

The **Heartlander** July-September 2016

News from Heartland Bank

*Competition winners enjoy
Dame Kiri concert*

***How a 98-year-old
Kiwi raced into the
record books!***

*Warm up winter nights
with a scrumptious
beef hotpot!*

See inside for this and more



HEARTLAND
BANK

A warm welcome



We are now in the grip of winter, a season that typically draws a lot of media coverage around the need for warm, dry housing to stay healthy.

A lot of New Zealand homes, particularly older ones, don't have a great reputation in that regard. Renovations can improve the health of a home and its occupants, as well as adding value to the property. Heartland Bank's Home Equity Loan enables seniors to access the equity in their property and make those changes, creating a healthier, more comfortable environment to enjoy retirement in. It's a product we're particularly proud of.

On page 6, we look at how accessing the equity in your home can help you stay in it.

It's been exciting to see how our Home Equity Loan, and a number of other specialist products, resonates with customers. We've experienced exciting growth in the past nine months, and I hope it continues.

Continuing to provide a top-notch service is our main priority. With this in mind, we welcome two new faces to the team.

National Manager Lisa Hatfield leads the Seniors Finance team, helping to ensure our customers are able to live their retirement to the full. She is passionate about Home Equity Loans and, having worked in the reverse mortgage industry in the United States for ten years, the born-and-bred Kiwi is looking forward to using this experience in her new role.

Ben Russell is our new and enthusiastic Head of Rural Banking. Ben was raised on his family's farm in central New South Wales and has been involved in the rural sector his whole life. He truly understands the importance of a close and effective working relationship between farmers and their financiers. With a Bachelor of Science and a PhD in agricultural science, he's a major asset to our rural business team. Ben joins us from Rabobank New Zealand, where he held the position of General Manager and CEO.

I hope you enjoy this issue of The Heartlander – and make sure you check out Chelsea Winter's recipe on page 7 to help keep you warm through these chilly nights!

Thank you for your continued support.

Darryl Harnett
Head of Retail and Consumer

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- Great Rate
- No Fees
- No Term
- No Strings

3.00 %
P.A.

Interest paid monthly.
Interest rate subject
to change. Maximum
balance \$5m.

*Rate correct as of 21 March 2016. The current Heartland Bank Limited Disclosure Statement and Account and Service General Terms and Conditions are available at heartland.co.nz

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Putting the heart into banking...

Heartland Bank has been renovating its local branches across the country – with the people who use them very much front of focus.

Ever since the doors to our new branch in Riccarton, Christchurch opened in December last year, there has been a lot of great feedback from both customers and staff, says sales manager Jill Armitage.

"Customers have told us that the new space is a lot more warm and inviting, and we all enjoy coming to work each day for the same reasons," says Jill.

"It's really refreshing, because it's such a spacious area. It's a lot more comfortable too, complete with armchairs that tend to invite good conversations.

"We don't have typical teller's stations, so it doesn't feel like a traditional bank, which I think is a good thing."



Photo: Colliers of Christchurch



Smiles all round at Heartland Bank's new-look Riccarton branch: (l-r) Phil McGregor (rural), Lisa Hanelt (credit admin), Ian Fong (consumer), Emily Miller (retail), Jono Blythe (business), Jill Armitage (sales manager), Rendina Moore (retail), Brent Heslop (rural), Denise Fletcher (retail), Abbey Munro (retail), Robin Crimp (asset manager)

One of the biggest advantages has been the consolidation under one roof of the previously separate rural, business, retail and credit teams.

"It makes everything so much easier, because we can take care of everything here instead of having to refer people to another location," says Jill.

She says bringing together the 40-plus

staff in a single building has also helped colleagues form closer working relationships and boosted team morale overall.

"People like to stay around on Fridays to socialise after work.

"I'd say we all get on very well and we've got a ten-pin bowling tournament coming up soon, which will spark some friendly rivalry between our different departments!"

Open for business

Heartland Bank is committed to investing in New Zealanders' entrepreneurial endeavours.

New Zealanders are known for their entrepreneurial initiative and the numbers substantiate the story – there are 460,000 small-to-medium sized enterprises (SMEs) in the country and they employ one in every three of the population's workforce.

Heartland Bank has a long history of supporting SMEs and is passionate about helping take them to the next level. With that in mind, late last year Heartland Bank launched openforbusiness.co.nz, its online lending site for SMEs. The response so far has been very positive.

"SMEs make up about 97% of businesses in the country and contribute a third of New Zealand's gross domestic product," says Heartland Bank CEO Jeff Greenslade. "They are represented in every industry in the country, so we're pleased to support them with an online loan option."

The 'Open for Business' product is a fast and simple option not widely available at other banks. It allows a business to complete



a straightforward online application form in minutes, and receive a decision in days.

Ivan, who owns a mower and chainsaw repair business in Palmerston North, took out a loan to invest in more sales product.

"It was extremely easy," says Ivan. "After I had submitted the application online, someone called requesting a few pieces of information and from there it only took two or three days to get the money."

If you would like to know more, visit www.openforbusiness.co.nz

Home Truths

Little-known facts about NZ

Born in Rotorua in 1909, aviation legend Jean Batten was the first woman to be awarded aviation's highest honour – the medal of the Fédération Aéronautique Internationale – in 1938.

Read more on page 4.





Hitting the high notes

As a sponsor of An Evening with Dame Kiri, Heartland Bank gave away three prize packages to customers across the country – and the winners were quick to sing the opera star’s praises.

World superstar soprano Dame Kiri Te Kanawa returned to New Zealand in March for a six-show national tour, and Heartland Bank was very pleased to sponsor her concert in Tauranga.

To celebrate Dame Kiri’s homecoming, Heartland Bank gave away three prize packages covering flights, accommodation, \$200 spending money, and two tickets to the show at the Baycourt Community and Arts Centre.

Opera fans Joan and Colin Bryant from Gore were one of the winning couples.

“When I saw the competition in The Heartlander, I said to Joan: ‘if there’s one thing I’d like to win, it’s that,’” says Colin. “So we were absolutely delighted when we won. I’m a big fan of Dame Kiri and really enjoy that style of music.”

It was the first time Joan had won an all-expenses paid prize and she thoroughly enjoyed the night.

“Dame Kiri sang all of our favourites, so the

concert really was fantastic,” says Joan. “Heartland Bank took really good care of us throughout the night; they were lovely.”

Colin is a long-time Heartland customer and pleased to see the bank supporting cultural events.

“I think it’s very important. Sport events get the lion’s share of big company sponsorship, with the arts often being overlooked. I’d definitely like to see Heartland Bank continue to support these types of events.”

A great outcome from the competition was not only that some of Dame Kiri’s fans got to experience a wonderful night out, but that new fans were potentially born.

Te Puke’s Danny Bennett and his wife Val were two winners who got to experience the music as first-timers.

“I only really knew of her because she is a Kiwi,” says Danny. “Listening to opera singing was something quite different for us, but we really enjoyed it,” he says. “It was a good night out.

I’d say the highlight was getting to meet Dame Kiri afterwards. We had our photo taken with her and a brief chat, which was nice.”

He says that the accommodation at the Trinity Hotel was also “high class” and contributed to a great weekend.

Another longtime Heartland customer, Danny says the couple has stayed with them because they’ve always looked after them and their investments.

Wellington’s Gen Gage was tossing up between going to the concert or staying home to work at the local CubaDupa street festival, but is happy she made the decision to go to Tauranga.

“It was an awesome weekend and the concert was just a fantastic experience! I took my friend Steve with me and he was also very impressed.”

She says that the team at Heartland was very helpful, and she also hopes the bank will continue to support similar events in the future.



Gore winners Colin and Joan Bryant with Dame Kiri



Te Puke winners Danny and Val Bennett



Wellington winner Gen Gage (centre) with friends



Flight of Kiwi courage

Alone in a wood-framed aeroplane, 9,000ft above the tempestuous Tasman sea at the dead of night, Jean Batten began to doubt she’d achieve her dream of becoming the first person to fly solo from London to Auckland.

She recounts in her autobiography: “I realised that the slightest mistake would tip the scales against me and the Gull would go spinning down into the sea. The strain was terrific, and my spirits sank when nine hours out there was no land to be seen, only an occasional glimpse of the sea beneath...”

“If only I could see ahead,” I thought desperately... “If only I could see land...” Suddenly, a dark blur loomed ahead through the rain, and the Gull flashed past a small rocky island.

“Land!” I shouted with joy... Within a few seconds the Gull swept over New Plymouth, absolutely on its course, 9 hours 29 minutes after leaving Richmond [Australia] and 10 days 23 hours 45 minutes out from England.”

So Jean flew into the history books, cementing her place as one of the all-time great aviator-adventurers and becoming a true Kiwi heroine. By the time she touched down on home soil at Auckland Airport, she’d covered 22,891km and achieved a world-first.

FLIGHTS OF FANCY

In a way, the gauntlet was thrown down 27 years earlier when, in 1909, Frenchman Louis Bleriot became the first person to fly across the English Channel. Jean was born that same year and her mother Ellen reportedly pinned a newspaper article detailing Bleriot’s exploits next to Jean’s cot.

A staunch feminist, Ellen would become one of the greatest influences on Jean’s life and a keen champion of her dream to become a pilot. They drew especially close when Jean’s father Fred left to fight on the Western Front in 1917.

Soon after his return, the family fell apart. Jean and Ellen moved out and remained inseparable.

SPREADING HER WINGS

In 1930, the pair sailed to England and Jean quickly joined the London Aeroplane Club, which had a reputation for training many of the best-known female pilots of the time. Fellow trainees are both said to have had mixed memories of Jean – as ambitious and determined, but a slow learner and terrible at landings!

Despite any shortcomings, Jean gained her solo licence later that year and set her sights on beating British pilot Amy Johnson’s 19-day solo flight from England to Australia.

At her command was a Gipsy Moth bi-plane, which she described as “fifth-hand” and “by no means modern”. It was 8 May, 1934 when she set off, her good looks and gender drawing huge media attention (she became known as the ‘Greta Garbo of the skies’).

The 16,900km flight took Jean just 14 days and 22 hours, smashing Johnson’s record. Choosing to fly back to England, Jean became the first woman to make the flight in the opposite direction.

FURTHER AND FASTER

Determined to go bigger and better, Jean upgraded to a 200-horsepower Percival D.3 Gull Six monoplane and, in 1935, became the first woman to fly solo across the South Atlantic from West Africa to Brazil. In doing so, she also smashed the record set by legendary brandy-swilling Scotsman Jim Mollison (then husband of Amy Johnson) by almost 24 hours, touching down after 13hrs 15mins in the cockpit.

For her outstanding achievement, Jean was awarded the Brazilian Order of the Southern

Cross – the first person outside of royalty to achieve the honour.

A year later, on October 5, 1936, Jean set off for New Zealand:

“It was 4.20 a.m. when the Gull roared along the path of the floodlight and took off on that memorable morning. It was not until I had circled the aerodrome and set off into the misty darkness over the Channel that I suddenly realised the immensity of the task I had set myself in electing to make the longest flight in the Empire.”

But she made it! And in doing so, Jean Batten etched her name in history and in the hearts of fans across the world.

Are you inspired by Jean’s globetrotting adventures? What’s on your bucket list? Maybe we can help; get in touch to discuss your options!

Awards & legacy

- Commander of the British Empire
- French Legion of Honour
- Officer of the Order of the Southern Cross
- Medal of the Fédération Aéronautique Internationale
- Hine-o-te-Rangi (Daughter of the Skies)
- Jenn’s record-setting Percival Gull hangs in the Jean Batten International Terminal of Auckland Airport, Rotorua Airport houses a bronze sculpture of her.



Retiree's rallying record

Last year, Hamilton resident Dorothy Caldwell raced more than 12,000km across North America with her son Alistair and was duly recognised as 'Officially Amazing' – a fact the 98-year-old maintains she has known all along!

The title was bestowed upon Dorothy by the Guinness World Records, which also confirmed her as the world's oldest active rally co-driver at 97 years and 176 days old.

While Dorothy's late foray into the sport may seem surprising, just a few years shy of her 100th birthday, a quick look at her family's history only leaves you wondering what took her so long!

"We had a car from the time I was a small child in England," says Dorothy. "Owning one was quite an event in those days.

"My seven siblings and I all learnt to drive – so naturally we were all mad about cars!

"My brother and son both drove racecars and Alistair was a mechanic with the McLaren Formula 1 team back in its heyday.

He eventually became the team manager [from 1971-1977, during which time the team secured two driver's championships]."

RALLY RELATIVES

Dorothy and Alistair first rallied together in 2011, when she was visiting him and his family in England.

"It was a small, local rally and he asked me if I'd like to come along. As we were queuing up for our numbers, they handed me the navigation book. Alistair said he'd read it, and I didn't see anything difficult about it, so I decided I'd do it."

They finished second overall and, because they'd enjoyed the day together so much,

Alistair rang Dorothy shortly after she returned to New Zealand to see if she'd like to join him as navigator for the 2012 Trans-America Challenge from New York to Alaska.

"I was going to America anyway for my sister's 100th birthday, so I thought why not? It was a very interesting trip," she says. "I got to see things you wouldn't get to see anywhere else in the world, both good and bad."

The mother and son team traversed 15 states from Canada to America over the course of the four-week rally. They finished fifth overall and Dorothy received 'The Spirit of the Rally' trophy – along with a standing ovation – at the event's prize giving.

Their next major trip together was the Road to Mandalay in 2014; a three-week rally through Burma, Malaysia and Thailand. It's the one that Dorothy considers her favourite.

"Burma's a very charming place; people still keep their oxen outside their front door in some of the rural parts. I also got to see rice sown, which was interesting."

The pair's record-setting Trans-America Challenge trip last year saw them travel from Nova Scotia to San Francisco in Alistair's vintage Rolls Royce Silver Cloud III.

Overall, Dorothy says it's been a fantastic experience.

"We get to talk a lot with one another and we've had a lot of fun. He's my last surviving child, so getting to enjoy quality time together is very precious."

Dorothy plans on finishing her rallying career later this year at the Haka Classic Rally, a 5,354km course from Auckland to Wanaka.

"It'll be our last rally together and he's going to stay on after it's finished for my 99th birthday, which will be fantastic!"

World's other oldest...

World's oldest living monarch: Queen Elizabeth II, who just celebrated her 90th birthday.



World's oldest dance troupe: New Zealand's Hip Op-eration Crew consists of members aged 67 to 95 years old, with an average age of 79 years and 197 days (as of 2014).

World's oldest Olympic gold medallist: Aged 64 years and 258 days, Sweden's Oscar Swahn was in the winning 'Running Deer' shooting team at the 1912 Olympic Games.



World's oldest actor: France's Jeanne Louise Calment, who died in 1997 aged 122 years and 164 days (still the longest lifespan on record) portrayed herself in the 1990 film Vincent and Me – about a young girl who travels through time to meet Vincent van Gogh. Calment is also thought to have been the last living person to have known van Gogh.

Home comforts

Don't let aged care costs get in the way of how and where you want to live

Life expectancy in New Zealand is among the world's best, with seniors increasingly seeing retirement as an opportune time to enjoy life and do some of the things that full-time work didn't allow.

In fact, increased activity in your golden years could actually be a contributing factor to a longer life, with studies showing that frequent social contact decreases the rate of cognitive decline.

Unfortunately, despite having plenty of desire and time, some seniors are held back by health care issues and the costs associated with them.

"Glasses, in-home care, elective surgery and dental work are just a few of the health costs that normally increase, or surface, as we age," says Heartland Bank national manager Lisa Hatfield. "While New Zealand's public health care covers or subsidises a number of other costs, these 'extras' aren't always covered."

As a result, a number of retirees – especially the 60% depending on government superannuation as their most significant source of income – go without these health care needs. Some reports have found that seniors will even eat less, not heat their homes, or forego medical appointments to cut costs.

ACCESS YOUR EQUITY

A number of these same retirees actually have more than enough equity to pay these costs – but it's tied up in their homes.

With more than 65% of Kiwis over 65 owning their own homes, seniors are increasingly

looking at ways of accessing that equity.

While some are happy to downsize or move into a retirement home, many would prefer to remain in the home they love. Heartland Bank's home equity loan, with help from service providers such as MyCare, allows customers to access the funds required to pay for aged care costs while continuing to own their home – and benefit from any appreciation in property prices.

"In addition to paying for one-off costs, such as medical procedures or dental work, a number of our home equity loan customers use the money to cover the renovations or regular maintenance that makes staying in their homes possible," says Lisa. "From hiring a regular gardener to installing a heat pump, there are options to help seniors stay put!"

BEST OF BOTH WORLDS

For many Kiwis, home is much more than a house; its familiarity is comforting and every room holds memories of good times with family and friends. Buying a home often meant true independence, so it's no surprise that, for many, the idea of leaving home as we become older isn't an appealing option. In fact, 77% of New Zealanders aged 85 years or older still live in their own home.

The decision to remain at home does become more difficult if seniors develop chronic conditions or disabilities, and it is because of this that Carers NZ CEO Laurie Hilsgen and entrepreneurs Mark Jeffries, Chris Mathews and Robert Stewart founded MyCare, an online platform that matches people needing and



offering home care services.

Ms Hilsgen says the more she saw people struggling with the home care system, the more determined she became to find an easier way for them to get the help they needed.

"Older New Zealanders are looking for more choice, flexibility and control when it comes to the help they need to keep them living at home," she says. "To help these older Kiwis find a carer that best suits their needs, they can review worker profiles based on experience, price, location, languages or many other attributes."

Living a quality life at home if you have mobility issues or chronic conditions can be better with support from regular care givers you have personally selected.

To find out more about MyCare and how to subscribe, visit www.mycare.co.nz or phone 0800 677 700.



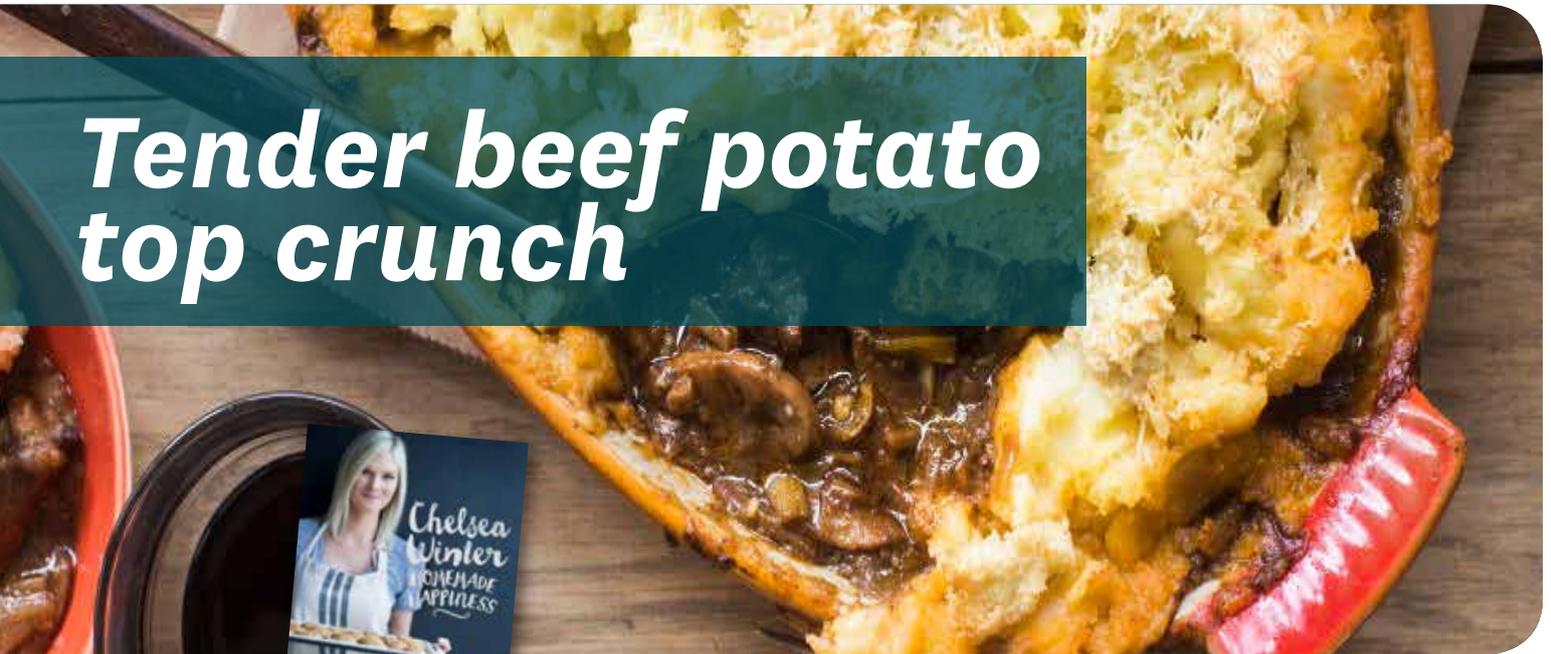
Stay where you belong with a Heartland Home Equity Loan*

Heartland's Home Equity Loan enables seniors to stay in their own home and retire with dignity, and do the things they have always dreamed about. It's similar to an ordinary mortgage, but with no need to make regular repayments as it's designed specifically for New Zealand seniors.

If you would like to find out more call us on 0800 488 740

*Lending criteria, fees and charges apply for Heartland Home Equity Loans.

Tender beef potato top crunch



Chelsea's latest book *Homemade Happiness* was released in November and quickly became a best seller. It's packed full of classic Kiwi favourites that are simple to make and even easier to eat! For more details on how to get your own copy, visit chelseawinter.co.nz

This delicious, succulent hot pot is the perfect meal to share with friends and family on a cold winter's night. The secret is to use lovely chunks of beef (rather than mince), which are so tender once cooked they literally fall apart on your fork.

Remember! You can make it gluten-free by either leaving out the breadcrumbs or using a GF variety.

Serves: 4-5

Prep time: 20 minutes

Cooking time: 2 hr 30 min

Ingredients

Filling

- 1kg chuck steak, trimmed and cut into big (6cm) chunks
- 2 cups red wine (or use additional stock)
- 1 onion, chopped
- 4 cloves garlic, crushed
- 1 leek, finely chopped (discard the dark green tops and outer layer)
- 400g mushrooms, sliced
- 1 cup beef stock (low salt)
- ½ cup tomato paste
- 1 tablespoon Dijon mustard
- 2 bay leaves
- 1 1/2 tablespoons cornflour mixed with 2 tablespoons water

Crunchy potato topping

- 1kg mashing potatoes, peeled and chopped evenly
- 50g butter
- 3/4 cup grated cheddar or fresh Parmesan cheese
- 3/4 cup breadcrumbs tossed with 1 tbs olive oil

1. Preheat the oven to 140°C.

2. Heat a little oil in a large pan over a high heat. Add the beef in batches and brown all over, then transfer to a casserole dish. Add the red wine to the pan, let it bubble rapidly for 30 seconds and pour over the meat.

3. Return the pan to a medium heat and add a dash more oil with the onion, garlic and leek and then cook, stirring for five minutes. Add the mushrooms and cook for another five minutes.

4. Add the stock, tomato paste, mustard, bay leaves and cornflour mixture. Combine then pour over the meat in the casserole dish and stir. Cover and bake in the oven for 2 1/2 to 3 hours.

5. Remove the casserole dish from the oven, take out the bay leaves and leave it to cool slightly while you prepare the potatoes.

6. Increase the oven temperature to 200°C.

7. Place the potatoes in a large pot of cold water. Bring to a simmer and cook for 15-20 minutes or until tender. Drain and replace over a low heat for a minute to remove excess moisture. Mash, or pass through a potato ricer.

8. Stir the butter through and season to taste. Arrange spoonfuls on top of the meat mixture to cover. Toss the breadcrumbs and scatter over the potato with the cheese. Bake in the oven for 15 minutes until golden on top (you can grill for the last few minutes).

9. Let it sit for ten minutes or so before serving if you can!

10. Serve with some steamed seasonal vegetables.

Chelsea's tips & tricks

- Don't cut the meat up too small or it will dry out. Tender meat will shred apart later into smaller pieces.
- This dish can be made in the slow cooker for around 8 hours on low, or 5-6 hours on high. Reduce the amount of wine (or stock) to 1 cup.
- The cooked filling can be frozen for up to a month.
- A serving of beef provides up to a third of a woman's iron requirements – important for energy levels.

Contact us

Visit your local Heartland Bank branch or call us today to chat about which account or deposit is right for you, and for a copy of our Disclosure Statement, Product Fact Sheets and Account and Service General Terms and Conditions.

Freephone 0800 85 20 20 Website www.heartland.co.nz Email invest@heartland.co.nz

Your Heartland Bank network

Newmarket 35 Teed Street | 0800 85 20 20 Takapuna 456 Lake Road | (09) 489 5264 Hamilton 411 Victoria Street | (07) 838 0136 Tauranga 24 Devonport Road | (07) 578 3212 Wellington 93 Customhouse Quay | (04) 472 1313 | (03) 311 8260 Christchurch 75 Riccarton Road | (03) 341 1400 Ashburton 224 East Street | (03) 308 2050 Hastings | (06) 974 6226 Dunedin | (03) 955 3317 Nelson | (03) 5468157

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