Tips to get you sorted!
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Welcome to the First Time Flatter’s Guide! The Flatting in Palmerston North equivalent of the Hitchhiker’s Guide to the Galaxy – not so far reaching but just as handy. You’ll also note we managed to come up with more than EARTH – MOSTLY HARMLESS, although lets face it, ‘PALMERSTON NORTH – MOSTLY HARMLESS would be equally as apt!

Your pals at Accommodation Services have written this guide to enlighten you with our collective wealth of knowledge. If you haven’t got time to read the whole thing though, at least take this one piece of wisdom when you go flat hunting:

Your living environment should be affordable, comfortable, and convivial. Anything less than this will lead to distraction, stress and poor health – not a good base from which to launch your forays into higher learning!

Don’t be put off though, First Time Flatting can be a rich and rewarding personal growth opportunity and we wish you well in your search for personal fulfilment!

Accommodation Services

IF YOU NEED ASSISTANCE OR ADVICE PLEASE CONTACT:

ACCOMMODATION SERVICES
Level 2, Student Centre
P (06) 350 5555
E accommodation.manawatu@massey.ac.nz

MASSEY UNIVERSITY STUDENT’S ASSOCIATION (MUSA)
Student Centre
P 06 350 4505
E advocacy@musa.org.nz
STEP 1
DON’T PANIC – THERE ARE MORE PLACES TO LIVE THAN THERE ARE STUDENTS
Take your time flat hunting – otherwise you end up rushing into an over-priced flat, and you push the market up for everyone else. You may also end up making arrangements that will not suit you in the New Year.

STEP 2
GETTING STARTED – DECIDE EXACTLY WHAT TYPE OF PLACE YOU ARE LOOKING FOR
This guide is about more than just flatting. You also have the option of private boarding, living in a private Hall, or apartment-style living. If you are going flatting, take some time to think about who you want to live with and check out the section on choosing flatmates first.

STEP 3
STUDY THE THEORY BEFORE YOU PUT IT INTO PRACTICE
Forewarned is forearmed and knowledge is power. These aren’t just clichés. Study up on things like the tenancy regulations and discuss any queries with the MUSA Advocacy Services or Accommodation Services.

STEP 4
GOING FLAT HUNTING
Don’t randomly turn up at people’s flats. This time next year, you won’t appreciate first years doing it to you. Contact the flat’s landlord: they’ll talk to the tenants and organise a time you can look through the flat.

STEP 5
INSPECTING POTENTIAL FLATS – USE THIS AS A CHECKLIST, BUT READ UP ON THE SECTIONS IN DETAIL SO THAT YOU KNOW WHAT YOU’RE LOOKING FOR
- Location – proximity to Massey, bus routes, and supermarkets
- Potential for noise and soundproofing
- Temperature - heating source and dampness
- Size, number, and location of bedrooms
- Safety – fire risk and hazards
- Location and condition of bathroom
- Hot water source
- Status and condition of appliances
- Location and size of lounge
- Security of flat – grounds, lighting, and locks
- Parking and access
- Grounds and maintenance
- Letterbox
- Rent and other costs
- Type and length of tenancy agreement

STEP 6
OBLIGATIONS AND COMMITMENTS
Make sure you know what you’re doing and how much money you’ll have to stump up before you sign a lease. Study up on the leases and bonds section and if there’s something you don’t understand, seek advice. Also check out the budgeting and setup costs section to ensure you have the funds necessary before you are obliged to pay. Complete the Chattels, Inventory, and Property Inspection Sheet and ensure your landlord lodges the bond with the Tenancy Services Centre. Ensure that each tenant signs a separate agreement with the landlord and not a joint agreement in which one tenant is responsible for the flat.
STEP 7
MOVE IN AND ENJOY!
Check out the sections on living harmoniously with your newfound family, write up a flatmates agreement, establish a kitty or bill paying system, and get cooking with the handy recipes. Check out the tips on safety and security, and the horror stories so you can kick back, relax and have a fun enjoyable, living experience that complements your study.

OPTIONS & OPPORTUNITIES

Okay, okay—I can hear the cries of ‘discrimination’ from here! YES, we’ve called this a ‘flatter’s guide’, YES, we do think that most of you will go flating, YES, that may be pandering to the masses, but NO, that doesn’t mean we won’t be giving you options.

We are aware that the Kiwi, and in particular the Swamp (Palmerston North) way of life may not suit all people, and some of you may have circumstances that prevent you from the joys of paying to share a bathroom with a bunch of freaks. Some of these reasons include:

- You’re only going to be here for six months and it’s not worth you buying furniture
- You have disgusting habits and can’t possibly share with others
- Everyone else has disgusting habits and you can’t possibly share with them
- You love the Halls so much you don’t want to leave
- You have moved to Palmerston North with your family (most info will still apply)

There are a number of private accommodation providers in Palmerston North that provide both short and long term accommodation, and we are sure that you will find something that suits both your needs and budget.

SHORT TERM ACCOMMODATION
The Destination Manawatu website will be of assistance for temporary or short term options: http://www.manawatunz.co.nz

As well the EXMSS website has an accommodation section: http://www.exmssear.org/accommodation-options

HOMESTAY
If you would prefer to live in a supportive family type arrangement you may consider a homestay. Note that if you are an international student under the age of 18 years you are required by Massey to stay in a homestay. To arrange this please contact the team on the following email address: homestaypn@massey.ac.nz

PRIVATE BOARDING
Try the following websites:

MASSEY UNIVERSITY
http://ads.massey.ac.nz/#accommavailable

PRIVately OWNED HALLS/HOSTELS
The following websites may be of interest:

FERGUSON HALL
http://fergussonhall.co.nz

BAPTIST YOUTH HOSTEL
http://www.byh.co.nz

BAXTERS AND PALMY 31 HOSTELS
http://www.hostelhq.co.nz/home.htm

@THE HUB EAST AND WEST
http://www.atthehub.co.nz
**HOUSE OR FLAT TO RENT**
If you want to find a place to rent with friends or family, there are a number of ways to search start with Massey University (website listed under private boarding above).

**FINDING A PLACE IN AN EXISTING FLAT**

**MASSEY CLASSIFIEDS**
http://ads.massey.ac.nz

**NZ FLATMATES**
http://www.nzflatmates.co.nz/

Plus the real estate companies who provide property management and rental services.

**PROPERTY BROKERS**
http://www.propertybrokers.co.nz/

**PROFESSIONALS (UNIQUE)**
http://professionals.co.nz

**RAY WHITE REAL ESTATE**
http://www.rwpalmerstonnorth.co.nz

**RED-EX**
http://www.redex.co.nz

**WATSON**
http://watsonproperty.co.nz

**ALL REAL ESTATE**
http://www.allrealestate.co.nz/

**CITY COUNCIL HOUSING**
http://www.pncc.govt.nz/Living/Housing/

**TRADE ME PROPERTY**
http://www.trademe.co.nz

Check out the main notice boards around campus or contact accommodation.manawatu@massey.ac.nz for further assistance or queries.

*You can also look up the places to rent/to let/flatmates wanted ads in the local newspaper, the Manawatu Evening Standard. The newspaper is available Monday to Saturday, however the best days to look for ads are Wednesday and Saturday.*

**MUSA FLATS**
Massey University Students’ Association owns about 32 properties that are rented out to students – most of these are older villas, but there are a few fancy new ones as well.

To check them out, contact Pauline Karam at the Massey University Students Association, Phone 06 354 2605 or 027 384 8508

If you find a MUSA flat you like, take in a character reference or a letter from your last landlord (these are available to Halls resident’s from Accommodation Services) and your student ID to MUSA.

MUSA own student flats for the sole purpose of trying to set the standard in student housing in Palmerston North by influencing market rents to
be the lowest in the Country for a student city. Apart from the cheap rent, they are rented out under a periodic tenancy so that you can leave anytime you like with only 3 weeks notice. They are also great to live in over Summer as you only pay half the normal rent. Now let’s see if we can get all land lords to be so kind and understanding of student needs!

So you want to know what’s reasonable. The short answer is – it all depends. Factors to consider are:

- Who is responsible for maintaining the grounds? If it’s you, add around $30 - $40 per month for lawnmowing.
- Is there off street parking?
- What is the heating type? See the section on heating for hidden costs.
- What are the transport costs? That cheap cottage in the country will cost you in petrol and parking.
- What are the terms of the lease, do letting fees apply, is it a fixed term lease, will a cheaper ‘retainer’ rent apply for summer?

For rent levels in your area check out the Tenancy Services website www.dbh.govt.nz

### REAL EXAMPLES OF WHAT TO EXPECT:

**PRIVATE BOARDING**

One fully furnished room available in a modern three bedroom house to share with owner. Close to bus route and Pak n Save. Has a separate bath and toilet. No smoking/pets/alcohol. $120 includes power and internet.

**ONE BEDROOM**
Flat, Westend location, Includes lawn maintenance, $150.00pw

**TWO BEDROOM**
Furnished 2-bedroom unit for rent. Tidy and sunny. Located between Massey and City Centre and on Massey bus route. $195 per week (negotiable if long term).

Sgle Gge, Gas Heating, Fenced Private Section $220.00

**THREE BEDROOM**
Good location, two storey, soon to be all re-decorated/landscaped and new bathroom, OSP, garage. $270 per week

Sgle Gge plus workshop, Kent Fire, Dishwasher, Fully fenced $250.00

**FOUR OR MORE BEDROOM**
Quiet rear section, OSP, private court yard, shed, recently decorated, new carpet, grounds maintained $290 per week

Dble Gge-internal access, Rumpus, Kent Fire, D/washer, Fully Fenced $400.00
For those of you about to move off campus, you may be wondering how you’re going to get to lectures, now that you can no longer run across campus in your pyjamas!

There are a multitude of transport options in the City ranging from foot power to teleportation (still being trailed in an unmarked lab in one of the science towers!). So, here’s the low down on the options:

**WALKING**
From most places on the Massey side of Main Street (one of the main axes through town) it is between 30 minutes to an hour to walk to campus, providing a great get fit routine, and some time to mentally prepare or reflect on those labs, tutes, and lectures.

**CYCLING**
Halve your walking time to campus by getting on your bike - also a great way to get both fit and toned. It does pay to have an appropriate hairstyle though, as helmets – compulsory in New Zealand – tend to lead to ‘hat hair’! There are loads of cycle racks on campus, and if you bring your bike right up to the concourse, there are even lockers for your helmet.

**BUSES**
Palmerston North has a great public transport system with Horizon’s Bus Service. Not only are the buses free to all internal Manawatu students, the routes have been designed to go past the bulk of the student flats and practically pick you up from your door! All routes that come to Massey are timed so that they arrive 10 minutes before each lecture starts, so all up it’s a pretty convenient way to get around.

The bus routes and timetables are printed in handy little books available from the Registry and in other places around campus and town, or get your own PDF copy online via http://www.horizons.govt.nz

**DRIVING**
Ignore the effect of your car’s emissions on the Kyoto Protocol! But try to carpool with your mates if you can. Open parking is available at the rear of campus in both the Orchard Road and Bourke Road carparks at a rate of $2 per day. Remember campus roads are like normal roads and all the traffic rules apply. You won’t believe the excuses we hear – and No! None of them work and infringements still get a ticket and fine!

**TAXIS**
For the desperately disorganised or for those times when public transport just doesn’t cut it Taxi’s are also an option. Typically a taxi trip from town to campus costs around $15 - $20, but with petrol prices skyrocketing, don’t be surprised if that goes up.

That’s about the options covered. So, on your feet, on your bike, or in the bus – Hey Ho Let’s Go!
Most landlords will require references, and even if they don’t, a good reference may be the difference between you getting a flat and someone else getting a flat. Landlords will want to know two things, firstly that you will be reliable with paying your rent, and secondly, that your behaviour will not result in damage to their property or problems with the neighbours.

For those of you in the Halls already, you can apply to Accommodation Services for a reference. We will check with Campus Living to see that you have been paying your rent, and we will check your files for referrals that may indicate behavioural issues.

If you are not in the Halls currently, you can either ask a previous landlord, an employer, or your school principal or guidance counsellor. Alternatively a person in some position of authority in the community would be a suitable choice to vouch for you.

Be smart about it – if you’re not sure what you’re signing up to, there are loads of helpful people out there that are qualified to give you advice – free advice that is! Check out any of the following who should be only too pleased to help you out, and remember don’t sign anything if you’re not sure.

**REFERENCES**

MASSEY UNIVERSITY STUDENTS ASSOCIATION (MUSA) ADVOCACY SERVICE
Ph: 350 4505

MANAWATU TENANTS UNION
Ph: 357 7435

HOUSING ADVICE CENTRE
43 King Street,
Ph: 358 4875,
Email: housingadvice@clear.net.nz

CITIZENS ADVICE BUREAU
5 Pitt Street, Ph: 357 0647 or 0800 FOR CAB, Website: www.cab.org.nz

ACCOMMODATION SERVICES
Level 2, Student Centre
Ph: 350 5555
Email: accommodation.manawatu@massey.ac.nz

Signing a rental (tenancy) agreement is a big deal and up to this point may be the most serious commitment many of you will have made. Those of you who have rented in other towns or countries will probably know what I mean, but even so there may be different expectations here than you have experienced in other places.
SO, WHAT DO YOU NEED TO KNOW ABOUT TENANCY AGREEMENTS?
First up, if you pay rent, you need a tenancy agreement. This is a legal document that explains your rights and responsibilities and spells out exactly what you have agreed with the landlord. Remember the law applies even if you don’t have a lease, so there’s no way round it.

There are two types of tenancies, periodic and fixed term – you need to know the difference and understand which you are signing.

- **PERIODIC:** This type of agreement does not have any end date, so either you or the landlord can give notice – you can give 21 days notice, the landlord has to give 90 days notice (or 42 days if the house has been sold or a member of their family is moving in). The advantage of this lease is you can move out at the end of the academic year and have no further rental commitments. The bad news is most landlords prefer fixed term leases!

- **FIXED TERM:** This tenancy type specifies the date when the tenancy will end – in most cases this will be 12 months from when you sign up. This means if you sign up after exams, you will stop paying rent after exams next year, however if you sign up in February you will have to pay until the following February – even if you spend the Summer at home or move out after exams. This is a legal commitment you make, and no amount of excuses will save you from having to pay your rent. The good thing about a fixed term tenancy is that the landlord must make the house available for the whole of the lease period – they cannot ask you to move out earlier.

OTHER STUFF YOU NEED TO KNOW ABOUT TENANCY AGREEMENTS:
- The rent can go up, but the landlord has to give 60 days notice, it can only go up once every six months, and it must still be a reasonable amount for the market.
- The landlord must allow you to peacefully enjoy the property and your privacy. They must give you 24 hours notice to carry out repairs or maintenance, and 48 hours notice if they are coming to inspect the place. Even for emergencies the landlord must still ask for permission to enter the premises, though the notice may be waived.
- The landlord cannot ask you for more than two weeks rent in advance.
- The landlord must give you a receipt if you pay your rent in cash – and you’d be a fool not to ask for one!
- You should complete a property inspection report at the start and end of every tenancy. This allows you and the landlord to agree on the state of the property so there is no dispute when you try to get your bond back. Note any items that are broken, damaged or missing.
- It is recommended that you keep a copy of every agreement you sign with the landlord for future references.

WHO SHOULD SIGN THE LEASE?
This is an issue that largely becomes important when things turn sour. There are two basic options:

- One flatmate signs to become the tenant and everyone else are just flatmates. This means that one person has all the rights (they can decide who has to leave in flatmate disputes), but also all the
responsibility under the tenancy (they have to pay the rent if someone does a runner).

- All flatmates sign and become jointly and severally liable (another legal term) as tenants. This means in a dispute you all have equal rights, it also means you have joint responsibility so if one person does a runner, one or all of you could be responsible for making up the rent.

Either option has different pros and cons – the important thing is to go flatting in the first place with people you can trust, and to act honourably and responsibly if you are a flatmate.

Tenancy agreements are a big deal and there’s a lot to understand, especially if English isn’t your first language. Fortunately help is at hand – Tenancy Services publish loads of detailed information about tenancies on their website in a number of different languages, including Te Reo, Samoan, Tongan, Chinese, Korean, and Japanese. Check them out on http://www.dbh.govt.nz/tenancy-index

**WHAT’S A BOND?**

It’s a sum of money you offer as a kind of pledge that you’ll pay your rent and you won’t trash the flat. If you and your flatmates behave yourselves, and you leave the flat reasonably clean when you move out, you’ll get your bond refunded. Your landlord might ask each flatmate for an individual bond, or might get you all to pay one bond.

**HOW MUCH DO YOU HAVE TO PAY?**

The landlord can ask for a bond which is up to the equivalent of four weeks’ rent. However, rent and bond aren’t the same thing.

**WHAT HAPPENS TO YOUR BOND?**

You pay it to your landlord, but they can’t keep it themselves. The landlord has to give you a receipt, and lodge your bond with the Department of Building and Housing Centre in Porirua within 23 working days. The Centre sends you a letter when they receive it – make sure you keep this letter when you get it.

**HOW DO YOU GET YOUR BOND BACK?**

When your tenancy ends, you or your landlord can apply to the Department of Building and Housing to get your bond returned to you. If you and your flatmates have all paid into one joint bond together, you may need everyone’s signatures to get it back. (If you can’t get all the signatures, don’t despair – visit the MUSA Advocacy Service for advice).

**WHEN CAN THE LANDLORD CLAIM YOUR BOND?**

The landlord has to give the OK before the Department of Building and Housing will give
Your landlord comes round in a sign-painted vehicle, has letterhead on the rental agreement, and special signing up/letting fees.

A property management company is acting on your landlord’s behalf – in return they take a cut of the rental. There may be additional costs involved in this, but the pay off should be prompt and professional response to any problems.

Your landlord has shiny shoes, a flashy car, and a limp handshake. Your agreement appears to be in the name of a company.

Beware property investor extraordinaire! Your landlord is probably a player in the property market – this means they may be operating their properties with a view to profiting in changes from land value. They may not be so keen to maintain the property.

Your landlord calls up weekly, monitors his bank account vigilantly, and insists on mowing the lawns himself.

Mum and Dad landlords on probably their first foray into the property market. They believe in protecting their asset so should be good on the maintenance front, but are a bit uptight – probably from watching too many TV shows on bad tenants!

You never see or hear from them, but the property is well maintained and when a problem arises it is dealt with promptly and efficiently.

Your landlord is a dab hand at the landlording game and if you treat the place well you should expect a stress free tenancy.
TIPS FOR MAKING FRIENDS WITH YOUR LANDLORD

All is not bad in the world of landlord tenant relationships, in fact sometimes a cosy little love match can result … read on for the do’s and don’ts of landlord relationships.

THEIR HOUSE – YOUR CASTLE

DO

• Pay rent promptly and in full
• Ask for permission before painting anything, taking down curtains, or hanging stuff up.
• Dispose of rubbish regularly and responsibly
• Mow lawns regularly if this is part of the agreement.
• Give neighbours plenty of warning before having a party and ensure it ends at a reasonable hour.
• Report maintenance issues promptly so that they can be fixed before causing lasting damage.
• Keep in regular contact with the landlord to assure them all is well.

DON’T

• Get into arrears without explaining the situation to your landlord
• Park all over the lawn – this will make a muddy mess come winter
• Piss the neighbours off – avoid loud stereos, stockpiling rubbish against the fence, revving cars, throwing stuff and verbal abuse.
• Cause deliberate damage – your landlord is not insured against this.
• Use heating appliances irresponsibly.
• Turn the place into a meth lab!
• Let the backyard turn into a jungle – approach the landlord for assistance with weed control and maintaining drains.

A landlord will place considerable value on a good tenant. From their perspective it is better financially to keep a place responsibly tenanted at a lower rent than it is to face a period of vacancy and run the risk of a bad tenant. If you are a good tenant your landlord may reward you by not putting the rent up, offering retainer rent over Summer, and making helpful upgrades (such as painting rooms etc) as requested.

Remember your landlord is not a mind reader! Don’t whinge about something being wrong, do nothing about it, and then bring it up when they’re chasing you for rent. Let the landlord know as soon as there’s a problem so that they have the best opportunity to put it right.
So you’ve scored yourself the perfect pad and you’re ready to play house – but what!? There’s no desk to study at, no sofa to lie back on, and no bottle opener for the beers! In fact the more you look, the less you find!

Unless you’ve scored a fully furnished flat or moved into an existing flat – chances are you’re going to have to purchase the essentials. My advice is to think about this before you move in – sleeping on the floor is the domain of our hardened Army lads not you soft University types!

While your flat should come with a working stove, you’ll probably have to supply all other whiteware yourself. Think rentals – they deliver, they repair, and they take away! Sadly they also charge, but it’s better than starting a graveyard of dead appliances in the backyard.

Our advice – think carefully and get advice about second hand versus new stuff!

Start your searches early during the Summer or semester break by scoring free stuff from Mummy and Daddy (applies to North Island students only!). Start by making comments about how tired the sofa looks, move on to how you never sleep so well as you do on your own bed, and finish with how your Mum deserves some nice quality stuff. Drop enough hints, mix with the correct degree of concern about finances, and stir regularly – result should be a trailer full of stuff to kit out the pad!

Failing the above approach, hit the second hand shops. Palmerston North is full of them and they will all deliver.
FACEBOOK MASSEY TURITEA DEALS
https://www.facebook.com/groups/massey.turitea.deals

GINZA BARGAINS
Tel. 06 355 0791
Cnr Church & Princess St
Email rick@ginza.co.nz
www.ginza.co.nz

MAC’S USED APPLIANCES
Tel. 06 356 4000 • 241 Cuba Street

MANAWATU TRADING CENTRE
Tel. 06 354 0540
410 Tremaine Ave/Pirani Pl
www.manawatuotrading.co.nz

NEW ZEALAND RED CROSS OPPORTUNITY SHOP
Tel. 06 356 8152
245 Main Street
www.redcross.org.nz

ST. VINCENT DE PAUL OPPORTUNITY SHOP
Tel. 06 357 6779 • 248 Rangitekei Street

TERRACE END TRADERS
Tel. 06 357 5585 • 751 Main Street

TERRACE END USED APPLIANCES
Tel. 353 2433 • 244 Ruahine Street

AROHANUI HOSPICE SHOP
1 Heretaunga Street, Palmerston North  Ph 06 356 6606

HIGHBURY HOUSE SECONDHAND STORE
105 Highbury Avenue
Tel: 06 358 1045

GOODWILL TERRACE END 06-354 2326
341 Broadway Ave

JUST ZILCH
Fitzherbert Ave
Gull Station, 14 Fitzherbert Ave
Tel. 022 JZPALMY (5972569)

THE CENTRE OF SOCIAL SERVICE DELIVERY
663 Main Street,
Tel. 06 3500 307, Fax: 06 356 8799

SALVATION ARMY
Main Street Store
SALVATION ARMY FAMILY STORE
431 Church Street, Tel. 358 7455

SEEKERS MEGAMART
29 Fitzherbert Avenue
Tel. 06 353 7155

THE GREEN HUB
Tel. (06) 3558105 , 235 Main Street

TRADEME
www.trademe.co.nz

TIPS

LOOK OUT FOR THE STUDENT DAYS
ORGANISED BY URBAN CARE – WHERE
YOU CAN PICK UP STUFF FROM YOUR
NEIGHBOURS FOR A GOLD COIN
DONATION (THESE DAYS ARE GOOD FOR
THE END OF YEAR FLAT CLEAN OUT ALSO).

Use old bed spreads as sofa throws. Both
removable and washable, they will catch crumbs
and soak up spills.

The International Chaplain operates a furniture
bank for International students on a borrow and
return basis. Contact Terry McGrath on 350 5799
extn 5597 or Sue Flynn at the International Student
Support office on extn 2926 for further details.
One of the good things about the Halls is all the hook ups! Hooked up to power, hooked up to the phone, hooked up to the internet. In the real world you need to make all your own hook ups – but don’t worry it’s a great way to spend endless hours ‘on hold’ until a call centre operator ‘becomes available’, and a great way to part with lots of money!

General tip number one is to do your research: think about what you need, how you use things, when you use things, and how you can combine things to save money.

Tip two is to decide whose name to put the accounts in – and No, Mickey Mouse does not usually cut the mustard with the Utility companies! Best advice for a shared flat is to put one bill in each flatmates name – that way if someone does a runner, you won’t be left with all of their debts in your name.

So, whose got the hook ups?

**UTILITY SUPPLIERS**

Utility companies are changing rapidly so information provided here will be subject to regular update as competition increases. Do your homework.

**WATER**

Water is paid for through the rating system, meaning that your landlord pays these charges (well, so do you via your rent).

If you experience any problems with your water supply contact: Palmerston North City Council, ph 356 8199, www.pncc.govt.nz, the website also has great tips on how to save this valuable commodity.

**ELECTRICITY & GAS**

Can’t imagine a New Zealand house being able to function without electricity so you’ll need to get the power connected at some stage (candle power won’t make the telly go!).

An increasing number of companies service the Manawatu Region so at some stage you’re going to have to make a choice. The company may supply gas as well so decide whether you’re getting the gas connected and see if they’ll sort you some discount for both.

**TRICKS AND TRAPS:**

**FIXED AND VARIABLE:** Your bill is in two parts: a fixed supply charge which you pay no matter how much or how little you use – this is a real irritant in Summer when you’re not using the gas heating but you still pay the fixed charge; the second part is the variable charge which is based on how much power or gas you use.

**BOND:** Some companies may require you to pay a bond especially if you have never had an account with them before, so rather than pay a bond with both an electricity and gas company, this may be a compelling reason to use one supplier for both.

**ESTIMATED ACCOUNTS:** Most companies only read your meter every two months and in between they send you an estimated reading - normally this is based on previous used. If it’s too high, check you meter reading and you may be able to get them to reassess the account. If it’s too low, put aside some extra money for next
month as when they read the meter you may be in for a shockingly high bill. They may allow you to read your own meter in the intervening months - ask or check out the websites for details.

CONTACT ENERGY
Ph 0800 80 9000
www.contactenergy.co.nz

GENESIS ENERGY
Ph 0800 300 400
www.genesisenergy.co.nz

MERIDIAN ENERGY
Ph 0800 496 496
www.meridian.co.nz

MERCURY ENERGY
Ph 0800 10 18 10
www.mercury.co.nz/

PHONE
Is the landline a thing of the past? That my friend is for you to decide! But this is one utility where you probably have the most discretion. The prevalence of mobile phones means you probably already have the means of communication at your fingertips – the calls, however are completely overpriced. If you want to do more than text, e.g. hour long chats with Mum on a Sunday, then chances are you will decide that a landline is essential. The calls are way cheaper, though you do have to factor in the monthly line charges.

With a landline there are a couple of things to consider:

Toll calls: Telecommunications companies are changing all of the time. Again do your research and check if the company hooks up the landline or just facilitates toll calls – anything else?

CONSIDER:
• Are you making regular international calls – who has best deal, what about web based calls such as Skype?
• How will you divvy up the bill between flatmates? Generally you will be able to identify regularly called numbers, but it is best to keep a record to ensure everyone pays for their own calls.
• BEWARE, the phone account is one of the easiest to get out of control. It only takes a small bout of homesickness, an addiction to 0900 numbers or a friend of a friend to clock up a huge debt. Monitor your calls so you can pay your bills when it is due.
• Consider a toll bar or pin access options with your provider.

INTERNET: Internet providers and options are changing all of the time, so keep an eye on the current market. It is best to establish some guidelines for your flat at the beginning – you may find that you need a broadband connection, an additional phone line or wireless.

PHONE: A line is no good without the listening or talking device at the other end! Most flats will not have a phone - you may have to purchase a phone. There are a couple of things to consider:- a fixed receiver may not allow sufficient privacy (think crying flatmate in the hallway), but a portable one is often in bizarre places like the bottom of the laundry pile!

FOR LANDLINES YOUR OPTIONS ARE:

SLINGSHOT
Ph 0800 892 000  www.slingshot.co.nz

TELECOM
Ph 0800 800 123  www.telecom.co.nz
INTERNET SERVICE PROVIDER
If you have a computer at home, chances are you'll want internet access also. This list is not exhaustive, but among the most reputable internet providers in New Zealand are:

TELSTRA CLEAR
Ph 0508 888 800  www.telstraclear.net.nz

VODAFONE
Ph 0800 438 448  www.vodafone.co.nz

ACTRIX NETWORKS
Ph 0800 228 749  www.actrix.co.nz

INSPIRE
Ph 357 8559  www.inspire.net.nz

TELECOM
Ph 0800 225 598  www.telecom.co.nz

VODAFONE
Ph 0800 438 448  www.vodafone.co.nz

SLINGSHOT
Ph 0800 89 2000  www.slingshot.co.nz

INSTALLATION OF PHONE LINES
If you're all using dial up you'll probably want ports installed in each bedroom. Please seek your Landlord's permission first! You don't want to forfeit your bond because they don't approve of the new holes in the wall and you never know, they may see this as an investment and agree to foot the bill. Domestic installations are done by:

CONTEL COMMUNICATIONS
Ph 06 355 2700 email: office@contel.co.nz
www.contel.co.nz

So, now you've got the hook ups ... what next? Well it ain't just freebies for life! You are now a slave to the monthly round of bills and this means VIGILENCE! Time to develop some rituals around bill paying, budgeting and divvying up who owes what (check out the section on bills).

Pay particular attention to the bit on the bill where it says 'due date' as not only does this tell you when the supplier would like their money, it also tells you what the benefits are of paying the bill on time. Generally with electricity and gas this can mean a substantial discount, which for some of you may mean the difference between eating and going hungry. On other bills such as Telecom, you will note a not-so-little penalty amount that gets added on if you don't pay on time – not so much giveth as taketh away!

HAPPY HOOK-UPS FOLKS!
TOP 10 TIPS FOR SAVING ON THE BILL

1. Keep showers short, baths for special occasions, and use free showers at the gym where you can.
2. Use cold water for your laundry and wash only full loads. Dry your clothes on the washing line – plenty of windy days in Palmerston North so no excuses!
3. Get your landlord onto any leaky taps – particularly if it’s the hot tap. While you’re on to it, get the landlord to check the insulation around the hot water cylinder – if you use the hot water cupboard to dry your clothes, you’re wasting power.
4. Use your curtains to full advantage – open them to let the warming sun in and close when it starts to get dark to prevent heat loss.
5. Stop drafts, particularly around windows and under the front door. Holes in the wall are generally not a good sign either!
6. Put on a jersey before you turn the heater up a notch – no point in sitting round in t-shirt and shorts complaining of the cold.
7. Turn stuff off at the wall, if the little red standby light is on, you’re clocking up the dollars. Don’t forget to turn lights off when no one in the room.
8. Don’t overload the fridge – the cold air needs to circulate to be efficient. The opposite is true of freezers – load ’em up with plastic bottles of water to minimise the air that needs to be cooled.
9. Avoid dodgy second hand fridges that don’t seal and constantly ice up – they are power wasters.
10. Check out www.eeca.govt.nz or www.whatsmynumber.co.nz and your power company websites for more helpful power saving and energy wise tips.

HEATING SOURCES

HOW TO AVOID ‘OLD, COLD AND FULL OF MOULD’ SYNDROME

So you’ve found a cheap flat – good for you! But before you get too excited consider what heating source it has. Most of you will be flat hunting during Summer months so imagining the gloomy cold winter months will not come easily – but close your eyes ….. imagine the icy fingers of Jack Frost clutched around your hard won (or borrowed) dollars!

Four different fan heaters chugging away, as you and your flatmates study at home during the winter months, is going to completely blow any budget. Along with the dollars there’s also health and safety aspects to consider; setting your house on fire with a bar heater, and contracting respiratory problems from an unflued gas heater, will not contribute to a positive living environment!

When it comes to heating, flats can fall into groups at two extremes – Old and Cold, and Modern and Stuffy.

OLD AND COLD

The pros are that these houses are generally built with natural materials and will not be so subject to toxic mould – they are also generally well ventilated and will not fall foul to leaky building syndrome.

The cons are the drafts, the lack of decent insulation, and the high ceilings which mean heat floats up to the ceiling and does not distribute from room to room well.
FIRST TIME FLATTERS GUIDE

If your flat has a clothes dryer, ask the landlord to install a duct which takes the moisture outside.

Avoid drying your clothes on a rack inside.

Run a dehumidifier – costly to buy but cheap to run.

The warmer your flat, the drier it will be. In fact, keeping your home 5°-7° degrees warmer than outside is recommended – but this is hard for cash-strapped students.

Wipe condensation off the windows.

Air off your mattress and turn it over from time to time. If you’ve got clothes, books or other stuff stored, periodically check that they’re not going mouldy.

Avoid mattresses on the floor - very bad for your health!

If you’ve done your best to keep the place dry and it’s just not working, it might be because your flat has structural problems. It’s your landlord’s job to fix these problems, and make sure that the flat complies with the minimum legal standards. Discuss your situation with the MUSA Advocacy Service – they will be able to advise you of your options and the best approach to take.

MODERN AND STUFFY

The pros are that these houses are generally well insulated and often positioned to maximise passive heat from the sun. Lower ceilings means better distribution of heat from room to room.

The cons are that these houses can get really stuffy – if the sun shines on your workspace you will spend more time sleeping than studying! Also, some of these houses may be built with toxic materials so any dampness could cause toxic moulds.

Check out the heating types on the following page to assess how economical your house will be to heat.

MOULD & MILDEW

Mould and mildew aren’t just gross: they’re dangerous. Some mould spores are toxic, and breathing them in can cause a host of negative health affects, including breathing difficulties and allergic reactions.

It’s the tenants’ responsibility to take reasonable steps to keep the flat mould-free.

HERE ARE A FEW TIPS:

- Ventilate the flat by opening the windows, particularly when you’re having a shower or cooking. Ask your landlord to put catches on the windows so you can leave them open without getting your stuff ripped off.
- Ventilate your own room by leaving the door open from time to time.
- Avoid using unflued gas heaters – they give off lots of moisture.
Some common heating sources and their good and bad aspects are listed below, but remember it’s the combo of house type and heating source that really counts, when deciding whether you can afford your flat over winter:

<table>
<thead>
<tr>
<th>HEATING SOURCES</th>
<th>PRO’S</th>
<th>CON’S</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open Fire</strong></td>
<td>1) Good for toasting marshmallows and sing songs but not much else.</td>
<td>1) Most of the heat will go up the chimney.</td>
</tr>
<tr>
<td></td>
<td>2) Firewood is a relatively cheap source of fuel.</td>
<td>2) May be unsafe unless chimney is regularly cleaned (and no you can’t get little boys to sweep them!).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) Danger of burning embers setting fire to flat.</td>
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<td></td>
<td></td>
<td>4) One of the flatties will have to cut kindling.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5) Will gobble up your firewood.</td>
</tr>
<tr>
<td><strong>Log burner</strong></td>
<td>1) One of these will heat the whole house reducing the need for heaters in rooms.</td>
<td>1) One of the flatties will have to cut kindling.</td>
</tr>
<tr>
<td></td>
<td>2) Firewood is a relatively cheap source of fuel.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3) Relatively safe if used properly</td>
<td></td>
</tr>
<tr>
<td><strong>Flued gas heater (i.e. one with a chimney or vent to outside)</strong></td>
<td>1) Cheap source of fuel.</td>
<td>1) You will pay connection/ supply charges for gas as well as electricity.</td>
</tr>
<tr>
<td></td>
<td>2) A good one should heat the whole house.</td>
<td><strong>Note</strong>: Decrepid gas fires can emit toxic carbon monoxide — ensure the landlord gets yours checked by a gasfitter at the beginning of each winter.</td>
</tr>
<tr>
<td></td>
<td>3) Very drying – can help prevent condensation and are good for drying clothes (at a safe distance of course!)</td>
<td></td>
</tr>
<tr>
<td><strong>Unflued gas heater (no vent)</strong></td>
<td>1) Cheap source of fuel.</td>
<td>1) You will pay connection/ supply charges for gas as well as electricity (or have to refill gas bottles).</td>
</tr>
<tr>
<td></td>
<td>2) A good one should heat the whole house.</td>
<td>STEER CLEAR!! These are illegal in other countries as they pump moisture into the air - this will give you mouldy clothes and respiratory problems.</td>
</tr>
<tr>
<td><strong>Bar Heater</strong></td>
<td>1) Nothing good to say about these!</td>
<td>1) Key cause of many fires – once again these are illegal in many countries.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) Expensive to run.</td>
</tr>
<tr>
<td><strong>Fan Heater</strong></td>
<td>1) Best source of instant heat in small places.</td>
<td>1) Expensive to run.</td>
</tr>
<tr>
<td><strong>Oil Column Heater</strong></td>
<td>1) Efficient heaters for medium sized spaces.</td>
<td>1) Can’t criticise!</td>
</tr>
<tr>
<td></td>
<td>2) Cost effective – once heated to desired temperature they use minimal electricity.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3) Safe.</td>
<td></td>
</tr>
<tr>
<td><strong>Homeknitted jerseys, extra socks, and a hat</strong></td>
<td>1) Fuel efficient.</td>
<td>1) You should wear clothes appropriate to the climate and house.</td>
</tr>
<tr>
<td></td>
<td>2) Good to supplement other heating sources.</td>
<td></td>
</tr>
</tbody>
</table>
Whether you’ve got a flatting group organised, or you’re going to expand your social horizons by moving in with strangers, a bit of forward thinking can help make your flat a positive environment.

Choose carefully, look ahead, and talk, question, plot and plan! The following issues have been causing trouble in flats since the dawn of time – use them to sort your future flatters out:

• All the flatmates want to save power but one. You’re wearing two of mum’s knitted jerseys and huddling under a blanket. She’s just had her third shower of the day, and is sitting in front of a fan heater in a T-shirt.

It’s a matter of priorities. How much can you agree is reasonable to spend on power? If you can’t agree, are some flatters willing to pay more than others?

• Your flatmates are farmboys with big appetites. You don’t each much, but you all contribute an equal amount to the groceries.

Do you have different dietary requirements, appetites or likes and dislikes? Could you agree to pay different amounts towards the groceries? Are there some items you should buy individually?

• One of your flatmates has his girlfriend/boyfriend over to stay and he/she becomes a surrogate flatmate but doesn’t contribute to the bills.

It’s a good idea to discuss visitors/girlfriends/boyfriends before the situation arises and becomes personal. You may want to have some rules about whether visitors have to pay if they stay over, eat flat food, use the shower/heater, or create damage/noise/mess.

• One flatmate is always behind in paying his share of the bills. You and your other flatmates have to keep paying his share or the power/phone will get cut off. You want to talk about it with him, but he keeps avoiding you.

Before you go flatting make sure you’re not committing yourself to a lifestyle you can’t afford. To share the risk, get different flatmates to each put their names on different accounts. In the event of a flat meltdown, one person won’t be stuck with all the debts.

• Your flatmates are just plain dirty – even the mice are grossed out. Their bedrooms reek, the dishes haven’t been done for a fortnight, and there’s rubbish everywhere.

Being filthy isn’t a problem in itself (until you get sick) – it’s a problem when you’re living with tidy people. A cleaning roster can help, but sometimes if your standards are that much higher than everyone else’s, you may find it easier to supplement your flatmates’ efforts with additional cleaning of your own.

• Some of your flatmates like quiet. The other flatmates’ banging, music and loud sex are driving them nuts. The noisy flatmate say it’s their flat too, and they’ve got a right to make themselves at home.

When you look at flats, check out how noise-proof they are. Think about the level of decibels each flatmate is likely to produce – are you a love match? Some
flats get round this problem by having some quiet times during the day or week, and the rest devoted to noise.

- One flatmate doesn’t participate in the whole flat bonding thing. The others feel rejected.

What are your expectations of flatting? Some people like to recreate the emotional warmth and stability of Mum and Dad’s picket-fenced bungalow in Whanganui. Other people don’t give a rat’s whether their flatmates even know their name. Again, a bit of advance communication can clear up possible problems.

IF IT TURNS TO CRAP
Most problems can be handled with a bit of diplomacy, negotiation and open communication. Here are the four most common yet ineffective ways of dealing with flat problems.

- Silently seething about the problem, interpreting everything your flatmates say or do as cunning attempts to get at you, then throwing a giant spaz which they can’t understand
- Getting some of your flatmates onside, so you’ve got someone to bitch about the others with
- Ignoring the problem, avoiding the person that’s bothering you, or being rude or snarky to them
- Playing dumb practical jokes, like putting their cellphone in the fridge, or Weetbix in their shoes

Incredibly satisfying perhaps, but none of these ‘resolution’ methods actually let the person who’s bothering you know what’s wrong, or what they can do about it. Most people are more than happy to compromise, so long as there’s open communication and goodwill.

MEDIATION
If communication is difficult, a popular option is mediation. Don’t be alarmed: mediation’s not about sharing your inner pain or learning to love again. It’s about identifying problems and working out solutions in a civilized and constructive way. Talk to the MUSA Advocacy Service if you and your flatmates need help agreeing terms.

THIS FLAT AIN’T BIG ENOUGH FOR THE TWO OF US
Sometimes flat problems can’t be resolved, and someone has to move out. And that’s where it gets tricky. Because you’re jointly and severally liable – the lease sees you and your flatmates as one tenant, so you all share responsibility for the flat – you’ve all got an equal right to live there. You’ve got to decide who goes, who stays and who pays. Call the MUSA Advocacy Service if you need help coming to a resolution.

REALLY BAD STUFF
Sadly some situations go beyond the status of disagreements over living conditions and become irresolvable. Violence, threats, abuse, harassment, or vandalism are untenable in any living situation and are generally unacceptable under the law. If you’re in a dangerous situation, get out. Then contact one of the following: the Police, Accommodation Services, Women’s Refuge, the MUSA Advocacy Service or MUSA’s Vice President Welfare or Manawatu Tenants Union.
Flats in Palmerston North are generally still run on the basis that your flatmates are your family – but does this mean that you end up living with your over protective mother, your lecherous uncle Bob, and your criminally inclined brother? Yes, just like family, flats are comprised of all types of people. To find out which you (and your flatmates) are, just follow through our handy flatmate identifier quiz. And check your profile on the following page.

**QUESTIONS:**

1. It’s your turn to cook dinner, but one flatmate is going to be home late, you:
   a) Only cook for the remaining flatmates, if they don’t appreciate your food enough to be home on time too bad
   b) Cook something that can easily be reheated and set some aside for the latecomer
   c) Cook for those that are there and prepare something separate for the flatmate when they arrive home late
   d) No problems, you’ve got rugby practice anyway and dinner was never going to be ready before 9pm

2. It’s a rainy, wintry evening and your flatties are going to the pub but you’ve got an assignment, they ask to borrow your car, you:
   a) suggest they go another night when you can join them – you don’t want to miss out on the fun
   b) you give them a ride down, but suggest they catch a taxi home
c) decide to go with them, otherwise they’ll have no way of getting home
d) let them borrow it, no big deal, it’s just the family runabout you’re using while at varsity

3. The flat receives a letter from the telephone company threatening to cut your phone connection, you:
a) ring the phone company and insist they’ve made a mistake – demand the phone be toll barred or on a pin system so that the situation never is repeated
b) check through the bank statements to find out what went wrong and try to fix it
c) pay the bill – you’ll be reimbursed later
d) don’t worry, after all you never use a land line only your cell phone

4. The toilet is blocked and keeps overflowing, you:
a) complain in a loud voice about how disgusting it is. Put notes around the bathroom specifying exactly what can and can’t be flushed
b) check the outside pipe for blockages, and call the landlord for assistance if you can’t find the cause of the problem
c) keep mopping the floor every day to prevent further damage
d) ignore it, you’ve been peeing out the window for some time anyway

5. You all decide to have a flat party, you:
a) insist it is a cocktail party with everyone dressing up. Order in lots of expensive bottles of spirits and charge for entry
b) agree a certain number of people to invite and make sure there’s enough food to go round
c) stay sober all night to ensure nothing goes wrong. Get up early after the party to clean up the flat.
d) invite everyone home from the pub and get slaughtered on the beer you find in the fridge

MAJORITY A’S: Little Princess. Yes, sweetie, the world does revolve around you – but only in your head! Try to remember that there are other people living on the planet – some of them even in your flat! They might even have needs of their own, and you never know if you are more considerate of their needs, they might just be able to help you out a bit.

MAJORITY B’S: Upstanding citizen. You are the flatting dream. Easy going, but not stupid. You’ll do your share of the housework, but not get too hung up if someone else fails to do theirs. You have standards, but you’re not so fussy that you can’t be pleased. Shop around – find a flat that’ll appreciate you!

MAJORITY C’S: Doormat. Where is your self esteem? Yes, you might think you are easy going and amenable, but really you are fostering an abusive environment. Your role in life is not to serve your flatmates – after all aren’t you paying the same rent as them – doesn’t that give you the same rights and obligations? Try establishing a roster and if something doesn’t get done politely point it out, and suggest a timeframe. If you keep doing for others you stop them learning for themselves.

MAJORITY D’S: Parasite. Yes you are a parasite feeding off the good will of others and giving nothing in return. You think its funny now, but you’ll end up dying alone, unshaven, in your unwashed socks, surrounded by pizza boxes. Get off the sofa, pull your hands out of your pants, stop hogging the remote and discover new friends such as Jif, Handy Andy, and Persil. Step up with the housework and improve your chances with the ladies.
Dear Auntie Advocacy,
I have just moved into a Flat with two other girls and we have had a falling out. I thought it would be a good idea to share the cost of the phone, power and food equally among us. I approached the other two and they seemed to think I was trying to take over the running of the flat. Now they will not speak to me and I am so unhappy that I just want to leave.
Can you suggest a way to make the situation right?
– Penny.

Dear Penny,
Sometimes trying to organise others in a practical way does not work out. You do need to do something about this situation so that it does not get worse.

You can either:
1) Check with the Landlord if you can move out without any financial hardship to you.
2) Make sure you know how much rent, power, food you are using and pay for this amount only
3) Somehow try to see if your flatmates will listen to you, try a less organised approach.
4) Go and see the MUSA advocacy co-ordinator to get some other advice.

Good luck,
Auntie Advocacy

Dear Auntie Advocacy,
Our Landlord keeps coming around when we don’t invite him. Can we demand he informs us when he is calling in and do we really have to put up with it.
– Not Sure What To Do

Dear Not Sure What To Do,
You definitely do not have to put up with this kind of behaviour; you are entitled to quiet enjoyment in your flat.
Your landlord must give you 48 hrs notice of his intention to do an inspection or repairs on the property.
Next time he arrives around tell him you will be applying to the Tenancy Tribunal if he does not stop dropping by.
Call in and see the MUSA advocacy co-ordinator to get some advice on how to apply to the tribunal or other general advice concerning Tenancy matters.

Auntie Advocacy

Dear Auntie Advocacy,
I signed a Tenancy Agreement for a fixed term and now I want to leave to go back to my home country, I have bought my tickets and intend to leave on Friday. I told my landlord who informed me that I had signed an agreement till the end of the year and if I leave will have to keep paying the rent. I am leaving New Zealand for good on Friday and think the Landlord is unfair.
– Please Help Me

Dear Please Help Me,
You cannot just leave and not pay the Landlord what you owe them. You signed a fixed term tenancy so you can either pay till the end of the year or somehow negotiate with the Landlord an amount that is agreed upon. If this does not happen the Landlord could take you to the Tenancy Tribunal and when you may come back to study you will have a legal bill to pay.
Come and see MUSA advocacy services before you leave and we may be able to help you out.

Auntie Advocacy
AN ODE TO FLATMATES
FROM STUDENT COUNSELLING

Here’s to the joys of freedom!
No rule-books or RAs hanging around;
Here’s to the peace of having your own place!
Obnoxious, nosy neighbours will no longer be found!
Here’s to the happiness of cranking your ska-reggae
Without causing others a major headache!
Freedom, freedom, sweet freedom calls
But what problems lurk beyond Hall walls?
Without being a pessimist let me name a few:
Harry and Bob and Sandra and Sue
Yes, dear friends, relationships can change,
The people you used to enjoy hanging out with
Are the same ones with which you rent (and chores, and shopping etc) arrange;
Where it used to be fun to have a ‘night out’ with Hugh
Now he’s the one being rude about your bolognese stew!
Conflict is hard, conflict is tough,
We counsellors can help BEFORE you feel you’ve had enough.
Freedom, freedom, sweet freedom calls
But what problems lurk beyond Hall walls?
Without being a pessimist let me say:
Living on a budget makes it sometimes hard to play,
Assertiveness is often needed to save the day:
What about ex’s who can’t ‘get’ that it is over?
What about a flatmate’s irritating girlfriend who wants to take over?
Beauty queen flatmates who shower for over an hour,
Or ones which insist that you wash (and dry and pack away) each cup,
Landlords who exert their overbearing power,
Or vet student flatmates who adopt every kitten and pup?
Have heart and tackle the issues (We know you can!)
If that doesn’t work, we have piles of tissues
So pop in and have a chat, It will probably be useful.
(Oh, that doesn’t rhyme, so I’ll call “time”!)

So – what can be done? A good first step is to have a look at the publications about these situations produced by the Student Counselling Service.

Have a look at their website – http://health-counselling.massey.ac.nz and look for counselling resources on the right hand quicklinks menu or pick up a hardcopy from us, Registry or the Gym.

Seeking help is THE MOST IMPORTANT way of coping – it is important to recognise when others can help and which others are appropriate. Approaching services such as Student Counselling is not a sign that “I cannot cope” but rather a sign that I know how to cope!

STUDENT COUNSELLING SERVICE
PH (06) 350 5533 OR GROUND FLOOR
REGISTRY BUILDING
You’ll never go hungry in Palmerston North – a short walk in any direction and you should stumble across that source of all foods – THE SUPERMARKET. The city is full of them and their shopping trolleys (actually so is the river and many student backyards – not recommended!).

The four main supermarkets are New World, Pak’n’Save, Woolworths and Countdown. However there are also smaller superettes and speciality stores covering most tastes, cultural cuisines, and price ranges.

In addition there are two fresh produce markets operated during the weekends:

**Saturdays 6am to 11am** – The Albert Carpark – Corner of Church and Albert Streets.  
**Sundays 7am to 3pm** – Cloverlea Hotel Carpark – Tremaine Avenue.

A good way to get cheap food is to ensure at least one flatmate is from solid New Zealand farming stock (think side of beef for the freezer!), And another has a part time job in either Tip Top (cheap bread), or the Dairy Factory (think close to expiry date cheese and yoghurt – yum!).

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### SUPERMARKETS

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
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<tbody>
<tr>
<td>Pak ‘N ’Save Food Warehouse</td>
<td>327 Ferguson Street</td>
<td>Countdown Foodmarket</td>
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<td>Cnr Ferguson &amp; Ashley Streets</td>
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<td>Melody’s New World Supermarket</td>
<td>Cnr Broadway &amp; Albert Streets</td>
<td>Pioneer New World Supermarket</td>
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<td>Pak’n’Save Food Warehouse</td>
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### ASIAN EXOTIC/SPECIALIST FOOD STORES

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Davis Trading</td>
<td>315 Main Street</td>
<td>Hana Mart Asian Grocery Store</td>
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<td>199 Cuba Street</td>
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<tr>
<td>Dong Sheng Market</td>
<td>78 Rangitikei Street</td>
<td>Discount House Food Centre</td>
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<tr>
<td></td>
<td></td>
<td>(Indian Spices) 401 College Street</td>
</tr>
<tr>
<td>Polish Salamis and Speciality Sausages</td>
<td>246 Napier Road</td>
<td>Ocean Fisheries (Seafood Wholesalers)</td>
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<tr>
<td></td>
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<td>82 Lombard Street</td>
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<td>Highbury Four Square Discounter</td>
<td>54 Pembroke Street</td>
<td>Hokowhitu Four Square</td>
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<td>354 Albert Street</td>
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<tr>
<td>Awapuni Four Square</td>
<td>149 Maxwell Street</td>
<td>Super Seven Supermarket</td>
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<td>Milson Shopping Centre, 67 Milson Line</td>
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<td>New World Aokautere</td>
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<td>194-200 Ruapehu Drive</td>
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### MARKETS

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<tr>
<td>The Albert Carpark</td>
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<tr>
<td></td>
<td>Saturdays 6am to 11am</td>
<td>301 Tremaine Avenue</td>
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<td>Sundays 7am to 3pm</td>
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28 first time flatters guide
UTENSILS
While you’re at the second hand shops, cast your beady eye over the kitchen implements – Use the following list and use the pictures to identify species by:

<table>
<thead>
<tr>
<th>LOOKS LIKE</th>
<th>CALLED</th>
<th>HANDY TIPS</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Wine Knife" /></td>
<td>Wine Knife</td>
<td>A multi-purpose one should cover all forms of alcohol although with twist tops these may soon become museum pieces.</td>
</tr>
<tr>
<td><img src="image" alt="Bowls" /></td>
<td>Bowls</td>
<td>Mixing, beating, whisking, marinating, protecting heads from falling objects.</td>
</tr>
<tr>
<td><img src="image" alt="Knives" /></td>
<td>Knives</td>
<td>At least 4 – a paring knife (little), a chopping knife (big), a bread knife (curvaceous), a meat knife (sharp).</td>
</tr>
<tr>
<td><img src="image" alt="Wooden Spoon" /></td>
<td>Wooden Spoon</td>
<td>For stirring and rapping over the knuckles with – also good for stir frying and cake mixing.</td>
</tr>
<tr>
<td><img src="image" alt="Grater" /></td>
<td>Grater</td>
<td>Good for cheese, chilled butter (when baking), and losing bits of finger.</td>
</tr>
<tr>
<td><img src="image" alt="Chopping Boards" /></td>
<td>Chopping Boards</td>
<td>Wooden is best as it acts as a natural disinfectant – remember the rules about separating cooked and raw food – particularly meat.</td>
</tr>
<tr>
<td><img src="image" alt="Potato Peeler" /></td>
<td>Potato Peeler</td>
<td>Not just for peeling root veges such as potatoes, carrot, etc – use for decorative garnishes e.g. parmesan and carrot.</td>
</tr>
<tr>
<td><img src="image" alt="Fry Pans" /></td>
<td>Fry Pans</td>
<td>One big and one small. You can’t go past cast iron – cheap, non-stick, and rinses in hot water (never use soap).</td>
</tr>
<tr>
<td>LOOKS LIKE</td>
<td>CALLED</td>
<td>HANDY TIPS</td>
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<tr>
<td>Can Opener</td>
<td>Don’t buy a flimsy one as it’ll cut more of you than the can.</td>
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</tr>
<tr>
<td>Saucepans</td>
<td>Set of three — look for thick heavy bases as thin ones will result in burnt offerings. Beware aluminium saucepans — keep scraping them and you’ll end up poisoning yourself.</td>
<td></td>
</tr>
<tr>
<td>Roasting Dish</td>
<td>Uh – for roasting.</td>
<td></td>
</tr>
<tr>
<td>Casserole</td>
<td>Good for one dish dinners — glass ones can go anywhere.</td>
<td></td>
</tr>
<tr>
<td>Egg Beater/Whisk</td>
<td>Unless you’re doing meringue or whipping cream a whisk will do.</td>
<td></td>
</tr>
<tr>
<td>Measuring Jug</td>
<td>Use the Edmonds cookbook to convert all weights to cups — makes cooking easy and saves on all that detail stuff.</td>
<td></td>
</tr>
<tr>
<td>Sieve/Colander</td>
<td>No more soggy meals when you’ve got the proper draining device.</td>
<td></td>
</tr>
<tr>
<td>Potato Masher</td>
<td>Comfort food just wouldn’t be the same without one!</td>
<td></td>
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</tbody>
</table>
EATING WELL WHILE FLATTING

Protein is the building blocks of the body allowing the body to replace worn out cells and keep the vital organs in good working order - lean meat, chicken, fish, eggs, nuts, (low fat) dairy products and beans

FISH: YOU CAN BUY FROZEN CRUMBED HOKI. Heat the oven to 200ºC, place 1-2 slices frozen fish per person on a tinfoil plate in the oven for 8 minutes. Serve with chilli sauce, rice and salad.

LEAN MINCE: ABOUT 200GM PER PERSON. Add a little olive oil to a medium/ hot frying pan. Stir and break up the mince until it is all brown. Most people put onions in the frying pan first, also garlic and ginger. Cook the onions until they are soft before adding the mince. Add flavour:

CHILLI CON CARNE
2 level teaspoons of chilli con carne powder and baked beans. Because the beans are also protein, you only need 100gm mince per person.

CURRY
Add to browned mince 2 teaspoons of medium curry powder and a little water. Mix in any left-over cooked vegetables from previous meal.

CHINESE
Add to the browned mince 1 teaspoon curry powder, 1 cup water, 1 tablespoon Soy Sauce. Some vegetables cut small (carrots, beans, cabbage etc). Serve with cooked 1 packet 2 minute noodles.

EGGS: poached, boiled (3 min) or scrambled (beat eggs with a little milk, sprinkle of salt. Cook in greased saucepan). Serve on toasted wholemeal bread.

WHOLE CHICKEN: Pre-cooked chickens should feed five people. Two people could eat it for 2 days. Take care with cooked chicken. Always keep covered. When it has cooled down, keep in the fridge. Do not keep any longer than 2 days. Clean bench, plates etc immediately.

CHICKEN PORTIONS: Cook in oven bag with soy sauce 150-175ºC for 30 minutes.

PROTEIN ALTERNATIVES: Cheese, baked beans, milk, yoghurt and nuts.

ALWAYS EAT BREAKFAST: eg muesli and yoghurt or milk. If you don’t have time for breakfast, take a banana and muesli bar to eat on the way. Pills can replace some of the vitamins and minerals which you need. But they can not replace the protein (healthy organs), fibre (keeps your digestive track moving) carbohydrates (burn for energy)

Sue Flynn, International Support Office
COOKING RICE
Rice – the world would be a poorer place without it, in fact for some countries it’s pretty much all they have – now doesn’t that make you think.

Anyway rice is my favourite and an essential for any cook to be able to do well (if it’s all you have, add a bit of Salt and Pepper and call it a meal). No need for fancy gadgetry and expensive rice cookers. The trick is to keep it simple – no rinsing, no soaking, no pre-boiling, no expensive rice.

INGREDIENTS:
Plain rice (not the pre-boiled varieties).
A large saucepan so that the uncooked rice is less than an inch deep in the saucepan.

GENERAL RULE:
Use a ratio of two measures of water for one measure of rice

METHOD:
Use 1 cup of water for each person that you are cooking for.
Bring to the boil in the saucepan.
As soon as it boils add 1/2 cup of rice for each person that you are cooking for.
Add a knob of butter and settle rice evenly on bottom of saucepan. Replace lid.
Turn pot to lowest temperature possible.

Only lift lid when you can no longer hear any boiling sounds.
Check to ensure all liquid is absorbed.
Replace lid and leave to stand for at least five minutes.
No peeking and no stirring, as the even level of the rice keeps it cooking evenly.
Voila! Perfect rice, every time!

VARIATIONS OF RICE:
• Use short/medium grain or jasmine rice for stirfries, and Asian style curries.
• Use Basmati rice for Indian style curries.
• Use a combo of wild rice (add a small amount to cold water) and long grain or basmati rice for South American dishes.
• Use Brown rice as a topping for fish pie or as a base for Asian Thai Fish and Rice (pg 25).
• Use sushi rice or short/medium calrose rice for sushi.
• Use Arborio rice for Italian risotto, but the cooking method is different - you stir while you cook.

Meredith MacKenzie
- International Office 2009
SPICY PUMPKIN & LENTIL SOUP
I’m putting my bit in for the vegetarians & vegans among us! This is actually incredibly yummy – I have impressed several meat-eating friends/family members with this!

INGREDIENTS:
- ¼ cup brown lentils
- 1 cup water
- 1 teaspoon cumin, turmeric and coriander
- 2 tablespoons olive oil
- 2 medium sized onions
- ½ medium sized pumpkin [approx. 1kg]
- 2½ -3 cups water [depends on Pumpkin consistency]
- 1 teaspoon salt
- 1 teaspoon onion or green herb instant stock
- 1 teaspoon tomato relish/chutney
- ground pepper to garnish

METHOD:
- Simmer the lentils, covered, in the water for 15-20mins [or microwave]. At the end of this time, the water will have completely disappeared.
- Whilst the lentils are cooking sauté [or microwave 1 min] the cumin, turmeric and coriander in the olive oil until bubbling & aromatic. Add the skinned & chopped onions, then sauté [or microwave] until soft. Add the cooked lentils to this & mix well.
- Skin the pumpkin into chunks. Boil it with the 2½ -3 cups water, salt & instant stock until tender. Add the tomato relish & pour into a blender or food processor with the lentil/spice mixture. Blend thoroughly. You may have to do this in two or three lots.
- Now pour the soup into a large saucepan, add ground pepper to your liking & reheat. When the soup is piping hot, adjust the seasonings & pour it into generous serving bowls! If you wish, garnish with parsley and/or natural yoghurt. Enjoy.

REALLY YUMMY SALAD
This is a really yummy salad that’s easy to make and relatively cheap too. It’s normally served with a braai (almost the same as a BBQ, but better) and a couple of other salads.

INGREDIENTS:
- 1 x Cabbage - size according to number of people
- 1 x Packet of sliced almonds
- 1 x Packet of 2 minute noodles [chicken is best]
- 1 x Packet of sesame seeds
- 1 x cup of white vinegar
- 1 x cup of olive oil
- 1 x cup of brown sugar

METHOD:
Slice the cabbage into strips. Brown the 2 minute noodles in a pan - wipe the pan with a buttered paper towel - then take the 2 minute noodles and spread out on a oven tray mix with the sliced almonds and then sprinkle until fairly well covered with the sesame seeds (you don’t need the entire packet probably just over 1/4).
Put the oven tray in the oven on grill @ 200 degrees Celsius for a few minutes and brown all these ingredients.
Once all brown and ready put some cabbage in the bowl then some of the mixed noodles / almonds and sesame alternating till you have a
full bowl of cabbage salad. Then and when you are about to eat the salad - take the mix of vinegar / olive oil & brown sugar put it into a shaker and mix together, once well mixed pour onto the salad and enjoy!

**HCG 2007**

**NOMMY NOMMY NACHOS FEEDS 4 – 6**
OK this is my recipe for Vegetarian nachos. Super easy, cheap, very filling and actually good for you! Sure to be a flattening favourite! It’s also a good way to hide the near-dead veges from the back of the fridge as you can mix it up. Stores really well in the fridge (always let food cool before you put it in the fridge — it’s a power saver even! Always cover food in the fridge).

**INGREDIENTS: (ADD THE INGREDIENTS IN ORDER)**
- 1 onion
- garlic to your taste (i.e. lots n lots!!)
- 1 red capsicum
- 1 green capsicum
- 1 kumara (orange is best, can be substituted by chopped carrot)
- 1 teaspoon oregano
- 1 heaped teaspoon cumin (THIS is the ‘Mexican’ flavour makes all the difference)
- 1 teaspoon paprika (this is optional but tasty!)
- sweet chilli sauce to taste
- big tablespoon dollop of tomato paste (if you don’t have tomato paste, substitute the chopped tomatoes for a tin of basic pasta sauce)
- 1 tin of kidney beans
- 1 tin chopped tomato
- 1 teaspoon sugar
- 1 handful of frozen corn or peas or finely chopped broccoli (or all of it go CRAZY! Cauliflower is good but needs longer to cook, courgettes would be great, the experiment is YOURS…)
- Salt and pepper to taste

**METHOD:**
Heat up a big pan on the stove. Use a moderate heat – about 2/3rds the way up. Once the pan is warm, fry up the onion and garlic in some butter, margarine or oil till soft. Add the vegetables and fry for a few minutes. Add the herbs, tomato paste and chilli sauce then tip in the tomatoes (or pasta sauce) and the kidney beans. You don’t need to wash the brine off the kidney beans. Cook for around 10 minutes, keep stirring!

NOW here is the most important step: roughly MASH what’s in the pan (while it’s still in the pan) to create a thick texture. Drop in the teaspoon of sugar (sugar brings out the lovely flavour of tomatoes) and the fresh or frozen veges. Stir and cook for another 10 minutes.

Serve on Nacho Chips (or toast, or mashed spuds or just in a bowl??) with some cheese or sour cream or plain unsweetened yoghurt on top. Then go nom nom nom.

_Hannah Pratt – Student City, 2009_

**MINCE BALLS WITH NOODLES**

**INGREDIENTS:**
Udon Noodles, Pork or Beef Mince, golden (not dark) Soy Sauce, Beef Stock, Frozen Corn Kernels, an egg. Cost: About $4 per person per meal.

**METHOD:**
Take out two pots, boil a decent amount of water in each, bring to boil. Boil the egg for
3 minutes in one pot, take the egg out with a scoop and immediately put in cold water. To the boiling water in the other pot add a dash of soy sauce and plenty of beef stock. Add the corn, boil for 3 minutes. Roll the mince into small balls, add to the boiling broth/corn mix.

In the pot you boiled the egg in, add a packet of udon noodles, count to 1 minute 30 seconds exactly, remove the udon noodles with tongs and put in a deep eating bowl.

Using a ladle, ladle the mince balls and corn onto the noodles with as little sauce as possible at this stage. Once all the meat and corn is on the noodles, add just enough broth to cover the noodles entirely and a little bit of the mince balls.

Carefully remove the shell from the cold boiled egg (which should still be slightly runny yolked), cut de-shelled egg in half, float both halves in the top of the soup.

Eat with chopsticks. Enjoy.

http://www.gpforums.co.nz/thread/268046/?s

JO’S CONFUSED CHICKEN CURRY
Curry - like all things, often tastes better the next day - this doesn’t take too much to prepare and if chicken’s a rip off - try just vege, beef, lamb or pork. Since most flats have nothing flasher than mixed herbs in a box - keep it simple. I like curries without bones, that are creamy and not too spicy - but you can add as much spice as you like. I prefer them with few veges - just meat and a great curry sauce. Basically anything can go in a curry, except weetbix and that’s why I call this curry confused - a bit of this and that.

INGREDIENTS:
• 1-2 boneless, skinless Chicken pieces per flattie (Thighs are cheap good meat for a curry - cheaper than chicken breasts)
• 2 large potatoes - bulks it up
• 2 large onions
• 1-2 tablespoon of cooking oil
• 1 Tin of whole peeled tomatoes
• 1 Tin of coconut cream
• 2 tablespoons of curry paste/powder to taste
• White rice (pg 21)
• Dried raisins or currents
• Mixed herbs
• Sweet chilli sauce

METHOD:
STEP 1) Peel potatoes, chop into chunks and boil in water with a pinch of salt for 10 minutes. Remove from heat and drain off the water - put aside
STEP 2) Peel and chop up onions into bits/chunks. Heat the oil in your frying pan to a medium/hot heat and brown the onions. Throw in the herbs and spices, pastes, sweet chilli sauce, raisins - whatever you have decided to use. Mix it around with the onions.
STEP 3) Chop up your chook pieces into smallish chunks and throw into pan. Keep the heat med-hot, but not high and stir it around lots. Cook the chook until it’s tanned all over - test by cutting a piece with a knife - if its pink you’ll kill your flatties with food poisoning so cook more.
STEP 4) Add the whole can of tomatoes and stir it up. Add the boiled chunks of potato now and continue to stir.
STEP 5) Shake your can of coconut milk up before opening - then add to curry in pan. Lower the heat a little so it’s simmering. Stir and let it gently bubble away for about 10 minutes.
STEP 6) Make a little mound of rice, by packing your cooked rice into a small bowl or cup that
THAI FISH AND RICE
Probably an insult to authentic Thai cooking – this one will be filling, cheap and tasty.

INGREDIENTS:
- 2 - 3 cups of cooked brown rice (pg 21)
- 1 - 2 cup fills of buttercup pumpkin in 2 cm cubes
- 1 - 2 cup fills of broccoli cut to bit size pieces
- 1 red capsicum cut in slim slices
- 1 large fillet of a firm fish such as lemon fish cut to 2 cm cubes
- 1 large teaspoon red or green curry paste (buy in a jar or sachet)
- ½ cup coconut cream (use remainder in Jo’s recipe – a bit less won’t hurt)

METHOD:
Boil pumpkin in water until tender, drain and set aside.
In a small frypan, lightly fry fish in oil and lemon juice – don’t overcook and once the fish starts cooking it will continue.
In another frypan, stirfry the broccoli and capsicum, and any other veges you decided to add, until tender.
Mix together the curry paste and the coconut cream in a cup
Add fish, pumpkin, veges, and coconut cream to the cooked rice, stir to combine (try not to mash soft foods), add chopped spring onion if required.

Raise to serving temperature and serve in bowls.
Tips: If you’re poor make it without the fish, if you’re feeling flush add more fish.
If you have any fresh herbs, coriander would be good. Meredith MacKenzie - International Office, 2009

SLOW COOKER BEER BRAISED BEEF (SERVES 8)

INGREDIENTS:
- 12 sml pickling onions, peeled but left whole
- 3 rashers of bacon, chopped
- ½ cup flour seasoned with salt and pepper
- 2 tablespoons oil
- 1 kg blade steak, cubed
- 3 medium potatoes, cubed
- handful of fresh thyme or 1 tsp dried thyme
- 2 teaspoons beef stock powder
- 1 ½ cup hot water
- 330 ml beer
- 1 tablespoon brown sugar
- 1 tablespoon balsamic vinegar
- 1 bay leaf

METHOD:
Place the onions in a pan with the bacon and a little of the oil. Cook gently until the bacon and onions begin to colour, then remove from the pan and set aside.
Put the seasoned flour in a plastic bag, add the cubed meat and toss well to coat the meat in the flour. Heat the oil a little at a time in the pan and brown the meat in batches.
When all the meat is browned, put the potato into the bottom of the slow cooker* then layer the meat, onions, bacon and thyme.
Using the pan the meat was cooked in, combine the stock, water, beer, brown sugar and balsamic vinegar. Add the bay leaf, heat and
pour into the cooker. Cook on high for six to seven hours or on low for eight to nine hours. Serve with mashed potatoes and green vegetables or use as a pie filling.

* If not using a slow cooker, place the prepared ingredients in a casserole and cook at 160°C for two hours. You may need to add extra liquid (e.g., 1/2 cup beef stock or beer) because of evaporation (which doesn’t occur in a slow cooker).

Chef: Sophie Gray, as heard on Saturday Morning, 28 July 2007

**BACON AND VEGETABLE SOUP**
Oh, the other never fail crowd pleaser is to go to a greengrocer, buy whatever veges are on special at the time (it honestly doesn’t matter, so long as you have staples like tomato, cabbage and carrots in there), go to a butcher and get some bacon end off cuts (about $3 a pack), chop all the veges up fine, chuck them in a pot with the bacon and reasonable amounts of water, and heat over a low heat for a few hours. Do that around lunchtime, and by dinner time you’ll have some awesome bacon & veg soup to eat - just add salt to taste. And if you want to bulk it up, add somewhere between a half cup and a cup of pearl barley at the start. Costs about 20c for that much. Eat the soup with some toast slice bread. If you get the ‘on special’ veges, you can easy as pie get 5-6 decent hearty meals out of $10. And the best bit is, you can chuck the leftovers in the freezer and reheat them a few weeks down the track no problem at all.

**SAUSAGE HOT POT (SERVES 4)**
**INGREDIENTS:**
- 500 g sausage meat
- 1/4 cup chopped parsley
- 1/4 cup Wattie's Tomato Sauce to season
- 1 apple, peeled and grated
- 1 egg
- 545 g can Wattie's Just Add Sausages Brown Onion Simmer Sauce
- dash of oil

**METHOD:**
In a bowl mix together the sausage meat, parsley, Wattie’s Tomato Sauce, pepper, apple and egg. Using wet hands roll into 20 even shaped balls. Heat a dash oil in a lidded frying pan and brown the sausage balls evenly on all sides. Stir in the Wattie’s Just Add Sausages Brown Onion Simmer Sauce. Cover and simmer for 30 minutes over a low heat. Serve with your favourite winter vegetables.

Ngaire Yong, Campus Living, 2009

**REALLY EASY SPAGHETTI BOLOGNESE**
**INGREDIENTS:**
- 500 grams mince
- Watties Spaghetti Bolognese Sauce
- Oil
- Grated Cheese
- Budget Pasta Spaghetti

**METHOD:**
Boil water in a large pot with a pinch of salt (this stops the spaghetti from sticking together), once the water is boiling add pasta spaghetti and boil until the spaghetti is soft. Heat oil in pan, and brown mince. Add Watties Spaghetti Bolognese Sauce and stir until starts to boil. Then simmer

http://www.gpforums.co.nz/thread/268046/?s
for 5-10 minutes. Serve in bowl or plate over the pasta spaghetti. Sprinkle grated cheese on top.

*Aroha Taimai, Campus Living, 2009*

**RED LENTIL DAHL (SERVES 4)**

This dahl is an adaptation from a traditional Indian dish known as tarka dal, it’s one of my favourite recipes. It’s quick, easy, cheap, healthy, really adaptable, only uses one pot and most of the ingredients come from the pantry, so it’s a good stand-by. It’s great for vegetarians and meat eaters, it’s good as a side dish, or the main event, and it tastes even better the next day.

**INGREDIENTS:**
- 1 tablespoon vegetable oil
- 2 cups chopped onions
- 3 garlic cloves, minced
- 3 cups water
- 1 cup dried red lentils (available in supermarkets)
- 1 can of tomatoes
- 1 cup chopped vegetables
- 3/4 teaspoon turmeric
- 3/4 teaspoon ground cumin
- 1/2 teaspoon ground ginger
- 1 lemon

**METHOD:**
Heat oil in a heavy medium sized saucepan over moderate heat. Add onion and garlic and gently sauté until tender and golden brown, about 10 minutes. Transfer to a bowl and set aside. In the same saucepan combine water, stock, lentils, tomatoes, vegetables, turmeric, cumin and ginger. Break up the tomatoes if needed. Bring to boil. Reduce heat, cover and simmer until lentils are tender, about 15 minutes, or longer if you want it mushier (this is a good time to cook the rice). Mix in sautéed onion mixture. Simmer 5 minutes to blend flavours. Season to taste with salt, pepper and lemon juice. Serve over cooked rice with Indian bread and a garnish of tomato and fresh coriander. Or serve with spicy chicken if you have to have some form of meat.

This recipe should be adapted to your own tastes. Play with the amount of spices and the combinations. Other possibilities: chilli, garam masala, whole cumin seeds and black mustard seeds (fry them before adding the water and other ingredients to the pan, till the cumin seeds start turning pink and the mustard seeds pop – use a lid). At the end of cooking you could also add coconut cream, butter or cream, and you could even make this into a tasty soup by increasing the amount of stock used. If you want to use brown lentils, you will need to simmer them for much longer, start from 30-35 mins.

*From Student City Cookbook www.studentcity.net.nz/cookbook - check it out for regular and updated contributions*

**PUMPKIN SOUP**

**INGREDIENTS:**
- 1 kg pumpkin
- 2 large onions
- 2-3 teaspoons sugar
- 1/2 teaspoon salt
- 1/8 teaspoon pepper
- water
- 1 1/2 cups milk
- 2 tablespoon butter
- grated cheese & chopped parsley for garnish
METHOD:
Cut pumpkin in half, scoop out seeds and put pumpkin in microwave for 30 minutes then scoop out the flesh with a spoon. Chop onions. Place pumpkin, onions, sugar, salt and pepper in sufficient water to barely cover. Simmer for 20 mins. Strain surplus liquid into a bowl and blend of mash vegetables into a puree. Measure by cup into a saucepan, and add 1/2 cup milk to each cup of puree. Milk may be diluted with surplus liquid if necessary. Heat, do not boil. Add curry powder according to taste.

HCG, 2009

THE SWEET STUFF!

LOLLY CAKE
INGREDIENTS:
- 1 packet fruit pastels/Eskimos or equivalent
- 1 packet Malt biscuits
- 125 grams of Butter
- ½ can condensed milk
- Desiccated coconut

METHOD:
Crush up malt biscuits. Cut up Eskimos or equivalent into smaller chunks. Mix with crushed biscuits. Heat butter in a saucepan with condensed milk until melted together. Add liquid to biscuits and mix well. Roll mixture into a log shape, then roll in desiccated coconut. Cover and set in fridge. Cut into slices once set.

Bex Reidy – HCG 2009

JO’S FUDGEY CHOCOLATE PUD
INGREDIENTS:
CHOC PUD
- 100 grams butter
- 1/2 cup white sugar
- 1 egg
- 1 tsp vanilla essence
- 1 1/2 cups of plain flour
- 2 teaspoons baking powder

FUDGEY SAUCE
- 1/2 cup brown sugar
- 1 tablespoon cornflour
- 1/2 cup cocoa
- 2 cups boiling water
- 1 tablespoon instant coffee powder
- 1 tablespoon cocoa
- Can add Drambuie, Baileys or Kahlua to the sauce.

METHOD:
- Turn oven on – 180 degrees ºC.
- Sift flour, baking powder and cocoa together in a bowl.
- In a separate bowl beat the butter, egg, sugar (by hand beater if poor, electric beater or cake mixer if loaded or ‘acquired’ from home) until smooth-ish.
- Add sifted stuff to wet stuff bit by bit without stirring too much, as long as there’s no big lumps of flour left, if it’s too dry to slide off spoon add some milk and stir.
- Spoon goo into oven proof dish (not too big) – glass or ceramic kind you’d use for lasagna and smooth out to the edges.
- Make fudgey sauce by mixing all ingredients and sprinkle it all over goo, then pour boiling water over back of a spoon (means you don’t end up with
crater). Watery sauce ends up dark and fudgey and under the pud once cooked.
• Bake in middle of oven for 40 minutes, or longer – test it’s cooked by sticking clean knife in – if it comes out with goo – keep it cooking.
• Serve with ice cream and cream for well-wintered flatmates.

Jo Payton, HCG, 2007

BEX’S SCRUMMY APPLE AND PLUM CRUMBLE

METHOD:
• Peel apples and de-core them and slice thinly and put in bottom of a medium sized dish.
• Cut up plums and remove pips and put over apple in dish.
• In a bowl, mix together rolled oats, flour and brown sugar.
• Melt the butter and mix into dry ingredients.
• Sprinkle over the top of the fruit and cook in the oven at 180 ºC for 30-35 minutes.

INGREDIENTS:
• 3 large granny smith apples
• 2 cups of rolled oats
• 1/2 cup flour
• 100 g butter
• 1/2 cup brown sugar
• 1 tin of Doris plums (can also use fresh berries, or tin berries like boysenberries and blackberries, even feijoas!)
When you are going flatting it is important that you and your flatmates know how to look after yourselves and each other if you get sick or need some first aid. It’s also important to keep focused on making sure you stay in good physical health and keep your immune system healthy.

HANDY HINTS
- Make sure your flat has a first aid kit - make your own (see list below) or get one from St Johns - start at $59
- Tell your flatmates if you have any allergies of any kind
- Drink plenty of water
- Limit your caffeine intake - too much can deplete your immune system
- Remember that alcohol, smoking, drugs and overeating are not good stress solutions!!
- If someone is intoxicated and unsafe - DO NOT leave them alone
- If someone has collapsed always call 111 for an ambulance and place them on their side.
- Learn to manage stress in appropriate ways such as exercise, meditation, talking to someone, better time management, relaxation
- Wash your hands regularly - for at least 20 seconds, especially after you use the toilet, and before you start handling food.
- Have regular check ups with dentist, GP or nurse - prevention is better than cure
- If you are having sex, always make sure it is safe sex - every single time.
- Take a basic first aid course

FIRST AID KIT - YOU CAN GET MOST OF THESE ITEMS FROM A PHARMACY
- Bandages
- First aid tape
- Instant cold compresses
- Steri-strip wound closure strips
- Antibiotic ointment
- Insect sting relief gel
- Alcohol cleansing wipes
- Aspirin
- Brufen
- Panadol
- Sling
- Sterile eye pads
- Gauze dressing pads
- Small scissors
- Tweezers
- Thermometer
- Safety pins
- Sterile gloves
- First aid guide - $20 from St Johns

WHAT TO DO IF YOU HAVE COLD OR FLU SYMPTOMS
- Stay at home
- Have regular panadol and fluids
- Rest
- Wash hands regularly

If need advice - call Massey Medical Centre 350 5533
IMPORTANT NUMBERS
POLICE, AMBULANCE, AND FIRE
111 - be clear about your address, name and what you need

POISONS HOTLINE - 0800 764 766

HEALTHLINE - 0800 611 116

DEPRESSION HELPLINE - 0800 111 757

ALCOHOL DRUG HELPLINE - 0800 787 797

Check out Massey University Medical Centre pages on the Massey website for more information on common health issues and FAQs.

WE’VE ALL SEEN THE ADS, BUT HOW MANY OF YOU CAN ACTUALLY RECALL THE 4 CS OF FOOD SAFETY?  CLEAN, COOK, COVER, AND CHILL. YES, THOSE HELPFUL FOLKS AT THE NEW ZEALAND FOOD SAFETY AUTHORITY CAN RIVAL THE FIRE SERVICE FOR HANDY JINGLES!

Sadly food can make you sick (vomiting, diarrhoea, stomach pumps and severe dehydration), but you can’t avoid eating as then you’d really be sick! Surprisingly to some, the biggest cause of food poisoning is not under cooked chicken, but poorly stored rice – though probably that’s something to do with the amount of rice we eat. So here are the tips:

**CLEAN**
If in doubt wash stuff. This means your hands, any utensils you are using, and any chopping boards. A simple rule is not to mix cooked and uncooked food – so wash hands, surfaces and utensils in between.

**COOK**
There are some basic rules around cooking. Food needs to be heated through properly to cook any lingering bugs, and this applies in particular with reheating stuff. Make it steaming hot all the way through and only reheat the once – tempting as it may be to eat the same thing endlessly! Chicken, pork, and any mince based product (patties and sausages) must be cooked properly – no bits of pink.

**COVER**
Would you want raw meat dripping through your pavlova? No! Cover stuff properly in the fridge and make sure you don’t overload it so things get mixed. Keep raw stuff at the bottom and cooked stuff at the top.

**CHILL**
Bacteria multiplies at room temperature – keep food either hot or cold but not in between. Defrost stuff in the fridge and if you need to cool cooked food, do so in the fridge – not on the bench. Food should only be left on the bench for no more than 30 minutes. Don’t leave your groceries sitting in the hot car on the way home from the supermarket, nor on the way to a picnic – use a chilly bin.

Remember to check the use by dates and if in doubt, throw it out! For more food safety tips you should check out the New Zealand Food Safety Authority website: http://www.nzfsa.govt.nz/
**KITCHEN:**
- Never store food in open cans, eg half used spaghetti
- Wash cans before opening them – small critters do pee on them in warehouses!
- Uncovered food (eg crumbs on bench or unwashed plates) will attract flies, mice and ants
- Dish cloths / sponges can easily become a home for bacteria. Always rinse thoroughly after use. Once a week wash it with soap powder and hot water, or soak in Janola, rinse then dry properly outside before using again. Do the same for tea towels.
- Sickness spreads quickly from one person to the next if you are not washing dishes properly and regularly.
- Any form of frying, such as stir frying or deep frying, will spread oil around the kitchen. Clean all surfaces regularly as otherwise it attracts dust and the whole place will get crusty – this can be a case for your landlord to withhold your bond.

**BEDROOMS:**
- All rooms need to be aired as mould and fungus breeds fastest in dark warm damp places. Open the curtains every day when you get up. Let the sunlight in, even in winter.
- At least once a week open the windows enough for fresh air to replace all the stale air in the room.
- On a sunny, calm day open most of the windows in the whole house while you are home.

**LAUNDRY:**
- Leave the lid open on your washing machine after washes to allow the washing machine to dry out so any bugs are killed off.
- If you have thrush or athletes foot this can spread from one flattie to the other via the washing machine – you may need to do hot washes to kill off the bugs in your clothes.
- It is best to have a window slightly open all the time because of the humidity which is caused by your washing.

**TOILET/ BATHROOM ETC.:**
- Rub a dub dub – nothing like scrubbing the tub, and the toilet, basin, and shower! Don’t let mould take a grip on your bathroom as some of these fungus are toxic and will give you respiratory problems.
- Keep the bathroom well aired – nice fresh open windows and extractor fans to stop build up of condensation.
- The toilet does not clean itself by simply being flushed!
- People urinate and defecate in the toilet – don’t use the same scrubbing brush and cloth as you do to clean other areas as this will spread bacteria.

**OUTSIDE YOUR FLAT:**
- Keep this clean and tidy. It makes better relationships with your landlord and with neighbours. There could be a time when you need a favour from them. It pays to stay on friendly terms.
- If it’s your responsibility to mow the lawns do it frequently – once the grass gets long it’s a real hard slog to get it under control again.
- Do not drive or park a car on grassed area.
- Empty the letter box daily. Collect all the junk mail and put into the rubbish, or better yet put out a No Circulars sign.
• Walk around the outside of your flat and pick up the rubbish, even if it blew there from somewhere else.
• Never leave bottles, cans or other rubbish from a party lying around.
• Do not let rubbish bags or boxes stack up. They will attract rats. Take excess rubbish to the dump yourself or buy extra rubbish bags so you can put it out on the street for collection. Better still read our handy recycling tips later in the guide.

So guys, that’s it – lots of rules and boring stuff, but if you set the habits now, they’ll see you right throughout your life! And flatting will be a dream if you all just do as you’re told!
How many legs do your flatmates have? Line ‘em up and count ‘em up – it may surprise you to find the odd little rascal sharing your bedroom/lounge/flat with a different number of legs than the traditional two. Check the following table for the appropriate action to take:

<table>
<thead>
<tr>
<th>NUMBER OF LEGS</th>
<th>DIAGNOSIS</th>
<th>TREATMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legless</td>
<td>A drunken flatmate</td>
<td>Check to ensure still breathing and put to bed in the recovery position.</td>
</tr>
<tr>
<td>Too little to see</td>
<td>House mites / dust mites / bedbugs</td>
<td>All lovely causes of allergies and respiratory problems – keep your bed and room dry and dusted – discover the benefits of the washing machine and vacuum cleaner.</td>
</tr>
<tr>
<td>One leg</td>
<td>An amputee</td>
<td>Amputees have rights under the Human Rights Act – best not to discriminate.</td>
</tr>
<tr>
<td>Two legs (&amp; wings)</td>
<td>A vampire</td>
<td>Garlic, holy water, and a stake through the heart.</td>
</tr>
<tr>
<td>Three legs</td>
<td>A stool</td>
<td>Presumably an occasionally useful piece of furniture – though not recommended for the legless flatmate</td>
</tr>
<tr>
<td>Four legs</td>
<td>(a) a pet</td>
<td>These are not recommended for flatting life – chances are that after your pet wees on your carpet, throws up in your bedroom, eats your assignments and costs a fortune in vet bills you won’t love it quite so much!</td>
</tr>
<tr>
<td></td>
<td>(b) a mouse</td>
<td>Stop leaving little trails of bread crumbs around the house! Invest in a cheapo supermarket mousetrap and bait it with peanut butter. Block holes in floors or walls or around pipes with steel wool.</td>
</tr>
<tr>
<td></td>
<td>(c) a rat</td>
<td>Yuk! Call the exterminator!</td>
</tr>
<tr>
<td>Six legs</td>
<td>(a) ants</td>
<td>Sprinkle talcum powder or cream of tartar at the entry point where ants come inside. If you find an ant nest, pour boiling water into it. Sprinkle ground or whole cloves in cupboards to keep the ants away.</td>
</tr>
<tr>
<td></td>
<td>(b) cockroaches</td>
<td>Place bay leaves or garlic in cupboards. Pull away the stove and fridge from the wall and wash the floor and wall with long-lasting insect spray. Keep area clean and don’t leave food scraps or crumbs around.</td>
</tr>
<tr>
<td></td>
<td>(c) flies</td>
<td>Use a good fly spray or keep yourself fit darting around the house with a good fly swat. Remember to remove the dead bodies!</td>
</tr>
<tr>
<td>Eight legs</td>
<td>(a) Harmless spider</td>
<td>‘Kill a spider and it will rain tomorrow’</td>
</tr>
<tr>
<td></td>
<td>(b) While tail spider</td>
<td>A poisonous visitor from Australia. Mostly these spiders will avoid you but if they do bite they are poisonous – generally not lethal but you should see a doctor</td>
</tr>
<tr>
<td>More legs than eight</td>
<td>Chances are you’ve discovered a new species or a centipede</td>
<td>Consider changing to a biology type degree and announcing your new found discovery in a thesis (don’t do this if it is a centipede as you will look foolish).</td>
</tr>
</tbody>
</table>

The more informative bits of advice were sourced from the Housing NZ website – credit where credit is due!
HANDY TIPS FOR RECYCLERS...

- Do NOT overfill your bin or glass crate.
- Do NOT put rubbish in with your recycling.
- Wash and squash if you can.
- Remove lids – if these are metal or plastic and have the right number, you may put into your recycling BIN. Crate is for GLASS only.
- Check you are only recycling what we collect on the kerbside.
- NO broken glass or hazardous items – ONLY BOTTLES and JARS
- Use only the official black wheelie bin with orange lid and black crate.

WHAT WE COLLECT AT THE KERBSIDE...

WHAT WE COLLECT AT THE KERBSIDE...

IN THE RECYCLING WHEELIE BIN

PLASTIC'S - BOTTLES AND CONTAINERS
Check that number! We currently collect most plastic containers and bottle with the numbers 1, 2, 3, 5, 6, and 7.

- TAKE NOTE – Number 4 plastics will NOT be collected from the 1st of November, these include all bags, and soft plastic like wrappers, cling film, cellophane, glad wrap, supermarket bags, bread bags, noodle and chippee packets.

If there is no recycling triangle on the base or side of your plastic bottle or container, then it is NOT recyclable. Please place it in the RUBBISH.

We DO NOT collect tetrapaks (like juice cartons, soya milk, stock cartons) meat trays, polystyrene packaging or takeaway containers. As of the 1st of November, we will not be collecting any BAGS. These are number 4’s and made from LDPE.

Steel and Aluminium CANS - all steel and aluminum cans are collected for recycling. They should be washed and squashed if possible. Aerosol cans are also collected, but should be completely empty. If you have other metal items you want to recycle, please take them to a scrap metal dealer, where they could well purchase it off you.

Cardboard and Paper – flattened and must not have plastic layers on it (whiska’s cat biscuits), no tetrapaks (juice cartons), no tissues, paper towels, no items that has food waste on it, no paper coffee cups.

IN THE GLASS CRATE...

Glass - Bottles and jars are the only glass accepted for kerbside recycling, as other glass has a different chemical content. We DO NOT collect household glasses or broken glass of any kind. Please place metal and plastic lids with the recycling triangle into the Wheelie bin, not the glass crate.

Please do not place food, green waste, nappies, clothing, organics, eWaste, electronic’s, hoses, heaters, household appliances, sanitary waste, medical waste or any general household waste into your recycling bin.
A noise complaint can be made at any time of the day or night, by ringing the City Council on 3568199. From Sunday to Thursday before 10pm there is a half hour call-back period, which means that the caller should ring back half an hour after the first call if the noise persists and the complaint will be actioned.

On Fridays and Saturdays the half hour callback period applies until 11pm. After this time the calls will be responded to immediately.

When the call is responded to, a security firm investigates and decides if the noise is excessive. This generally means that if the noise can be heard on the footpath, it’s too loud. A notice can be issued requiring the noise to stop, and is in effect for 72 hours.

If the noise starts up again within the 72 hours, the security firm can return and remove the source of the noise – TVs, stereos etc. The TV or Stereo will be held for a period of time, after which the owner can pay a fee to get it back.

PNCC is becoming very strict around residents using non regulation rubbish bags. If you do not purchase and use the official bags, Council will not be collecting the bags and you are liable to be issued a $400.00 infringement notice. This will not be to your landlord, it will be to the occupant of the house.

PNCC is also auditing recycling bins on the kerbside and will not be emptying bins that have rubbish in them instead of recycling. It would be easier to do the right thing in the first place.

For any help with education and the cans and cant in the PNCC Rubbish and Recycling World, call via PNCC call centre on 3568199 and ask for Pip Chrystall or email her on

Moving into your first flat is probably the first time you will live under the same roof with other people without having a ‘go to’ person there to help you sort things out, do things for you, or remind you of consequences.

You actually have to become your own ‘go to’ person. There are no parents to sort out squabbles or tell people to ‘put their stuff away’; no-one’s working tirelessly behind the scenes to provide you dinner every night; and there’s no RAs to deal with noisy drunks or enforce an alcohol ban between certain hours to make sure you actually get some work done.

Part of being your own ‘go to’ person is setting your own boundaries, your own personal code of conduct, and your own limits. This means you decide and are responsible for what you will and won’t do, how you will and won’t behave, and which lines you don’t want to cross over now, yet, or maybe ever. And you will get to experience the consequences of when you act within your own best interests, within your boundaries and limits, and the consequences of when you act outside of these.
PALMERSTON NORTH
LIQUOR BAN

is in operation at all times
24 HOURS, 7 DAYS A WEEK

Liquor ban area monitored by security cameras 24/7

What is banned in the Liquor Control Area?
Opened containers of liquor:
• carried by a person or in a car
• in a public place

What can Police do?
• the Police can arrest you
• you can be prosecuted
• you can face a maximum fine of $20,000

What can you do?
• drink on licensed premises
• take unopened liquor to BYO premises
• enjoy yourself!
PALMERSTON NORTH LIQUOR BAN AREA

The liquor ban...
a community safety initiative

Liquor ban area monitored by security cameras 24/7
SO WHAT’S ALCOHOL GOT TO DO WITH ALL THIS?
Alcohol can be a lot of fun and make you feel more confident than you might usually be. It can also make you over-confident and uninhibited and more likely to take risks that step on and over your personal boundaries and limits. It can put you at risk of:

- looking stupid in front of your friends or flatmates, or even that someone you might be trying to impress.
- saying things that you didn’t mean or wouldn’t usually say because you knew they would hurt someone’s feelings.
- spending way more money than you can actually afford to on drinking and not having enough money for rent, flat bills, food.
- ruining a perfectly good night by drinking too much and feeling too sick to keep partying and probably spoiling it for your mates or flatmates who end up looking after you. There’s nothing worse than the responsibility of having to look after someone who’s throwing up on your best pair of shoes, all because they didn’t know their limits!
- totally wrecking your weekend if you go hard drinking Friday and/or Saturday night then most likely you’re going to want to spend the next day lying in bed and feeling sorry for yourself instead of getting out there and enjoying your day off, or catching up on study.
- waking up beside someone you don’t like or don’t know, or your flatmate even. As for sex - you don’t know if you did or didn’t. If you can’t remember that, then you can’t be sure you haven’t been exposed to risks that go with unprotected sex. Things like pregnancy and sexually transmitted infections.
- making a bad call like walking home alone at night. Next thing you’ve been robbed, beaten up or raped - yes it does happen here.
- feeling untouchable (ten foot tall and bullet proof), so you do things you never usually do, like pick a fight, commit a crime, drive when drunk.
- making mistakes that lead to tragedy, like drowning, falling, causing a fire, getting into a car with a drunk driver.

WHAT ABOUT BINGE DRINKING?
Binge drinking is a term used to describe heavy drinking or drinking to get wasted, hammered, toasted, smashed, trolleyed, drunk and so on. Remember that alcohol alters your perceptions and judgements. Have you ever noticed the more you drink, the better you think you are doing? Ask anyone around you and they’ll probably say otherwise (unless they are binge drinking as well, in which case they won’t see reality either). You might be feeling confident and free, but in reality you could be a mess.

Sometimes with binge drinking you will be aware that you are drinking past the point where you feel comfortable and in control, to the point where your head starts to spin and you start to really wish you’d never had that last drink or the five before that.

KNOW YOUR LIMITS
Know your limits about how much you can safely drink before you start getting into territory that you are uncomfortable with. Know your limits as well in terms of what you are OK with doing, and not OK with doing. If when sober you know you don’t want to
• have unprotected sex with strangers, or even people you know
• be a parent at this stage of your life
• get in a car with a drunk driver
• wander the streets alone at night
• have no recollection what you did for the last eight hours
• get into a fight
• lose your wallet

Then know that when you drink alcohol without consideration of keeping within your limits of what your body can handle, you run the risk of these things happening.

WHERE’S YOUR FLAT AT WITH ALCOHOL?
This is important to talk about, because you all live under one roof and even though you may have different views and personal preferences about the use, non-use, and misuse of alcohol, it’s good to get on the same page about alcohol. Nobody wants to clean up anyone else’s spew, or cover your rent because you spent it all at the pub. Nobody wants to be kept awake from your partying when they’ve got tests the next day. And nobody wants to live at party central 24/7, not even the hardest of party hard students. So talk about it and come to some agreement about what’s OK and what’s not OK for your flat.

If you are worried or becoming concerned about your own drinking and what happens to you when you drink, you can come and talk with a counsellor at the Student Counselling Service. This is a free and confidential service. Please contact 350 5533 to make an appointment, or email s.counselling@massey.ac.nz

This article draws on the resources from www.alac.org.nz and www.urge.org.nz
Safety of yourself and security of your possessions is paramount. Sure Palmerston North is a safe and friendly place to live and learn, but that ain’t a licence to be free and easy with yourself and your possessions. Make sense? You’d think so, but according to campus Police Officer, Chris Day you’re kinda seen as easy targets by doing stuff like leaving your expensive laptops, cellphones and ipods lying round unattended – or the window open and stereo on while you’re sunbathing (I mean studying!) out the back.

But don’t you worry – here at Massey we do lots of things to keep you safe including lots of tips on how to fortify your fortress!

**KEEPING YOU SAFE:**
Massey University sponsors the bus service so that all the buses in Palmerston North are free to all internal Manawatu students – so no need to wander the city streets alone. We also support the Safe City Hosts, who work with Police to ensure the inner city is trouble free.

**KEEPING YOUR GEAR SAFE:**
Here’s some handy hints courtesy of NZ Police for keeping your gear safe:

Don’t leave your stuff lying around unattended and be discreet about what you own. When you leave your bike lying on the front lawn, not only do you provide the burglar with a valuable item, you also provide them with a get away vehicle!

Ask your landlord to install locks on each bedroom door – that way even if someone breaks into the house your stuff will be safe. Even if you make a habit of locking the door, it doesn’t mean your flatmates will remember to. It’s not a bad idea to put a note on the door reminding people to lock it when they leave!

A lock on your bedroom door is also a good security measure if your flatmates have strangers in the house when you’re not around or during parties. Lock it at night and protect yourself from intruders - just make sure it is a lock you can operate quickly in case of fire.

Likewise keeping your windows closed when you are out during the day – and also if you are not within eyesight or hearing distance of your window. You wouldn’t believe how long some thieves’ arms are when they’re grabbing your stereo out your window! See if your landlord will install window stays – they allow the window to open sufficiently for fresh air, but not wide enough to climb in or fit a stereo through.

Obviously no window latch is going to stop some determined person from jemmying your window open or smashing the glass for access. This is where a good relationship with your landlord and neighbours is important. Ask your landlord to help you with cutting back shrubbery from windows so that the approach to the house and windows is visible and there is nowhere for thieves to hide. That way if your neighbours hear a smashing sound and then see someone loading all your electronic equipment into their car, maybe they’ll think to call the police. Of course your neighbours may not do this if you have been driving them crazy with late night parties – think about it!

If it all goes wrong and your house is burgled, there are some steps you can take to be prepared that will help to reduce your pain:
Firstly take out some contents insurance. You will need to shop around to get the right deal for your circumstances. Also get your parents to check if their policy will extend to you – sometimes this may be possible.

Secondly, take a list of the serial numbers of all your electronic items (http://www.ns.org.nz/20.html). This can help Police to identify any items that are recovered and may help you get the rest of your stuff back. You should also keep receipts and take photos as this will help with identification and also with any insurance claims.

Sadly some people run insurance scams by making false claims and this puts up the price of insurance for everyone and also reduces the trust between insurance companies and claimants. Don’t do this – it is illegal!

Lastly, don’t buy dodgy stuff from dodgy people (this is illegal too!). Every time you buy a knocked off item, someone’s house has to get knocked off - and it may be your place! Kill off the market for stolen items and watch the number of thefts drop. Likewise follow the steps above and make it harder for thieves to steal.

On campus police, based at Facilities Management, Security and Traffic on Colombo Road. Email: police@massey.ac.nz


If you have or would like a good relationship with your neighbours you may like to form a Neighbourhood Support Group, where you can keep a protective eye on each other. The contact phone number for Neighbourhood Support is 355 4468 and further details are on their website: http://www.pncitysupport.com. Check it out ‘cos it’s got lots of info on burglaries and tips to avoid them.

If you are the victim of crime, make sure you report it to the Police. Even if the Police cannot help your immediate situation, recording your crime will enable the Police to build a better picture of what is happening in the community so that they can respond appropriately and put some preventative measures in place.

For emergencies call 111. For non emergencies report to the Palmerston North Police Station on Church Street or Ph: 351 3600

NATURAL DISASTERS

The 2004 flooding reminded us, natural disasters can occur at any times (whoever heard of mass flooding in Summer?). Your flat should be prepared – you don’t need to build a full scale bomb shelter, but you might at least want to store some cans of baked beans, bottled water and toilet paper! Check out the Civil Defence website: http://www.civildefence.govt.nz/memwebsite.nsf

Not just a great Talking-Heads song but sadly an actual reality and according to Fire Safety Officer Murray Kidd, one that happens all too often, “So many times we have seen students devastated by the loss of their year’s study notes”. The chilling truth is that even when the Fire Service arrives within three minutes of a 111 call, it can be too late to save people’s lives.
DON'T LET THIS HAPPEN TO YOU!
So what can you do to be safe and fire free? Well the good people at the Fire Service have cunningly written some cheesy jingles to get you singing along to the fire safety message. Examples are:

- Keep looking when you’re cooking!
- Come on guys get firewise!
- Remember the Heater-metre rule
- Get down, get low, get out!

Of course my favourite for an action song is Decepticonz’ “Stop, drop and roll” – useful if you are actually on fire!

Seriously though, it is worth learning the facts, having an evacuation plan, and putting in some fire prevention practices. So here goes:

PRIOR TO SIGNING UP FOR A FLAT
This may sound mad – but check the internal walls in any flat you go see. Some of them are still scrim (a sacking type material that you stick wallpaper to) over sarking (either rough sawn boards or thin battens that line the walls). This stuff is not only flammable, but it traps air and if a fire starts it spreads real quick (yes, faster than a speeding bullet!). Look for sagging of the wallpaper and holes that reveal sacking type fabric as an indicator that your dream home is a potential fire hazard. If you do take a flat like this just be extra careful to follow the advice below!

KITCHENS
25% of all home fires begin in the kitchen. This would seem like a good enough reason to buy take out food, but given it is expensive, it pays to take the ‘keep looking, if you're cooking’ message on board. When cooking with fat or oil, keep a pot lid handy to snuff out any fires by containing the fire and depriving it of oxygen. A simple guide is if oil or fat is smoking the pan is too hot – turn the heat down.

While you can make great dishes by reducing alcohol in sauces, or serving exotic flambé – my advice is to save this until you’re a Michelin star chef. In my experience alcohol and cooking don’t mix – especially if the alcohol is in you!

BEDROOMS
Smoking in bed is a no-no. No matter how careful you are there is always the one time you were so tired you fall asleep with a lit cigarette and it’s the little itty bitty embers that smoulder unnoticed and burst into flames later. Not only is this not cool – you risk the lives of those you love the most.

And don’t be thinking that candles in the bedroom are romantic – one minute you’re full of energy, romance and flailing bedclothes, the next minute you’re asleep and the candles have set the bedclothes ablaze.

Electric blankets are another danger point in the bedroom – mostly because they get old and the
cords get all rumpled. You’re supposed to get the wiring checked regularly, but regardless, you should never leave the blanket on when you’re not home, you should always turn it off (ideally at the wall) when you get into bed, and you should not get into the bed if it’s on fire.

**LOUNGE**

Make sure that whatever heater you use is safe. If your gas fire is close to knackered they can emit carbon monoxide which is toxic. If you’ve got an open fire there is an obvious risk of fire from hot embers dropping on the carpet. Also be careful where you dispose of the ashes — away from the house where there is nothing flammable nearby.

Did you know that sofas emit a toxic gas when they catch on fire? Generally it is this gas that kills people — rather than the fire itself. While you might keep the sofa away from the fireplace and avoid smoking and playing with matches inside, what are you doing about the sofa on the verandah? Do you know who’s smoking on it when you’re inside asleep?

The Fire Service have the ‘heater metre’ rule — indicating that all items, curtains, furniture and people should be at least a metre away from any form of heater — don’t do what one student did and try to dry clothes on a bar heater … and yes, he did cause a major fire in his flat - doh!

One thing students are notorious for is overloading their multiboxes by plugging in every electronic gadget under the sun — you claim you’re poor, but we know you’ve got them! The problem is most old houses only have one socket per room and that gets overloaded. This can cause fires — best to buy a posher more reputable multibox that has a circuit breaker or ask your landlord to install more power points. Even cheaper multiboxes have a circuit breaker (and may be thought to be OK) but they are still causing fires.

So there you go guys! Fire advice from one who knows — all carefully checked by the Fire Service of course!
WHAT TO DO IN A FIRE…

- Warn others by shouting Fire! Fire!
- Get down, get low, get out – crawl low and fast to escape fire
- Shut doors behind you to slow the spread of fire
- Meet at a pre-planned meeting place
- Don’t try to save your possessions – your life is more important
- Phone the Fire Service from a safe phone (Dial 111)
- Alert your neighbours
- Once out, stay out – never go back inside!! Fire Alarms save lives.
- If your house hasn’t got one get your landlord to install one. If the landlord won’t, install some yourself – too late to point the finger if the house burns down! If you have fire alarms installed, check the batteries regularly. If your alarm makes regular random beeps it probably needs a new battery.
- Ensure they are positioned near the kitchen and lounge so they give early warning of a fire – enough time for you to wake up and evacuate the house.
- If you’re not sure and want some help – ring the fire service. They will actually come round and help you out with placing the detectors.

MONEY MAXIMISATION

Whether you’ve got a part time job, spending your redundancy, drawing on a student loan, or living off a government grant, chances are that money is something you won’t have enough of. Welcome to the world of budgeting or how to make a little go, if not a long way at least further!

We checked out the high finance world to see what we could find out. Fortunately, before we got sucked into doubling our debts with the loan sharks or signing up to pyramid selling schemes, we ran into the helpful people at the Manawatu Home Budgeting Service!

The long and short of it is that there is a long and short of expenses. You generally have short sharp shocks – one-off expenses which can sneak up on you if you don’t plan ahead. Examples of this include car registration/repairs/insurance, dentist bills, computer repairs etc. If you can it is a good idea to put aside a small amount each week as a rainy day fund so you have some money when bad things happen.

Long term or regular expenditure is the stuff that happens weekly/fortnightly monthly. Examples are rent, groceries, petrol, and utility accounts, and these items are easy to budget for as you know they’re coming up, and the amounts are fairly predictable.

So here’s the down low on maximising your money, in 4 easy steps:
1. Check you are getting all the income you are entitled to and think of ways to increase your income – think grants, scholarships, part-time jobs. Visit Student Job Search for long and short term jobs: www.sjs.co.nz

2. Before you commit to anything look at upfront or one-off expenses and when they fall due. Certain times of the year can be particularly expensive – plan ahead for these times.

3. Plan a realistic budget for weekly or regular predictable expenses and stick to it. If it’s not working revisit step 1.

4. If things really aren’t working, talk to people, seek help. Don’t think you’re alone, ask how other students manage – they might have some good tips, and seek help from professionals – they have loads of experience and might be able to see some aspect that you have missed.

We have trained budget advisors on campus, come into Level 2 of the Registry building to talk to us.

**FLATTER’S GUIDE TO LIVING ON $170 PER WEEK**

$70 Rent
$15 Phone/internet
$15 Power/Gas
$50 Food and Personal items
$20 Socialising and one-off stuff/saving
**$170 TOTAL**

**FOOD**
- Plan your weekly menu, write a shopping list and stick to it. Shop only once a week at the cheapest supermarket, vege market or Asian foodstore – see the food section for details.
- Buy simple ingredients and do all your own food preparation, without using pre-made ingredients – it’s cheaper and healthier as there are no additives. Foods that are good value include large sacks of rice, large cans of fish, chicken thighs, eggs, mince and bread on special.
- Don’t shop hungry and never shop at the dairy or gas station – the mark up makes them too expensive.
- Buy fruit and vegetables that are in season, preferably from the vege markets.

**POWER**
- See utilities section for power saving tips.
- Maximise the discounts by paying your bill on time

**PHONE**
- Don’t call a cellphone from a landline.
- Have a landline with a tollbar on it if none of you need to make toll calls.
- If you need to make toll calls home, ask your parents to phone you, either by texting them or phoning them for a few seconds to get them to call you.
- Ensure everyone in the flat pays for their own toll calls.
- Make off-peak toll calls only (that is after 6pm weekdays, all weekend and public holidays).

**CLOTHES**
- Use the Op shops
- Ask for clothes as gifts from parents

**TRANSPORT**
Don’t have a vehicle if you live in town – the bus is free if you are studying an internal paper at the Manawatu Campus or use a bicycle instead. There are a lot of annoying irregular expenses associated with owning a car, such as
registration, insurance, warrant of fitness, tyres, and repairs – this can wreak havoc with your budget.

**HEALTH**
Use the Student Health Service – it’s free!

See if your folks will pay for one dental check per year, plus a vision check if you need it.

**SOCIALISING**
Check out the Things to Do section for cheap or free things to do.

When out on the town, make every second drink a glass of water – it’ll stop you from blowing your budget in the first half hour and keep you sober enough to think about your budget before you blow it! Take cash - not cards. Have your drink money in one pocket and your taxi money in the other pocket.

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**CASH UP FRONT – GOING FLATTING COSTS LARGE**

When you are setting up a flat you will need a large amount of cash up front, and Ouch! It hurts. You can work the whole of the Summer holidays, just to be able to have enough money to get your flat set up financially, and this doesn’t include money for the week to week expenses! Many of you will be facing these costs before the holidays if you set up your flat now.

These amounts will vary from flat to flat, depending on the number of flatmates, but the expenses are likely to include:

- Bond – up to four weeks
- Letting Fee – can vary between none to two weeks
- Rent in Advance – up to two weeks
- Bond for power/gas/phone companies
- Purchasing furniture

And that’s on top of your course fees and textbook purchases! As a consequence, think about a savings plan. Try and squirrel away a few dollars each week now and this way you might be able to enjoy some of the summer as well!
As a student there is no doubt that finances are tight. There will be times in which unforeseen circumstances arise and you’ll be required to look for extra money. There may also be times in which you experience general financial hardship. Listed below are some options for obtaining extra money:

1. BUDGET ADVICE
The University has staff members which are accredited Budget Advisers with the NZ Federation of Family Budget Services (http://familybudgeting.org.nz). They can provide budget advice and resources to help you manage your income and expenditure. Drop into reception on Level 2 of the Registry Building for more information.

2. STUDYLINK
StudyLink (http://www.studylink.govt.nz) has a variety of “Special Grants” for different situations that are available for people experiencing financial difficulties.

3. SCHOLARSHIPS
There are many scholarships available to both undergraduate and postgraduate students. The Massey website (http://www.massey.ac.nz/massey/admission/scholarships-bursaries-awards/) is the best place to look for scholarships and grants and there are noticeboards available in the SSLB foyer and on level 2 of the Registry building which have lots of information available as well.

Online, also check out the handy FAQ section - this has answers to heaps of questions about scholarship application and eligibility.

4. MUSA’S STUDENT ASSISTANCE PROGRAMME
MUSA has a fund in which you can apply for money for general financial hardship. They also have grants in which you apply for money but don’t have to pay it back. You must have extreme unforeseen circumstances which are impacting on your ability to study to be eligible for this. To find out more information about this please contact the Manager for Welfare on 06-356 9099 EXT 81151 or vp.welfare@musa.org.nz

5. BOOTTEN BEQUEST FUND
The University administers a special fund called the Bootten Bequest Trust Fund. It is a short term interest free loan designed to provide financial assistance to enable students to complete their studies. You can borrow up to $500 depending on your circumstances. As with anything, conditions apply and all loans must be repaid by the end of the academic year. For more details, please come and see the staff at Campus Information Services located on level 2 of the Registry Building.

6. BANK OVERDRAFT/CREDIT CARD/LOAN
As an absolute last resort, go and see your bank. All banks have Student Packages in which they offer favourable terms. For example most overdrafts are interest free up until you start fulltime employment. Just remember though that you have to pay it back!!!!
HANDY TIPS WHEN GOING FLATTING  
– HERE KITTY, KITTY!

• It is a good idea that everyone contributes a fixed amount to a “kitty” in which all flat expenses are paid from (eg. rent, power and telephone). You may decide as a flat that you set up a separate account as a form of a “kitty”. You need to set an adequate amount that is going to cover all expenses of the flat and even have a little left over toward a flat party at the end of the year. In terms of food you need to decide whether you will purchase your own food individually or together as a flat. This will depend on the dietary requirements of each person. In the long run it is much cheaper to buy food as a flat.

• Designate someone (even 2 people) in the flat to be response for the “kitty”. They will need to be trustworthy and be in charge of paying the bills (remember if you pay some of your bills early then you will get a discount). Ensure the person/s gives regular updates as to spending activities of the “kitty”.

• Make sure you have plenty of money before you go flatting. The first month can be quite expensive as you have to pay your bond, connection fees for phone and power, extra furniture and the first grocery shop.

• If your flat phone line is through Telecom, get PIN numbers organised for each flatmate so that it is easier to track who made which toll call. Call 123 for more info.

MANAWATU HOME BUDGETING SERVICE:
SEVEN STEPS TO SUCCESS

1. Plan before you spend – so you don’t forget anything important.
2. Needs first then wants – to stay happy and healthy.
3. Spend less that you earn – and save the difference
4. Pay with cash not credit – you’ll get more for your money, and there will be no ongoing commitments to cause problems later..
5. Bank statements matter – so read and understand them, and keep them.
6. Guard your card – and take only cash to social events.
7. Adjust your budget as circumstances change.
THINGS TO DO IN PALMERSTON NORTH

FREE:

• Soak up some culture – visit Te Manawa Life and Art Galleries, Main Street West, Ph: 355 5000
• Relax and hire a video/DVD or read a book – visit the City Library, The Square, Ph: 356 8199 (some charges apply)
• Window shopping – touching, looking, and trying – but no buying!
• Visit nature – wander the extensive City walkway network, contact the Information Centre Ph: 350 1922
• Explore the city - ride the bus network
• Volunteer your time to a community organisation – you’ll have a rewarding experience, learn some valuable skills (good for CVs), you won’t have to pay tax, and it’ll help our community – contact the Citizens Advice Bureau Ph: 357 0647 for a listing of Community Organisations

• Get on yer bike – mountain biking at Kahutarawa. Contact the Information Centre Ph: 350 1922
• Strap on yer boots – tramp/walk the Gorge or Sledge Track. Contact the Information Centre Ph: 350 1922
• Upload on oxygen – visit the windfarm and blow the cobwebs away

UNDER $5:

• Hang out in a groovy café and watch the world go by – Latte Glass $3.50
• Create some Art – head down to the Arts Recycling Centre, Ground floor, Square Edge Ph: 353 2802, and pick up materials, for sticking, sewing, knitting, or sculpting – bundle of patchworking fabrics $2, decoupage pictures 20cents each.
• Fish and Chip picnic - on those balmy Palmy evenings in Summer and Spring and pick up some fish and chips and head down the local park or river – one fish, and ½ scoop chips per person - $4.50.
• For movie buffs – join the Film Society. Contact Downtown Cinemas Ph: 355 5656 for a different movie each week, $70 joining fee but thereafter films are $2.50
• Time for a splash! – grab your togs and visit the Lido, Park Road Ph: 357 2684 - $3.00

OVER $5.00:

• Try the wet way to a fit body – morning Aqua Aerobics at the Lido - $7.20
• See all the latest films cheaply on Tuesday nights at Downtown Cinema - $10.90, $12.90 before 4.30pm or $15.90 all other times.
• Gigs at The Royal – check the poster barrels or Radio Control Gig Guide - $6-10 (entry)
• Host a garden party - picnic lunch with friends at the Massey Arboretum – white rolls, quiche, little cucumber sandwiches with the crusts cut off, fruit cake, and sparkling wine (matching napkins, model’s own!) - $8 per person.
• Try some crazy sports of your own (e.g. giant checkers) – visit the Recreation Hire Pool at the City Council Ph: 356 8199 - $6 per item.
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Compiled by Accommodation Services

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Meredith MacKenzie
Accommodation Services
Campus Information Services
Massey University Students’ Association
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