying?
In some cases childcare may be available for learners. Ask about this and any costs involved before you enrol.
How do I enrol?
The usual way to enrol is to go to the education provider giving the course. They will show you how to enrol. You will need to take your passport and documents from Immigration New Zealand.

How much will I have to pay?
Costs depend on the type and level of the course and your residency status. You will be expected to make payment at the beginning of the course.

If you have prepaid for English Language tuition you will need to take your passport and your receipt from Immigration New Zealand.

ENGLISH FOR MIGRANTS PRE-PAID TUITION

Information for learners
Some migrants have to pay the Immigration New Zealand for English language tuition before they get residency in New Zealand. If you had to do this, the money has been put into an account to pay for English language courses once you are living in New Zealand.

Your account is used to pay for your student fees when you enrol in English language courses at an approved organisation. You can choose which organisation and which English language courses you want. Your student fees will be the same amount as the student fees for other New Zealand citizens.

When you enrol in a course the account will pay your student fees. Pre-paid fees must be used within five years of the date the money is paid to Immigration New Zealand.

You do not need to take out a student loan to pay your student fees, as your student fees are paid out of your pre-paid fees account. However, you may be able to get a student allowance and a student loan for course-related costs and living costs. Contact Studylink for details.

The English for Migrants Fund
The Tertiary Education Commission (TEC) manages Government funding for tertiary education, including the English for Migrants Fund, which provides for training opportunities for those migrants who prepay for their English tuition to meet their visa requirements.

If you have prepaid for your English tuition you can find out how to access the English for Migrants Fund courses, and answers to common questions about using the fund at: tinyurl.com/nzenglishcourses or phone TEC free on 0800 601 301.

ENGLISH LANGUAGE PARTNERS

English Language Partners run English language programmes for permanent residents in 23 places in New Zealand.

English Language Partners are one of the providers of TEC’s English for Migrants programme, and also run several other programmes.

These include home tutoring, English language groups, ESOL-literacy and English for employees. English Language Partners (formerly known as ESOL Home Tutors) also run some social English programmes and events. They have brochures in English, Simplified Chinese, Hindi, Korean, Spanish, Vietnamese, Arabic, Chin-Hokka, Japanese, Nepali, Burmese, Farsi, Khmer and Russian.

Some programmes are free. To find out more visit englishlanguage.org.nz

COMMUNITY ENGLISH EDUCATION

Community Education English courses are available in many parts of the country. To see a list of what’s available visit: tinyurl.com/nzenglishcourses and scroll down the web page.

To watch the NZ On-screen documentary “New Zild – the story of New Zealand English” visit: tinyurl.com/nzenglish
When it comes to borrowing money there is always good reason to be cautious - all the more if you are coming from another country and don’t fully understand the rules and language.

You might expect the rules to apply equally to everyone. However, if you cannot show a good credit history, lenders are likely to charge a higher interest rate. Rates vary hugely according to the amount you are borrowing and where you are borrowing it from.

If you are coming from a country where you have owned a house or some other assets, had credit cards, a bank account and even investments, it’s likely you have a credit record. If not, borrowing money here will present greater challenges for you. If the mainstream lenders can’t be persuaded to lend you money, you will probably turn to finance companies or other non-bank lenders.

Usually banks will offer the most competitive rates for borrowing. The higher the amount of money you are borrowing, the more scrutiny you will be subject to. Again, if you can offer documentation in support of your case you’ll be treated with a higher degree of financial respect, and therefore a lower interest rate.
Finance companies and other lenders may be easier to convince but you’ll pay a premium for this. Pay day lenders and other so-called “third-tier” lenders can charge you as much as 700 per cent interest when you factor in borrowing costs, penalties and interest. In the industry, these are known as “loan sharks”. Most people will avoid swimming with the sharks but sometimes, especially if you are unfamiliar with the language or local rules, you can end up in the danger zone.

**STEPS TO AVOID GETTING BITTEN BY A SHARK:**

1. **Borrow the right amount**
   Establish how much you need to borrow. Don’t borrow more than you can afford to comfortably pay back. Reputable lenders will help you to figure this out. As a newcomer it can be tricky knowing how much things are going to cost and what a fair price is. Do your homework first so you can be sure you are borrowing the correct amount and paying a fair price for whatever it is you are borrowing for – whether it’s a house, a car, clothing, education or even food.

2. **Find the right lender**
   Don’t borrow from just anyone. Borrow from respectable, known sources that won’t take advantage of you because you’re a newcomer. New Zealand is a small place so you’ll quickly become familiar with the major banks because they have a big presence on the streets. Ask a respected source for help and guidance if don’t know. Don’t rule out credit unions, as quite often they are better resourced to help you make a careful financial decision.

Finance companies and third-tier lenders charging exorbitant interest rates should be a last resort. Exhaust all your options with the big banks or credit unions before you resort to paying three times the interest rate (or more) plus borrowing fees and potential penalties if you don’t meet their deadlines. If you don’t understand what’s being said to you, get help from someone who does. Ask around. There are plenty of Government and non-profit agencies that can help you to overcome language barriers.

3. **Credit rating**
   Just as banks can investigate your credit history, you’ll want to do the same with them. If you are borrowing a substantial amount of money, inquire about their credit rating, which is considered an indicator of their stability and credibility. Websites like interest.co.nz carry the credit ratings of most lending institutions with an explanation. This is also important if you are banking money.

4. **Understand the terms and know the repayment rate**
   Before you borrow, whether from a bank or finance company, make sure you fully understand the terms and conditions so that you know the full cost. This is especially the case with finance companies or other non-bank lenders who might charge a fee to borrow plus penalties if you miss a payment. You might be relieved to get the money but it is vital to understand the cost and how it will affect your long-term finances.

5. **Don’t be afraid to ask questions or seek help**
   New Zealand is a friendly place, with plenty of people willing to help you – for free. Moving to a new country can be hugely stressful financially, emotionally and socially. There’s no need to make it worse by borrowing from a disreputable lender and facing sky-high interest rates. If you are coming with no credit history, you will want to establish a good one over time especially if you want to qualify for credit cards and maybe borrow bigger amounts, such as for a house or car.

**HANDY WEBSITES:**

- **Know your rights**
  www.consumer.org.nz/reports/borrowers-rights

- **Budgeting**
  www.familybudgeting.org.nz/
  www.sorted.org.nz

- **Comparing interest rates**
  www.interest.co.nz/borrowing

- **Credit ratings and reporting**
  www.interest.co.nz/credit-ratings-explained
  www.veda.co.nz/
  www.dnb.com/

- **Credit unions**
  www.nzacu.org.nz/

- **If things go wrong contact your nominated Dispute Resolution Scheme**
  www.fdr.org.nz/
It can all start with a bushwalk, a stroll to a waterfall or scenic lookout. For many though, that’s not enough and the pull of the hills and mountains is strong.

Throughout New Zealand there are places where you can just walk off into the scenery and experience nature up close. Fourteen national parks contain some of the country’s most treasured and spectacular wilderness. A network of nine of the best trails, known as the Great Walks, showcases the landscape.

But be careful out there. On a sunny day the New Zealand bush looks safe and inviting, but there are dangers, in particular with our rapidly changing weather. Some areas offer guided walks and treks but many do not.

One of the best ways to taste the adventure of serious tramping is with a club. Safety training and the company of experienced trampers offers good protection against natural hazards, unpredictable weather and the danger of getting lost.

Tramping and mountain clubs based in the cities and universities also include rock climbing and snow sports. They organise trips and transport and often have their own chalets, huts and shelters.

Rotorua has many kilometres of tracks for every age and level of fitness. The 26km Rotorua City Walkway takes in lakeside, historical, cultural and scenic areas and geothermal activity.

Not far from the city, walks include hot springs, lakes, waterfalls and native bird and plant reserves. Whakarewarewa Forest has marked trails for beginners and hikers looking for a challenge.

For more rugged adventure, Whirinaki Forest Park and Te Urewera National Park are not far to the southeast. Whirinaki is sometimes called a “dinosaur forest” as it contains remnants of virgin rainforest.

Lake Waikaremoana, 156km from Rotorua, is a feature of the 212,673-hectare Te Urewera National Park. The 46km Lake Waikaremoana Great Walk, taking three or four days, is one of the Great Walks managed by the Department of Conservation. It is rated a moderate tramp offering magnificent scenery.

**TRACK TALK**

Tramping: walking through rough country carrying food and gear, usually spending at least one night in backcountry

Bush: an area in its natural state, usually native forest

Hut: backcountry accommodation, anything from tiny shelter to basic dormitory

Track: trail, path or walking route, signposted or unmarked.

**HANDY WEB SITES**

Department of Conservation (DOC)
www.doc.govt.nz/

New Zealand Tramper
http://tramper.co.nz/

Destination Rotorua
www.rotoruanz.com/

Alpine Sports Club Inc
www.alpinesport.org.nz/

Rotorua Tramping and Skiing Club
www.rotoruatrampski.co.nz/
New to New Zealand?

SETTLEMENT SUPPORT NEW ZEALAND (SSNZ)
can help you

Immigration New Zealand funds the SSNZ initiative so that new migrants are able to easily find the information they need to settle quickly and stay.

- SSNZ Whangarei
  Tel: 09 407 3056
  Email: ssnzwhangarei@wdc.govt.nz
  Web: www.wdc.govt.nz/portal/settlement-support.html

- SSNZ Auckland
  Tel: 09 625 2460
  Email: ssnzauckland@arms-mrc.org.nz
  Web: www.aws-mrc.org.nz

- SSNZ North Shore
  Tel: 09 486 8635
  Email:ssnnorthshore@raeburnhouse.org.nz
  Web: www.raeburnhouse.org.nz/settlement-support

- SSNZ Waitakere
  Tel: 09 837 4273
  Email: ssnzwaitakere@aucklandcouncil.govt.nz

- SSNZ Manukau
  Tel: 09 263 5490
  Email: ssnzmanukau@arms-mrc.org.nz
  Web: www.aws-mrc.org.nz

- SSNZ Hamilton
  Tel: 07 853 2192
  Email: ssnzham@wmrc.org.nz
  Web: www.wmrc.org.nz

- SSNZ Tauranga/Western Bay of Plenty
  Tel: 07 579 6532
  Email: ssnz@ymcaauranga.org.nz
  Web: www.migrantsupport.org.nz
  Settlement Support Tauranga and Bay of Plenty

- SSNZ Rotorua
  Tel: 07 351 7054
  Email: ssnzrotorua@rdc.govt.nz
  Web: www.rotoruanz.com/settlement

- SSNZ Hawke's Bay
  Tel: 06 834 4171
  Email: ssnzhb@napier.govt.nz
  Web: http://tinyurl.com/ssnzhb

- SSNZ Taranaki
  Tel: 06 759 1088
  Email: ssnp@xtra.co.nz
  Web: www.ssnp.org.nz

- SSNZ Manawatu
  Tel: 06 355 6971 / 06 356 8199
  Email: settlementsupport@pncc.govt.nz
  Web: settlementsupportpalmerstonnorth.co.nz
  FaceBook.com/ssnz/manawatu

- SSNZ Porirua
  Tel: 04 237 3578
  Email: ssnzporirua@cc.govt.nz
  Web: http://tinyurl.com/ssnzpohirua
  Settlement Support Porirua

- SSNZ Hutt Valley
  Tel: 04 570 6786 or 04 589 3700
  Email: huttssettlement@huttcity.govt.nz
  Web: huttcity.govt.nz/ssnz
  Settlement Support Hutt Valley

- SSNZ Wellington
  Tel: 04 803 8330
  Email: settlementsupport@wcc.govt.nz
  Web: www.wellington.govt.nz/ssnz

- SSNZ Nelson
  Tel: 03 546 0305
  Email: sonny.alesana@ncc.govt.nz
  Web: www.nelsonsettlementsupport.co.nz

- SSNZ Canterbury
  Tel: 03 353 4162
  Email: settlementsupport@cecc.org.nz
  Web: www.settlementsupport.net.nz

- SSNZ Dunedin
  Tel: 03 477 4000
  Email: ssnzdunedin@dcc.govt.nz
  Web: www.dunedin.govt.nz/newcomer

- SSNZ Southland
  Tel: 03 211 1803
  Email: eirlys@venturesouthland.com
  Web: southlandnz.com
  Settlement Support Southland

If you are not sure which office to contact, please call freephone 0800 SSNZ4U (0800 776 948) from a landline and your call will be transferred to the office closest to you.
Immigration New Zealand funds the following specialist services to support the settlement of new migrants, and to enable New Zealand employers to easily locate the skills their businesses need.

**CAB Language Link – free help in your language**
Citizens Advice Bureau is an independent community organisation providing free, confidential information, advice, support and advocacy. CAB Language Link is funded by Immigration New Zealand to provide the CAB service to newcomers in over 20 languages. To contact CAB Language Link about any issue, phone 0800 78 88 77 or go to: www.cab.org.nz and click on the ‘Help in your language’ button.

**Chinese New Settlers Services Trust – workshops about living in NZ for Chinese and Korean newcomers**
The Chinese New Settlers Services Trust provides a series of workshops across Auckland that help Chinese and Korean newcomers learn more about settling in New Zealand. For more information, phone 09 570 1188 or go to: www.chineseservice.org.nz and search for ‘Settlement Support’.

In Auckland and nationwide...

New Kiwis
Are you looking for employment? www.newkiwis.co.nz is a free job site for skilled Returning Kiwis and New Migrants who are seeking employment.

Benefits:
- Access a network of around 20,000 NZ employers
- Employers advertise vacancies and can search for you
- Access to an information centre with relevant information for newcomers
- Understand the NZ job market with specialist online training courses.

In Wellington and Canterbury...

Newcomer Skills Matching Programme – Wellington
Connecting Canterbury Employers and Newcomers’ Skills Programme – Christchurch
These programmes match newcomers with the skills that employers are seeking in the Wellington and Canterbury regions. They assist newcomers to New Zealand with career guidance, CV reviewing, and interview techniques; and improve access to employment opportunities that match their skills. For more information about the Newcomer Skills Matching Programme:
- In Wellington: phone 04 470 9949, email kirstie.mill@eccc.org.nz or go to: http://tinyurl.com/weccskills
- In Canterbury: phone 03 353 4161, email juder@cecc.org.nz or go to: www.cecc.org.nz

Immigration New Zealand funds several services that match newcomers with the skills employers are seeking. These services assist newcomers with careers guidance, CV reviewing and interview performance and improves access to employment opportunities that match their skills and experience.