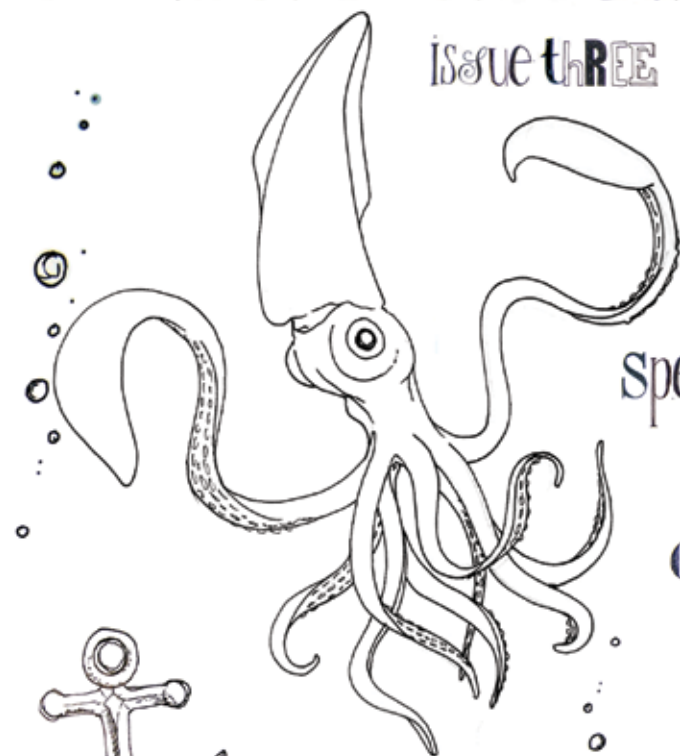




# Newtown News

issue **three**

july/august



## Special Feature

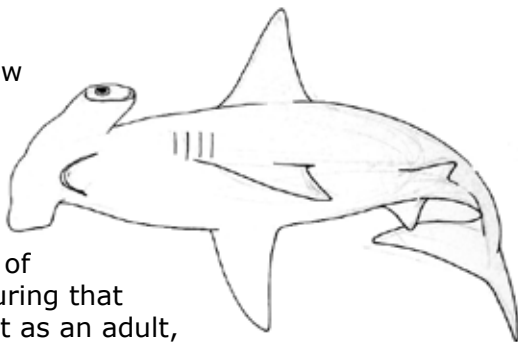
Loan Sharks lurking  
in our waters

## Creative Corner

Gardening tips  
from the sea



As a child, I watched Jaws a few too many times. It terrified me, but I just couldn't look away. The theme song came swimming through my brain if I so much as dipped my toe in the water. It got so I could scare myself out of my aunty's para pool just by picturing that giant fin rising up behind me. But as an adult, I'm (a little) better at telling my imagination when to calm the heck down. And I figure, we're pretty safe on dry land, right?



Well, maybe not...It seems in Newtown we have our own little sharky problem. Loan sharks. We have not one, but three finance companies lurking in our balmy waters. You've probably walked passed them a hundred times without realising the danger. This month's issue will fill you in on why we think there should be some pretty darn big 'No Swimming' signs on our Newtown streets. And why we can't afford to just look away.

Ah, but the news ain't all bad. Inside you'll find another whole string of fun (and free!) things to get you out and about in Newtown this month. The Community Centre wants to ply you with soup and knitting. Suzy's dishing up the goulash again at the People's Market. Innermost Gardens will tell you how to turn washed up seaweed into sweet sweet vegetables. There are always wintery treats waiting for you at Pranh.

And it's all 100% shark-free. One day we hope Newtown will be the same.



# Creative Corner

Brought to you by Innermost gardens

Most of the nutrients in the land eventually end up in the sea, so seaweed and sea water are great ways to replace the nutrients in your soil. Seaweed has a huge range of vitamins, minerals, salts, enzymes and growth hormones. The worms love it, and it's free!



When choosing the best seaweed for your garden, variety is the key. Just make sure you're not taking from a marine reserve (check with DOC if unsure...).

I never wash my seaweed as a small level of salt can be great for the microbes in the soil (unless you live right on the coast, then you may need to wash it).

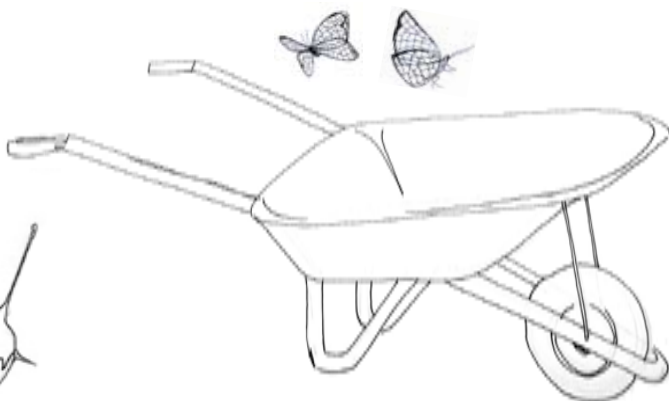


When putting seaweed on your garden you should bury or cover it. This keeps the smell down and flies away, as well as ensuring that all the goodness is absorbed into the soil.

Just put on thin layers (as you do with your compost) and wait a few months after it has disappeared before applying any more. (Slightly lower levels are easier to fix than too much!) Sea water also has similar levels of salts and nutrients to feed your soil. If you are only using salt water once a year, I would use a good wash on the soil at 20% dilution; 1 part seawater to 4 parts fresh water.

Happy gardening!

-by Grant Lyon





Throughout New Zealand struggling families are being targeted by the predatory behaviour of loan sharks. This problem is particularly acute in these tough economic times where people struggle to make ends meet with ever rising prices and reduced or static incomes. Poor financial literacy makes the problem more serious. Throughout New Zealand, Budgeting Services tell me that the majority of people they see are tied into high interest loans.



As Labour's Spokesperson on Consumer Affairs, I launched a campaign in March called Stop Loan Sharks. The stories I have heard are truly horrifying – excessive interest rates, loans being given to people who cannot afford repayments, or who do not fully understand the real cost or terms of the loan. I have heard of cases where serious pressure is being put on people who can't keep up repayments. Imagine borrowing \$3,200 to pay for car repairs and ending up with no car and a total debt of \$9,800!

The Stop Loan Sharks campaign includes a Members Bill in my name. The Bill was debated in Parliament on July 21, and was voted down by National and ACT despite widespread public support. However, the campaign continues - you can find more information and how you can help on my website **[www.stoploansharks.co.nz](http://www.stoploansharks.co.nz)**



**Carol Beaumont**  
Labour's Consumer Affairs Spokesperson  
Labour List MP working in Maungakiekie

## WHAT THE FACT?

Finance companies target vulnerable low-income borrowers. They congregate in places like Sth Auckland, and Newtown. You don't find them in the wealthier suburbs like Thorndon.

Interest rates of 50-80% are standard among loan sharks. In South Auckland, The Salvation Army found it common for lenders to charge an effective annual interest rate of 300-400%. In one case, the rate was 1400%!

Campbell Live surveyed the major finance companies (including one we have in Newtown) and found that actual interest rates were higher than the advertised 29.9%. In one case, the independent calculation found the \$700 loan carried an interest rate of over 59%.

Since Rugby League star Stacey Jones started fronting the Instant Finance campaign, their annual net profit has risen from 1.1 to 3.3 million dollars.



# ShARK attack

Malia Falana'i-Andrews sees the effects loan sharks have on our local community. She works at the Pacific Budgeting Family Service Trust in Newtown. Here's just one family Malia has seen get bitten by a Newtown loan shark...

The "Jones" family live locally with four school-aged children, and took out a loan from a Newtown finance company in May last year to help their relatives in Samoa build a house. They initially borrowed \$3450, which they began to pay back at \$99 p/wk. Shortly afterwards the father lost his job and the family struggled to keep up the repayments. As per their agreement, they let the finance company know, who said 'no problem, just pay what you can.' So they did, only to receive a repossession warning letter soon afterwards (which, for the record, gets charged to the family at \$10 a pop!). Alarmed, they contacted the company promising to pay the required money by the end of the week. But the next morning, the repo men came knocking anyway. They took the washing machine, the TV, even the vacuum cleaner. A \$200 repossession fee was added to the family's already mounting debt. "That family always talked to the company. They played by the rules. That's what really bothers me," says Malia. One year on, the family's debt has already accrued \$2343 on top of the original loan in interest, fees, and charges.

Malia is working with the family to help them budget their way out of their debt. She is confident that with a lot of hard work, they can be debt-free in another year. And the family are adamant they'll never go near a loan shark again.

The Pacific Budgeting Family Service Trust provides budgeting advice as well as family advocacy services. Drop in and see Malia and her team at the Newtown Community Centre, or call 389 8167.

## ublic Notices

Breaking the Silence of Family Violence - A free practical workshop for professionals working in the Eastern Suburbs on how to help families when there is family violence. Mon 2nd Aug at The Family Space 33 Park Road Miramar, from 1.00-4:30pm. For more info contact Susie 043851729 or Jane Anderson [janea@tra.org.nz](mailto:janea@tra.org.nz) 0212450222

The Sustainability Trust Curtain Bank - Wellington's first 'Curtain Bank' offers low-income residents and those with chronic health conditions free recycled curtains to help keep their homes warm and toasty this winter. The Trust invites donations of curtains, curtain rails, hooks and loops, suitable fabric (preferably in large quantities) and curtain lining. Contact Christina for more info: [christina@sustaintrust.org.nz](mailto:christina@sustaintrust.org.nz) or 04 389 3400. People can apply through many agencies including the CABs.

Local Elections 2010 - Are coming up! Remember, it's a legal requirement to be enrolled (even if you don't vote). The roll closes on Aug 20th, and there will be people available to help you to fill in your Electoral Enrolment Form at the Newtown Library on 11 August, from 10.00am - 2.00pm.

The One Stop Swap Shop - Hi, I'm seeking a jam/chutney maker who needs a collection of glass jars and bottles, all with metal lids. I'll swap the lot for a bottle of produce. Email or text Sue: [suekarama@hotmail.com](mailto:suekarama@hotmail.com) or 0211196638.



# WHAT'S THE HAPP'S?

## **Newtown Community & Cultural Centre-**

Our cheap-as-chips exercise classes just got cheaper...

Tai Chi – Tuesdays, 10am, now \$2 per class

Yoga – Thursdays, 10am, now \$2 per class

Pilates – Mondays, 9.30am, \$20 for 12 wks

A big thanks to Trust House Charitable Trust for helping fund our classes.

**Stone Soup Thursdays** - Every Thursday during winter Anna and Becky get the soup simmering at the Community Centre. Simply bring along some veges or a gold coin donation, and join us for some winter-warming soupy goodness. From 11am until it's gone. Soup-er!

**Newtown Peoples Market** - Sat 31st July at St Annes Hall - see the Market feature later on in the newsletter!

**Ludmila Novikova** - A one-time only matinee performance of songs in French, Russian, Spanish, English and Gypsy. 28 August at 4pm, Newtown Community Centre. Entry is \$10 at the door.

**Pranah art** - Each month Pranah showcases the artworks of a different local artist. This month's featured artist is Rose Cloud, next month is Louis Abrezol. Want to exhibit your work? Go talk to Tomoko, or email: pranahcafe@gmail.com

**Baobab presents "The colours of the urban world"** - A series of photographs of graffiti from around the world is on show at Baobab this month. Join the crew for a closing party on 31st July, from 7pm.

**Morning Mass with Reverend Black Keys** - Vinyl selections to kick-start your weekend. Friday mornings at Baobab Cafe.

**Stop the Loan Sharks** - Want to take action against loan sharks in Newtown? Come join us (we don't bite!) to learn more and brainstorm ideas on Thursday August 5th, 2pm at the Newtown Community Centre.

**Pruning Fruit Trees; Why? How? When?** - Innermost Gardens are hosting a hands-on pruning workshop under the skilled supervision of Richard Self. Sat 31st July, 1-4pm at the Newtown site, 235 Adelaide Road. Participation by koha, and please bring a contribution for afternoon tea. Limit of 15 ppl, so email innermostgardens@gmail.com to ensure your place.

We put together this  
newsletter with help from:



Baobab Cafe



# Notorious NEWTOWNER

## **Anna Costley talks to Gemma Minogue**

(and tries to pretend like they're not already friends)

Gemma grew up in Indonesia, on the island of Java (and drinks more coffee than anyone else I know. Coincidence? I think not...).

She only moved to Wellington six years ago, which kind of explains her super laid-back beachy attitude to life. She bikes around Newtown with a helmet balancing on top of her dreadlocks, and seems to know every second person on the street (which she likes, "most of the time"). Unsurprising, since Gemma is a youthworker at the Newtown Community Centre, teaches guitar at Newtown School, and has led about a zillion holiday programmes since she moved here four years ago. She's most definitely notorious in Newtown, and, if I may be so bold, she's also totally awesome.



Gemma has a passion for social justice, and is a key member of the Stop the Loan Sharks group in Newtown. "If there had only been one finance company in Newtown, I probably wouldn't have noticed any problem. But there were four when I first moved here. I find it so unjust that they target the people who really can't afford to get into debt." Gemma invites anyone interested in getting behind the cause to come to the next meeting (details below).

So Gemma, what's Newtown's best kept secret?

"\$5 vege curry for lunch at Indian Flavours. Shh..."

And, (I can't not ask it) if Newtown were an ice-cream flavour..? "Umm...something a bit nutty - in a good way. Maple Walnut."



Thanks Gem! You rule the school...

[The next Stop the Loan Sharks meeting will be at 2pm, Thurs Aug 5th, at the Community Centre]

**MONTEREY**

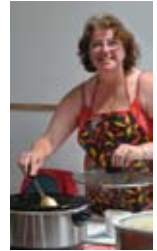
  
**flyingduck**  
creative  
[www.flyingduck.co.nz](http://www.flyingduck.co.nz)





# FRIENDS of The PEOPLE'S Market

Come on down this Sat 31st July at St Anne's Hall, Emmet St, Newtown. This market is part of Newtown's community culture, with a great mix of people involved. We plan to feature a different stall holder each month in this newsletter and this month we talk to the lovely Hungarian chef – Suzy!



## **Suzy, what do you sell at the market?**

I sell authentic Hungarian Goulash. It's a form of beef stew with herbs and spices (the main spice is sweet paprika). It's typically a traditional meal served on Sundays as a main course.

## **How did you start doing this?**

I started out selling Hungarian cheesecake at the market, and people asked about different types of Hungarian food so I thought I would TRY the goulash and see what interest there was. And it proved to be very, very popular. Now I have a little following of people who come to the market mainly for the Goulash. (I still sell the Hungarian cheesecakes as well...)

## **What do you enjoy about the market?**

I absolutely LOVE the atmosphere...the sense of community, meeting people of all nations. We have Brazilian musicians, we have Samoan and Thai foods...there's such a vast array of cultures mixing together having fun. The most important aspect of the PEOPLE'S MARKET is just that - it's about the PEOPLE!!

(Suzy would like to thank The Cheeky Pipi in Island Bay who kindly let her use their kitchen to make her hungarian treats!)

We look forward to seeing you at the market! All are very welcome to come along with something magnificent or tiny, inspired or imperfect to sell, busk, swap, show or give away. Just turn up on the day for a space, the market starts at 11am (open to set up from 10am).

If you are a musician / entertainer who would like to perform at following markets please contact Matt on [mattyjgardner@gmail.com](mailto:mattyjgardner@gmail.com).

Email [newtownpeoplesmarket@gmail.com](mailto:newtownpeoplesmarket@gmail.com) if you would like to be involved or want more info.

See you there!!!

**The Newtown People's market is held on the last Saturday of each month, from 11am-2pm.**

