

# A Message from the CEO

It gives me great pleasure to announce the arrival of the latest St Ives Happiness Report. In our fifth edition, we explore what has been happening in 2022; the end of year resident survey results; and some interesting new pieces about retirement living.



In November, we held our end-of-year resident survey where we had many responses representing residents across all eight villages. This is crucial to learn about integral parts of our villages and where we need improvement and where we are succeeding. It was great to see how our residents felt about our staff and the service they provide, and also the security our villages offer. The security is crucial to the lock-up and leave lifestyle St Ives offers, and with that this year's report offers great advice for traveling during retirement and the COVID-19 pandemic. After a few years of lock down and no traveling it is exciting to be back in the air and on the road enjoying what retirement should all be about.

This year, we have great resident benefits offers including a fantastic overseas trip discount to New Zealand. With the world opening back up again this year, we are excited to be organising a new series of events planned for August 2023.

In 2023, St Ives has also been working heavily on our security online and making sure all staff are up to date with technology to make sure we have a secure and safe workplace. With this we would like to offer support for our residents. This starts with a great article about cyber security and what to look out for. Online scammers are becoming more efficient than ever and are very difficult to identify.

Our St Ives team work tirelessly to provide exceptional service across our eight villages. We are so proud to hear about the contribution and commitment of so many of our employees across the business, and the positive impact they are having on St Ives. I also want to thank those residents who are making the effort to recognise our staff for the work they are doing. Just one nomination can make a huge difference to their day when they receive it and is a great way to broadcast their great work to the wider St Ives community. If you wish to acknowledge staff members, please speak to village management so we can nominate them for our Excellence Awards!

Stay happy and healthy and on behalf of the entire St Ives team, we thank you for your continued support and wish you a great holiday season with your loved ones.

Regards, John Ford

### in action

Since February 2019, St Ives outlined six areas of strategic focus to help increase satisfaction and happiness within your Villages. Part of our ongoing commitment to this involves outlining our actions within each of these areas.

Continuing with this, it now gives us great pleasure to provide details of our actions from the past 12 months.



#### The backing of a strong WA business for peace of mind

- Strong sales and settlements results.
- New brand awareness marketing campaign.
- Commenced development of St Ives Carine Stage 2
- Commenced preparation of St Ives Albany Stage 3a









### **Continual improvement**

- New website chat system, being able to communicate with new sales prospects efficiently.
- Continued enhancing staff technology that allows staff to maximise productivity and flexibility in the office and at home.
- Introduction of a wellness program in partnership with an external provider which improves residents' capacity to continue living independently. Home Care, Nurse Practitioner, Occupational Therapy, and Vaccination clinics.



#### A quality experience whenever you interact with us

- Strong communications about the latest developments with COVID 19 and the influenza season.
- Continual staff development and training.



### Optimise financial performance

- Engaged proactively and closely with Resident Committees and Resident Finance Committees to optimise performance and work together to look for operational efficiencies and cost savings. This resulted in strong financial outcomes across all villages with village operational budget targets mostly met in all villages.
- Presented village budgets, audited SPFR accounts and AGM meetings well within required timeframes.



#### A compliant and safe environment

- Conducted external safety audits at all office spaces and villages to ensure we provide a healthy and safe working environment.
- Continually expanding our cleaning and hygiene practices at all villages to reduce the risk of COVID-19 and Influenza.
- Completion of asbestos surveys at all villages.
- Introduction of a Contractor Management System (CMS).







#### Continue building an engaged workforce and culture

- 92% of employees took part in two Engagement Surveys throughout 2022, with our current Employee Engagement score sitting at a very positive 79%.
- Thanks to feedback from the Engagement survey we employed two new resources, one role to work within our Refurbishment and Project area, and one to assist within administration across all Villages.
- Hired talented new staff who epitomise our Values, stabilising our Village workforce and reducing our annual employee turnover by 15% since 2021.



### Your feedback is needed

Your continued feedback is so important to us and helps us ensure that we focus on the areas that matter to you. We thank you for sharing your thoughts and encourage you to continue to discuss any issues directly with your Village Manager.

### **EOY** Resident

## Survey Results



Thanks to everyone that participated in the End of Year Resident Survey for 2022. The results are reflecting the views of 434 responses representing 624 residents, which is a significant increase from last year.

We would love to see this number grow, as the feedback provided helps us understand what we need to focus on and where we can improve.

#### How satisfied are you with St Ives?

#### All Villages

	2019	2020	2021	202
Satisfied	87.9*	87.6*	80*	68.

Dissatisfied









#### How likely are you to refer family/friends to St Ives?

#### All Villages

	2019	2020	2021	2022
Likely	89.9*	88*	86.08 <sup>%</sup>	78.33 <sup>*</sup>
Unlikely	10.1*	12 <sup>*</sup>	11.6*	12.35*

#### What does your Village think?

	Satisfied	Neither	Dissatisfied
Albany	51.15 <sup>*</sup>	28.57*	14.29*
Carine	97.50 <sup>*</sup>	2.5*	0*
Centro	88.89*	11.11*	0*
Lesmurdie	60*	20°	20°
Mandurah	65.21*	23.91*	10.87*
Melville	83.33*	8.33*	8.33*
Murdoch	51.40*	21.79*	26.82*
Northshore	90.91*	4.55*	4.54*

#### What does your Village think?

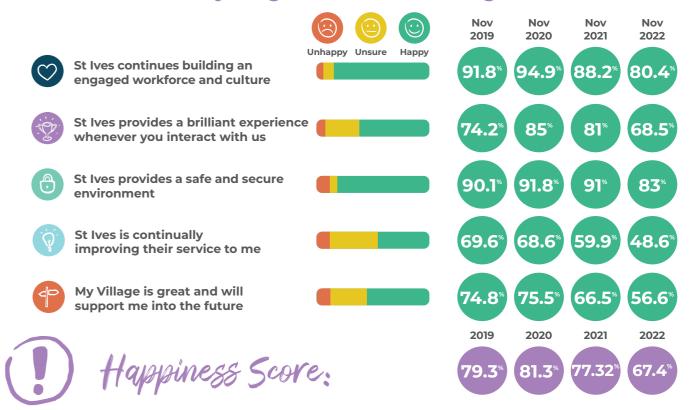
	Likely	Unsure	Unlikely
Albany	85.72 <sup>*</sup>	<b>0</b> *	14.29°
Carine	100°	<b>0</b> *	0%
Centro	97.87*	2.13°	0*
Lesmurdie	60°	20°	20°
Mandurah	75.56 <sup>*</sup>	8.89*	15.56*
Melville	84.61*	0*	15.38*
Murdoch	65.96 <sup>*</sup>	15.96*	18.08*
Northshore	89.36*	2.13*	8.51*

## our Happiness Score

Our Happiness Score is how we are tracking our progress in our six areas of strategic focus.

To determine the score, we average out the positive response scores across the six questions that relate to our Happiness influencers. To see how we are tracking we have kept the questions the same since 2018.

#### To what extent do you agree with the following statements?



#### How happy are you with the following aspects of Village life?

The security provided by your Village	78.64%	13.32%	8.04%
Your connection to the Village community	89.92%	8.82%	1.26%
The support your Village community provides	86.18%	12.56%	1.26%
Your relationship with your neighbours	94.24%	4.26%	1.50%
Your level of social activity	88.32%	10.66%	1.02%
Your level of physical activity	82.78%	14.68%	2.53%
Your Village's ability to cater for your needs as you grow older	55.31%	32.58%	12.12%
The quality of the amenities	68.18%	19.95%	11.87%

Unsure

Unhappy



## Congratulations

## to the winners of the Eftpos Gift Cards!

All residents who submitted an End Of Year Resident Survey with their name included were entered into the draw to win one of two gift cards. These were the lucky winners!





## The St Ives Values



Tegmwork

We combine our individual strengths, working together to improve our organisation.

village manager Mark Hoebee



Communication

We openly share information and our views, and actively seek and listen to the ideas of others.



Accountability

We accept responsibility for our actions and commit to making the right decisions for St Ives.

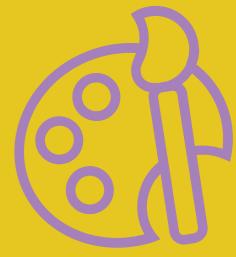


Respect

We acknowledge and value the diversity of opinions, abilities and feelings of our colleagues and residents.

## **Northshore**

## Arti Room



The Northshore Art Room has always been an inspiring environment for local residents. With creativity at every turn, it's a place to bring your artistic flair and enjoy the vibrant and engaging activities of the art room. It's also a great way to connect with neighbours and share in the creative process.







"St. Ives Northshore is a place where you can live your life to the fullest and take back up all the bovvies you had forgotten you had"



# Celebrating STIVES w 2022

#### Mandurah 20th Anniversary























# St. Ives Cup





Congratulations to the combined team of Matt Mitchell, Kristian Carr, Joel Leeson and Nathan Jones on winning the 2022 St Ives Cup.

There is always a lot of interest in the event as a lead up to the start of the bowls season. This year was no different, attracting 42 teams with some of the best bowlers in the State including representatives from the States men's and women's sides.

The event went all the way, with the last game being crucial and with 3 teams who finished undefeated with 5 wins.

The Mega Bowl competition was won by the Peter Cole team.

St Ives are the major sponsor for the event, and Libby Bridge from St Ives Centro was there on the day to present the prizes to all the prize winners.















Geoffrey Jones (President of the Cambridge Bowling and Recreation Club Inc) says:

"Events like this cannot happen without a major sponsor and we are very appreciative of the support given by St Ives over the last 23 years.

One of the highlights of day two was the lunchtime interview between event organizer, Neil Bolton and Commonwealth Games gold medallist, Kristina Krstic. The Club thanks Kristina for making herself available for the interview with Neil and extends its congratulations to her on winning the gold medal."

# Tips for Travelling during Retirement

#### Tips for travelling during retirement

#### Keeps life fresh

Once you've stopped working, life can quickly become more limited and insular - with you seeing fewer people and experiencing less variety in your routine. Travel is a great way to keep injecting your life with interesting and unpredictable experiences. You'll leave your comfort zone, try new things, and challenge yourself.

#### You're always learning

When we visit new countries and places, there are endless opportunities for learning. And in retirement, this can be rare. Just because you've left the workforce, doesn't mean you want to stop learning new things and expanding your mind. The learning experiences on offer when you're travelling can include interacting with different sorts of people, on-the-spot problem-solving when situations arise, and simply having your assumptions challenged with new perspectives.

#### The trip can be longer

One major perk of travelling during retirement is that you've got longer to really delve deeper into the experience. Instead of a rushed two-week trip (probably with small kids in tow!), you'll have months to explore, relax, and find unique experiences. No more jam-packed schedules where you try and fit in every major landmark. Get ready for lazy afternoons spent enjoying an Aperol spritz in an Italian square or discovering every intriguing secret of a historic city.

#### Helps you find companionship

It's easy to get lonely during retirement, especially if you're single - but when you're travelling, there are always new people to meet. Retirement removes the structure of a workday and many people feel less motivated about going out and putting effort into socialising. On a trip, you have to interact with all sorts of people, so you're bound to make some new friends and have stimulating conversations. It can also bring you closer to your partner, or the people you're travelling with - therefore strengthening these existing bonds.

#### **Travelling post-Covid as a retiree**

No one wants to think about Covid anymore. But when you're heading off on a trip - especially if you're part of a more at-risk group - it's still worth being more prepared than you had to be in 2019.



#### Book through a travel agency

Although travelling has already become more reliable since the beginning of 2022, there are still more cancelled flights and complications than there were before the pandemic began. So, especially when you're booking an expensive, long-haul trip, it's a good idea to book through a travel agency instead of a random website. If anything is cancelled or delayed, you will have a professional on your side, instead of an unresponsive customer service line. They can reschedule your flights without extra cost, keep you updated about the flight's status, and provide much-needed reassurance.

#### Check the requirements for each country

Just because Australia doesn't really have many restrictions left, it doesn't mean other countries are the same. Make sure you do your research beforehand, to avoid getting caught unawares when you're overseas in a vulnerable position. Look up the requirements for each country you're visiting. Do they require vaccination proof on entry? Do you need to wear a mask in the airport? Also, check the current rules about wearing masks on planes, as airlines can have different rules from each other, and sometimes it depends on the country you're flying into.

#### Get travel insurance

Travel insurance isn't just for covering the cost of cancelled flights, it's also for your health. If you catch Covid on your trip, you need to be able to access the hospital in whatever country you're visiting. Many countries will not treat you if you can't afford their services, so being covered for illness overseas can be a literal lifesaver.

#### Bring your Covid safety kit

Preparation is key. Even if you think that none of the countries you're visiting are enforcing restrictions anymore, you don't want to be caught unawares. Your Covid safety kit should include:

- Printed documents like proof of vaccination
- Masks bring a few, including some softer ones for sleeping on the plane
- Hand sanitiser
- RAT tests

#### How to prepare for your retirement travelling

#### Stick to a budget:

The other thing you can do is ensure you stick to a budget while travelling. Sit down and figure out exactly how much you can spend on each trip, then don't exceed that number.

#### Make a realistic plan:

Some holidays just won't be possible when you're 80. But they might be when you're 65. So it helps to make a realistic plan about when you should do each of your bucketlist activities. Perhaps the hiking expedition can happen sooner and the relaxed beachside getaway can wait?

#### Find cheaper ways to travel:

By taking shortcuts, choosing some more unique pathways, and travelling differently than you usually would, you can save money and travel for longer.

#### • Online accommodation options:

One of the best savings you can make is with accommodation. Use websites like Airbnb to find cheap deals and save money by staying in someone's guest room rather than a hotel. Or choose an Airbnb apartment and save by making your own meals.

#### Less well-known destinations:

Flights to locations like Paris and Rome will always be expensive and once you're there, everything else will cost more than other places too. So sometimes choose unique destinations, like lesser known cities - you might even have more meaningful experiences in these places!

## Affordable New Zealand

### with Grand Pacific Tours

Immerse yourself in the diverse natural and cultural landscapes of New Zealand on an unforgettable holiday with Grand Pacific Tours. Experience some of New Zealand's iconic attractions such as the world-renowned TranzAlpine rail journey. The tour includes two-night stays in Queenstown, Wellington, Rotorua and the sub-tropical region of the Bay of Islands.

#### Highlights:

- Haggis Ceremony and Gift
- Larnach Castle including guided tour
- Milford Sound Cruise and Lunch
- Cruise Lake Wakatipu on the TSS Earnslaw
- Lakes District Museum
- TranzAlpine Rail Journey
- Cruise on the Interislander Ferry
- Te Papa, NZ's National Museum
- Skyline Rotorua Gondola and Luge Ride
- Agrodome
- Thermal mud pools and geysers including guided tour
- Traditional M\u00e4ori H\u00e4ngi and Concert
- Hole in the Rock Dolphin Cruise
- Kauri Museum
- City sights tour of Christchurch, Dunedin, Wellington and Auckland





#### **RESIDENT BENEFITS CLUB OFFER**

St Ives Residents save up to \$375pp PLUS free night in Auckland PLUS Jacket and Cap





# Christmas in July at St Ives Northshore











# Seniors Guide to Online Safety



Remember what life was like before the internet? It wasn't so long ago that we'd get our directions from maps instead of apps and read our news from the paper, rather than online. At one time a blog like this probably would have made its way into your mailbox in the form of a newsletter, and if you'd wanted to get in touch, you'd need to look us up in the telephone book - but now, almost everything can be found online, and older Australians have been quick to embrace it!

From online shopping and banking to connecting with friends in faraway places and streaming videos, we're using the internet in our daily lives more than ever before. Of course, this comes with both benefits and drawbacks - because while technology can make life easy and convenient, it can also open us up to the risk of falling prey to scammers and fraudsters.

#### **Scams targeting retirees**

If you're reading this, it's probably safe to say that you're probably pretty familiar with technology, but even the tech savviest amongst us may find that they become targets for scams.

Unfortunately, online scammers often look to exploit older generations. Last year, the ACCC reported that 76% of scam activity affected people aged over the age of 50, and that Australians lost more than \$2 billion to online scams.

For those who have already retired, or who are nearing retirement age, it can be devastating. So, what can you do to protect yourself? First, you should make yourself familiar with common scams.

#### Here are a few that you might come across:



#### **Romance scams**

Romance scammers hide behind fake online profiles and gain your trust over time. Once they have this, they manipulate their targets into believing they have health issues, family problems, travel expenses or other personal issues and ask for financial assistance or gifts. Scammers of this nature can be very convincing because they've taken a long time to build a relationship with you.

#### Warning signs

- A preference to communicate through email or instant messaging rather than an official dating platform
- A change from affection to desperation or threats if you don't meet their requests
- Fast and intense declarations of love
- They'll usually make a small request first to test if you'll comply with a bigger request later
- Preying on a vulnerability such as isolation, age or a language barrier



#### **Investment scams**

Investment scams prey on the desire to get rich quick by promising quick cash or high returns. You may come across this scam through cold callers pretending to be investment managers, or people on social media sharing a chance to at a 'once in a lifetime' opportunity that requires you to act fast to get a good return.

### /!

#### Remote access scams

Remote access scammers aim to access your computer or device from a remote location to get your personal information. They'll give a fake but credible story as to why they need access. Watch out if you're contacted by someone claiming to be from a bank, phone company, government agency or computer software company needing to reset your password, verify your account, update security settings or improve your internet connection.

#### Important tips

- Never provide remote access, personal details or login details to anyone – especially if they've cold-called you
- If you think the caller is genuine, call them back on a number listed on their website – don't call them on a number they give you
- Don't use the details or visit the link from the message you've received as it's likely fake
- Make sure your computer has up to date anti-virus software installed and run regularly.

#### What to look out for

- Emails, SMS or calls that sound too good to be true
- Offers that are seemingly low risk and high reward, especially if there's a time pressure on accepting them
- Claims of celebrity endorsements (this is common with cryptocurrency).
- Typical investment scams include real estate and property projects, superannuation, share and stock promotions, foreign currency and binary trading
- Check that the company or person contacting you has an Australian Financial Services licence or look them up on the Australian Securities and Investments Commission.



#### **Email and SMS scams**

These are also known as 'phishing' and 'SMShing' scams. These look like a genuine email or SMS and contain links or attachments leading to malicious software or fake websites – often asking for personal information. Always navigate to online banking and other websites yourself (don't use links in emails or SMS) so you know they're genuine.

#### **Important tips**

- Contact organisations directly using details from their website – don't use those supplied in an email or SMS
- We'll never ask you to disclose, update or confirm personal or banking information in an email or SMS
- We'll never send you a direct link to online banking
- Before clicking a link, hover your mouse over it to see where the URL will take you
- Never open an attachment you weren't expecting, especially if it's attached to a suspicious message.

#### Warning signs

- Poor spelling or grammar and similar (but not quite right) email addresses, names, logos and URLs
- Messages asking you to urgently verify your account or log in to pay a bill or fine
- Requests from overseas asking you to forward money or letting you know that you've won a prize.

## Seniors Guide to Online Safety





#### Staying safe online: Tips for retirees

So, what can you do to avoid catching the attention of a scammer and how can you keep yourself safe online? Keep a few of these tips in mind.



**Use strong and unique passwords.** Passwords should contain at least eight characters and include numbers, symbols and upper and lower case letters. You should also avoid using common names or words that may be easily guessed. Where possible, you should enable multi-factor authentication.



**Make use of privacy settings.** Most social media sites will allow you to control your privacy settings. On Facebook and Instagram for example, you can update your settings to restrict who is allowed to see your posts. You can choose to allow only close friends to see your posts for example, or set specific posts to only be visible to certain people. When using social media, it's a good idea to take the time to think about what information you'd like to be publicly available. Updating your settings to ensure that strangers can't find your personal information can help to protect you online.



**Think before you share.** Before sharing anything online, it's important that you take the time to consider what people might do with the information you're giving them. It's always a good idea to be cautious about sharing anything too personal, like your address, phone number or location.



**Report abuse.** Cyberbullying can happen to anyone at any age. If someone is sending your abusive or threatening messages online, don't respond. Reach out to someone you trust for help and support and report the behaviour to the site or service that you are using. Keep a log of any abuse you receive as evidence.



**Look for secure websites.** When shopping online or banking, ensure you navigate to the site by searching for it or typing the URL in yourself. Never click a link, as it's a common phishing scam to create legitimate look websites to steal your personal information. Look for a website with a https address to, as this shows that the site is secure.



**Shop with safe online payment services.** When shopping online, it's best to make payments with a credit card or online payment service like Paypal. That way, if something goes wrong and there's a dispute, you can feel confident that your credit card company or payment service provider will give you your money back.



**Monitor your financial account.** To help protect yourself from financial crime or identity theft, you should monitor the activity on your accounts regularly, and keep an eye on your credit score. You'll find that there are a number of online credit check services that will monitor your credit for you and provide you with updates when new activity is detected.



**Speak to friends and family.** One of the best ways to stay safe online is to keep those you trust informed. In the same way that we should all watch out for each other in the real world, it's also important to watch out for each other online. Let the people you trust know about your online activities, as they can help to identify if anything is raising any red flags.

#### What to do when you think you've been scammed

If you think you're the victim of scam, there's a few things you should do right away.



Change your banking, email and other important online passwords immediately



Run a full system scan on your device



Check your bank account for transactions you might not have made.

These are just a few tips for staying safe online, we hope you've found them helpful! At St Ives' retirement villages, you'll find yourself surrounded by a community of people that you can relate to and staff you can rely on. It's a safe, supportive environment where everyone can learn from each other and where everyone can feel secure in their own environment and online.

If you'd like to find out more about the safety and security that retirement living can offer you, get in touch with us today!

#### Safe and Savvy Sessions coming to St Ives Villages early 2023 for all St Ives residents

A guide to help people avoid abuse, scams, and fraud.

The hour-long sessions will be combining a presentation from the Bankwest team and a Q&A sessionDetails will be broadcast through your village manager

Details will be broadcast through your village manager



Exercises that focus on strength, balance, flexibility, and cardiovascular fitness whilst socialising at the same time! There is always something different planned, with a variety of ages over 50 years old with a range of fitness levels\*.

Tuesday 10 am - Kadidjiny Park Hall, Melville Thursday 10am - 9 Solomon Street, Palmyra

Sessions are only \$10, for 45 mins of exercise to music.

Emma has a Bachelor of Science in Exercise and Health Science and has been running 50FIT classes have been running for 8 years.

Call Emma Hatch on 0408 339 457 or email on ohlalamummy.com.au



Calneggia Family Vineyards

Our wine partner, Calneggia Family Vineyards, has owned vineyards and been involved in the wine industry in the Margaret River region for over thirty years. Their recently released 2020 Bunkers "Guillotines" Shiraz has just been included in wine industry giant The Real Review's 'Top Value Wines Features Week' being rated number 6 out of 57 2020 Shiraz from Western Australia. Expert Wine Reviewer, Stuart Knox, awarded the wine 93 points (4 stars) and said the below:

"Colour has an opaque core into a deep ruby rim. Aromas of blood plums, wakame and boudin noir lift from the glass. Dark berries on entry, but this wine is built around a more savoury framework with meaty undertones, notes of nori and a hint of smoked meat. Tannins guide it well to a very long finish. A remarkable wine at this price."



#### **RESIDENT BENEFITS CLUB OFFER**

20% off wine and FREE shipping

Buy 12 or more bottles of wine using the code **STIVES** via the Calneggia Family Vineyards website cfvwine.com.au



### **Endota Spa Benefits Offer**

Shop a gift card to redeem at any Endota spa in Australia and experience a professional treatment in a haven where you can relax and unwind from the stresses of everyday life.

#### 10% off Gift Cards\*

Shop at Endota spa | Gift Card Balance using the following promo code at check out: **STIVES10** 

Please see below an exciting Product discount, exclusive to St Ives residents

20% off products online\*

As one of Australia's most loved wellness brands, we're proud to offer the same products used in our professional treatments to take home, so you can nourish your skin with spa-quality skincare, every day.

Shop at Beauty Products | Skin Care Products - Endota spa using the following promo code at check out: **STIVES20** 



Gift Card Offer Terms and Conditions – Offer available 16th November – 31st December 2022 - Terms and Conditions (endotaspa.com.au)

Product Offer Terms and Conditions – Terms & Conditions: 20% off Endota products online offer available from November 16tht – December 31st 2022

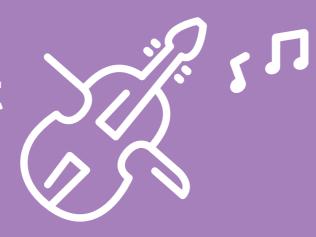
Offer includes Endota New Age, Endota Organics, Endota Rest & Restore, Endota Nurture, Endota Glow, Endota Live Well, Endota Colour, Endota Natural Clear Zinc, Crystal Lab, Wicks and Stones, Clean by Endota, teas and accessories.

Offer excludes treatments, gift cards, skincare packs, Smile Makers, and gift packs. No rainchecks. Not available with any other offer, unless otherwise stated. Endota spa reserves the right to cancel or change promotions at any time.

For any queries regarding this promotion call 03 5971 8700 or email info@endota.com.au

## **WASO** live at

St. Ives



Residents enjoyed the beautiful music from WASO's talented trio at multiple St Ives villages this year. Performing live to a captivated audience of music lovers were Kathryn and Zak on violin and Emma on cello. The intimate performance included popular renditions of Offenbach Barcarolle, Love Me Tender, Moon River and many more. Following much applause, the trio of WASO musicians finished with a splendid encore. The engaging performances provide numerous benefits, with studies showing live music boosts wellbeing and cognition among older adults.







# St Ives Events Coming 5000

9th August 2023

10th August 2023



23rd August 2023

22nd August 2023



15th August 2023

## **A Favourite** Staff Recipe



Somewhere between a stew and a braise, this rich and warming dish is perfect to serve in autumn, perhaps with mushrooms you've gathered yourself. If you're feeling wild and gamey, you could do this with a whole,

Resident Recipe

jointed wild rabbit instead of the chicken.

## **Clive Matthews**

#### **Raspberry and White Chocolate Muffins**

Below is her middle child's favourite morning tea recipe – yum!

#### Ingredients

- 300 g (2 cups) self-raising flour
- 165 g (34 cup) caster sugar
- 1 egg large, at room temperature
- 50 g (1/4 cup) vegetable oil
- 250 g (1 cup) milk
- 125 g raspberries fresh or frozen
- 100 g white chocolate chips or white chocolate chunks



#### Method

Gemma Bolton was born into a real estate family and following university studies in marketing and

business law, Gemma spent three years working in property development, subdivisions and property

settlements. Gemma joined St Ives in 2004, realising a lifelong passion to sell real estate. Now, as a

mum to three young children, Gemma has successfully struck an ideal work and family-life balance.

- 1. Preheat oven to 180 degrees Celsius fan-forced (355 degrees fahrenheit).
- 2. Line a 12-hole muffin tin with paper cases and set aside until needed.
- 3. Sift the self-raising flour into a large bowl.
- 4. Add the caster sugar and stir together.
- 5. Create a well in the centre of the dry mixture.
- 6. In a separate bowl, lightly beat the egg before adding the vegetable oil and milk and whisking together until well combined.
- 7. Pour the liquid ingredients into the well in the dry ingredients, and very gently fold the mixture together. The batter should be slightly lumpy; don't
- Very gently fold through the raspberries and white chocolate chunks, don't over-mix as you don't want to break up the raspberries.
- 9. Spoon the mixture into the paper cases, filling <sup>2</sup>/<sub>3</sub> to the top.
- 10. Bake for 20-25 minutes or until lightly golden.
- 11. Allow to cool in the baking tray for 5 minutes before transferring to a wire rack to cool completely.

This recipe is from a website called Bake Play Smile.

### Chicken and mushroom casserole with cider

#### Ingredients

• 8 skin-on, bone-in chicken pieces (about 1.5kg in total)

A Favourite

- 2-3 tablespoons plain flour, seasoned with salt and pepper
- 3-4 tablespoons rapeseed or olive oil
- 250-400ml dry or medium cider
- A knob of butter
- 350-400g mushrooms (any kind you like, really), cut into large chunks or slices
- 1 bay leaf
- 1 large sprig of thyme
- 5 tablespoons double cream
- 2 teaspoons English mustard
- 1 tablespoon chopped parsley
- Sea salt and freshly ground black pepper

#### Review by a neighbour:

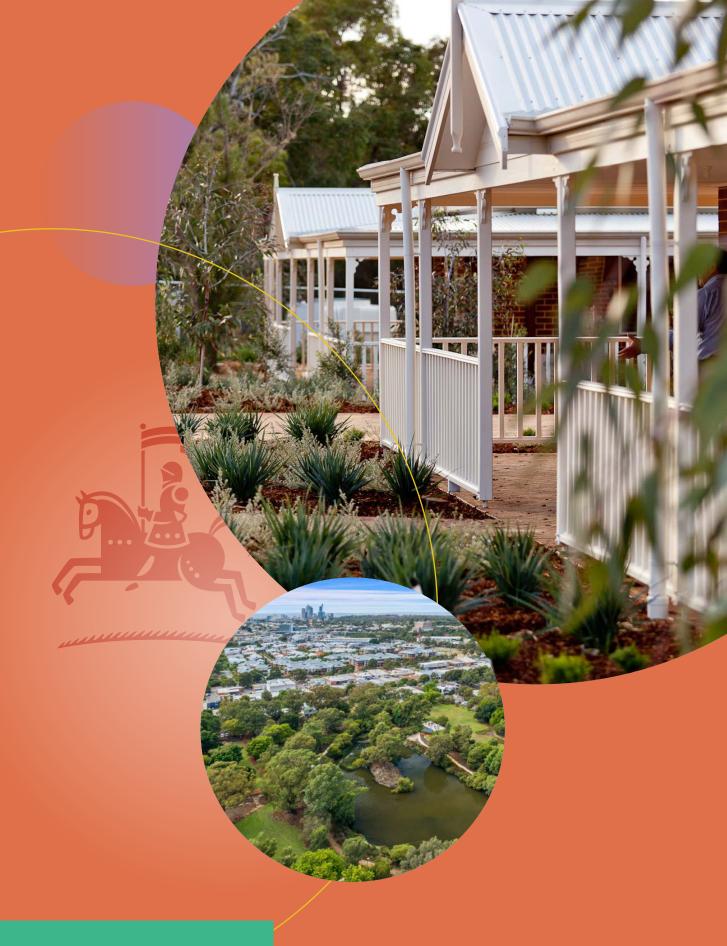
"The chicken was tender and fell off the bone. The ingredients in the sauce blended well together. Overall, it was a delightful meal!"

#### Method

- 1. Dust the chicken pieces with the seasoned flour, shaking off the excess. Heat 2 tablespoons of the oil in a large frying pan over a medium-high heat. Brown the chicken pieces well in the hot frying pan (in two batches if necessary, adding a little more oil for the second batch). Transfer the chicken to a large casserole dish or pan.
- 2. Add 250ml cider to the frying pan to deglaze, letting it bubble for a minute or two as you scrape up the bits from the bottom. Pour over the chicken and top up with more cider as necessary, so the liquid comes about halfway up the chicken.
- 3. Heat the butter in another pan, add the mushrooms and sweat gently until their juices run. Add them with their juices to the chicken. Tuck the bay leaf and the thyme among the chicken and bring to a simmer. Cook uncovered, or partially covered, very gently over a low heat (or with the lid on in the oven preheated to 140°C/Gas Mark 1) for about 1½ hours, until the chicken is cooked through and tender, turning the pieces halfway through cooking.
- 4. Remove the bay leaf and thyme. Pour the juices off into a pan, leaving the chicken and mushrooms in the casserole. Whisk the cream and mustard into the juices and bring to a simmer. Taste and adjust the seasoning, then pour back over the chicken. Bring the whole lot back to a simmer, and it's ready to serve.

#### **Serving suggestions**

Top with a sprinkling of chopped parsley and serve with creamy mash or plain boiled potatoes and some steamed greens.



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