TAURANGA AND WBOP GREY PONER MAGAZINE FOR THE OVER 50s

QUARTER FOUR 2019

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www.greypowertauranga.org.nz

TAURANGA & WBOP GREY POWER

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We would like to hear your opinions or concerns on subject matter for printing in our magazine. Letters must include the writers name, home address and phone number. Letters should not exceed 120 words inclusive.

We may not always print all letters we receive. Letters may be edited for clarity and length.

Post to: the address above or email the editor: barb.editor@gmail.com

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President's Word

We all know that as we age the weeks and months fly by much guicker and for our association this year has been a bit of both. Some months, there have just not been enough days to fit everything in and others, as some of our volunteers will testify to, the quiet hours have gone very slowly. I do want to acknowledge the enormous



help that all our volunteers give to the association. from those that come in 4 times a year to fold and label our magazine to those who come in once a week to look after the front desk. I would like to send our best wishes to Ellaine and Ted who for health reasons are no longer able to come to the office but have spent many hours giving their time.

The beginning of the year started with great activity with membership renewals which were handled with great efficiency by Donna. Next, we were preparing for our AGM and then David and myself were off to Wellington to attend the National (Federation) AGM. It was an exciting event because we had a pre-budget announcement that the petition that we had been working on was going to be accepted and the law changed to make it fairer for people married to some who have overseas pensions. We were also told of the changes to the Super Goldcard which would make shopping discounts easier to find and this has now come into effect. At this time, we also presented our petition on Sec 70, to the Prime Minister. We are now waiting to see whether this will become law by 1 July next year.

Being represented on the Positive Aging Forum has allowed us to see, and put some input into some of the changes and improvements around the city. They are often seemingly small things such as how much seating and shade there should be and the type of age friendly seating. However, at this point it does seem as though there will never be an end to the disruption around construction sites!

The closing and relocation of Post Shops and the disappearance of banks has been guite hard for the older and more vulnerable people in Tauranga and WBOP. The end of cheque books for Kiwibank customers will pose some problems in the new year but we will do all we can to help people with the changes. I attended a free 'Internet Banking' course for 2 hours recently, to better understand how difficult it might be for someone to do this for the first time. I have to say the tuition given by the TCC IT expert was great. They are so willing to help out in any way to make it possible for people to use the internet for banking. I'm off to another 2 hours tuition, this time to teach me all I need to know about 'Digital Photographs'. It's never too late to learn something new!

Next year is election year so we will be busy talking to politicians about their plans and policies for the future. There are several important issues coming up that are likely to affect people over 50 and the more vulnerable so we will be watching with interest.

To all those who have lost a loved one this year our heartfelt sympathy goes out to you but hope that friends and family are taking good care of you.

My message for everyone is to be generous – not with things but with your time and heart. Imagine the pleasure it will bring to someone to receive a phone call, a card or even an email. Be of good cheer, enjoy the festive season and a very happy New Year to you all.

Jennifer Custins (President)



SUBSCRIPTIONS

Membership form is on the inside back page.

If your membership card is not **BLUE** then you are not a paid up member.

Go to our website

www.greypowertauranga.org.nz

Fill in the form and then make the payment on line using your internet banking. Or you can pay by cheque *(until 15th March)*, telephone banking or cash. (No eftpos at the village)

Invite a friend or neighbour to join Grey Power to help us make our voice heard.

> Historic Village, 17th Ave, Tauranga Hours: Tues - Wed - Thurs 9.30am - 2.30pm

For FREE, 24-hour health advice, call HEALTHLINE on 0800 611 116.

If you, or a family member is unwell, and you're not sure what to do, call Healthline for free confidential advice. Your call will be answered by a registered nurse.

OFFICE HOLIDAY CLOSURE

Our office at the Village will be closed on Thursday 19th December and open Tuesday 21st January 2020.

As always if anyone has any genuine queries or concerns, I will be available on 021 676276 or leave a message on the office phone which will be checked regularly. Have a lovely Christmas and holiday Jennifer

Everyone is welcome to come along for discussion or a chat and listen to our excellent speakers.

TAURANGA COFFEE MORNINGS First Thursday of every month at 10.15am Venue: Raft Café, Chapel St, near Briscoes, Tga DATES: - 6th February, 5th March

KATIKATI COFFEE MORNINGS Bi monthly second Thursday at 10 am **Venue: Resource Centre** Beach Road just past the schools. Dates: - 14th February or TBA.

PAPAMOA COFFEE MORNINGS 2nd Tuesday of each month at 10am Venue: Blackberry Eatery, Gravatt Rd Dates: 11th February, 10th March

Any inquiries for coffee mornings: Phone the GP office 571 2558 or Dan & Maureen: 021744 208 or Jenny 573 7081 for Tauranga. Lexie 021 452975 for Papamoa Baden & Lynn 549 5423 for Katikati.

ALL ARE WELCOME - Please wear a name badge if you have one.



GREY POWER COFFEE MORNINGS





THE ORIGINS OF SOME OF OUR **CHRISTMAS TRADITIONS**

HANGING STOCKINGS



While there's no official record of why we hang socks for Santa, one of the most plausible explanations is that it's a variation on the old tradition of leaving out shoes with hay inside them on December 5, the eve of St. Nicholas's feast day. Lucky children would discover that the hay they left for St. Nick's donkey had been replaced with treats or coins when they woke up the next morning. Another story says that St. Nicholas learned of a father who was unable to pay for his three daughters' dowries, so St. Nick dropped gold balls down a chimney, which landed in stockings hung by the fire to dry. But this appears to be a modern telling-traditional versions of the story generally have the gold land at the father's feet after being thrown through a window.

Regardless of what started the tradition, people seem to have realized the need to use a decorative stocking in place of an actual sock pretty early on.

CAROLING

Though it may seem like a centuries-old tradition, showing up at people's houses to serenade them with seasonal tunes only dates back to the 19th century. Before that, neighbours did visit each other to impart wishes of good luck and good cheer, but not necessarily in song. Christmas carols themselves go back hundreds of years, minus the door-to-door part. The mashup of the two ideas didn't come together until Victorian England, when carolling was part of every holiday—even May Day festivals. As Christmas became more commercialized, carolling for the occasion became more popular.

USING EVERGREENS FOR CHRISTMAS TREES

Before Christianity was even conceived of, people used evergreen boughs to decorate their homes during the winter; the greenery reminded them that plants would return in abundance soon. As Christianity became more popular in Europe, and Germany in particular, the tradition was absorbed into it. Christians decorated evergreen trees with apples to represent the Garden of Eden, calling them "Paradise Trees" around the time of Adam and Eve's name day—December 24. Gradually, the tradition was subsumed into Christmas celebrations.

THE COLORS RED AND GREEN

As with many other old Christmas traditions, there's no hard-and-fast event that deemed red and green the Official Colours of Christmas[™]. But there are theories the green may have derived from the evergreen tradition that dates back to before Christianity, and the red may be from holly berries. While they're winter-hardy, just like evergreens, they also have a religious implication: The red berries have been associated with the blood of Christ.

LEAVING MILK AND COOKIES FOR SANTA

When we plunk a few mince tarts or chocolate chip cookies on a plate for St. Nick, accompanied by a cold glass of milk, we're actually participating in a tradition that some scholars date back to ancient Norse mythology. According to legend, Odin had an eight-legged horse named Sleipnir. Kids would leave treats for Sleipnir, hoping that Odin would favour them with gifts in return. The practice became popular again in the U.S. during the Great Depression, when parents tried to impress upon kids the importance of being grateful for anything they were lucky enough to receive for Christmas.



MISTLETOE

Mistletoe has been associated with fertility and vitality since ancient times, when Celtic Druids saw it as such because it blossomed

even during the most frigid winters; the association stuck over the centuries.

It's easy to see how fertility and kissing can be linked, but no one is quite sure how smooching under the shrub (actually, it's a parasitic plant) became a common Christmas pastime. We do know the tradition was popular with English servants in the 18th century, then guickly spread to those they served. The archaic custom once allowed men to steal a kiss from any woman standing beneath; if she refused, they were doomed with bad luck.

CHRISTMAS CARDS

Exchanging holiday greetings via mail is a surprisingly recent tradition, with the first formal card hitting shelves in 1843. Designed by an Englishman named J.C. Horsley, the cardboard greeting showed a happy group of people participating in a toast, along with the printed sentiment, "A Merry Christmas and a Happy New Year to you." A thousand of them were printed that first year, and because it cost just a penny to mail a holiday hello to friends and family (the card itself was a shilling, or 12 times as much), the cards sold like hotcakes and a new custom was born. Today, Americans send around 2 billion cards every year.

Adapted from article by mentalfloss.com

This is what 2030 could look like if we win the war on Climate Change!

By 2030, your CO2 emissions will be greatly reduced. Meat on your dinner table will be a rare sight. Water and the air you breathe will be cleaner and nature will be in recovery. The money in your wallet will be spent on being with family and friends, not on buying goods. Saving the climate involves huge change, but it could make us much happier at the same time.

Right now, we are losing the fight against climate change - but what would winning look like? What is life like in a green world?

Here's one version of a "CO-topia":

You walk out of your front door in the morning into a green and liveable city, where concrete has dwindled and green facades and parks are spreading. If you choose to call a car, an algorithm will calculate the smartest route for the vehicle and pick up a few other people on the way.

Since the city council's ban on private cars in the city, lots of new mobility services have arrived. It is cheaper for you not to own your own car, which, in turn, reduces congestion so you arrive at your destination more easily and guickly and don't have to spend time looking for somewhere to park. You can also choose to travel by bike, scooter or public transit.

The air you breathe in the city is cleaner because there are far fewer cars on the streets and the rest are electric – all electricity is green in fact. There is less noise and much more space for parks and pedestrian streets since all the parking space became available. For lunch you can choose from dozens of exciting meals - most of them are plant-based, so you eat more healthily and are more environmentally friendly than when lunch meant choosing between five types of burger.

Single-use plastics are a distant memory. You still grab a to-go coffee, but it comes in a reusable cup that you turn in at the next coffee shop to get your deposit back. The same system applies to plastic bottles and other take-away containers. At home, all of your household appliances have been turned into service contracts. If your dishwasher is about to break down, it is no longer your problem. The service provider already knows about the problem and has sent someone to fix it. When the machine no longer works, the provider picks up the old machine and installs a new one. People are trying out new types of living arrangements

buildings.

do it.

after all.

I was buy the cash He said i

Her: You plastic ba Me: I kno Her: It's

with more shared functions and spaces. This means that more people can afford to live in cities. More houses are built with wood, which makes them nicer to live in and much better for the climate than concrete

When you buy something, you buy something that lasts; you buy it because you really need it and want to take care of it. But because you buy far fewer things. you can actually afford products of better quality and design. "Refuse, reuse, reduce, recycle" is the new way of looking at products: if you don't need it, you refuse; if you buy it, you will use it again and again; and in the end, you recycle it. All packaging is made from three types of plastic or other new materials, so recycling is easier these days.

Agriculture has changed dramatically, as the new plantbased alternatives to meat and dairy products have made it harder for traditional animal-based products to compete. Much of the land formerly used to produce animal feedstock has become available. As people in cities have started to value going into nature, tourism, hunting and angling now offer new types of income for people living in rural areas. Forests and nature are again spreading across the globe. People travel more in their region and by train, so air traffic has started to decline. Most airlines have switched to electro fuels, biofuels or electricity.

Best of all, because citizens have stopped buying so much stuff, they have more money to spend on other things. This new disposable income is spent on services: cleaning, gardening, help with laundry, healthy and easy meals to cook, entertainment, experiences and fabulous new restaurants. All of these things give the average modern person more options and more free time to spend with their friends and families, working out, learning new skills, playing sports or making art – you name it and there's more time to

If we consider what the future could be, picking up the mantle against climate change may not seem so bad

Ref: Part of an Annual Meeting of Global Future Councils

ying fish the other day and aske er for a plastic bag t was already inside.		
really shouldn't be using a ag. ow, I know. It's bad for the envir	onment.	
just a weird replacement for a condom.		

New Retirement Commissioner Announced

Jane Wrightson has been appointed as the new Commissioner and will start on 10 February 2020 for a three-year term.

She was Chief Executive of NZ on Air for 12 years, where under her leadership she has managed to help New Zealand grow its national identity and showcase it to the world. She was also commended for her ability to support and embrace diversity through local content.

Some of the new challenges facing her are an ageing population, which have increasing demands on the public purse, and this is accepted as a global issue. Particularly as New Zealand Superannuation (NZ Super), which is tax payer funded, is expected to triple in cost in the next 20 years and similarly there will also be rising healthcare costs.

Ms Wrightson is not being asked to find the solution to the worlds aging population and how to pay for it, but she is mandated to fulfil requirements and functions of the New Zealand Superannuation and Retirement Income Act 2001 and certain functions under the Retirement Villages Act 2003. She will be supported by her team at the Commission for Financial Capability (CFFC), where there are 25 staff.

As an organization they need to review the retirement income policy every three years and much of it centres around the future affordability of NZ Super, which is now costing \$39 million a day.

Her predecessor, former Retirement Commissioner, Diane Maxwell, voiced one of the perennial concerns about the long-term affordability of New Zealand's public pension system.

"Under the current settings, no, we cannot afford NZ Super," Maxwell said. "...We have to consider raising the age, reducing the amount paid, or reaching some form of means testing."

Ms Wrightson will be looking for some truly innovative submissions to solve this issue and will also have oversight of the Retirement Village sector, with over 31,500 retirement village units nationwide and 74 new villages in development and on-going growth in the coming years is expected to continue.

Here the CFFC has been raising the alarm on gaining legal advice before signing village contracts, and also recommending people seek financial advice. Partly due to a capital loss clause that can leave license-holders liable for a capital loss on their unit when they leave it. CFFC have to work for tomorrows' retirees as well by leading and coordinating the National Strategy for Financial Capability to improve the financial capability of

New Zealanders of all ages.

In the past this saw the introduction of the Sorted.Org website, which has become world renowned as one of the best independent financial information platforms and used by over one million kiwis each year.

Ref: Abridged and altered from Lifetime Retirement Income article

Rest Home Rip-Off?

By David Marshall

NZ Herald reporter. Nicholas Jones, has managed to get a Tauranga rest home,

Ultimate



Care Oakland, to back down on a proposed \$4000 annual increase in the surcharge for a "Premium" room that the 74-year-old resident had only occupied for a few months. (NZ Herald 16 Nov 2019)

This is a case where family had carefully considered the options before settling their mum into the rest home, and for the benefits of a slightly larger room with an en-suite, were committed to paying the \$3285 annual "premium" room" charge (\$9/day). To have an increase of over 100% announced within a few months was cruel and stressful for the resident and the family. The resident ended up in hospital largely due to stress.

Through the intervention of the NZ Aged Care Association's CEO, Simon Wallace, Ultimate Care apologised for breaching the admission agreement terms and kept the premium to the level initially agreed.

However, this does not stop Rest Homes renegotiating charges when contracts are renewed July 1st each year. The stress on our more vulnerable elderly in rest homes when unaffordable increases are foisted on them is unacceptable. We believe there needs to be accountability and transparency on any proposed increases in charges above the rate of inflation.

Consumer NZ has raised concerns previously about the use of Premium Rooms to increase Rest Home profits. Many people also falsely believe that a premium room implies premium care –this is often not the case. This is why such care needs to be taken in assessing rest homes for the frailer members of our families and friends.

If you have experiences of unfair increases in charges at rest homes, please let us know so the local Association, and Grey Power Federation can ensure that greater accountability is demanded of these facilities nationally.

Celebrating 90th years by flying high with native birds at Rotorua **Canopy Tours**

90-year-old man takes the plunge in adventure tourism to celebrate milestone birthday

Rotorua. 5 November 2019 – Richard Baillie celebrated his milestone 90th birthday by zipping around a native forest at Rotorua Canopy Tours last week, proving that there's no age limit on adventure.



Ziplining through the canopies at 90 years of age was a milestone achievement for Baillie, who has had a passion for adventure tourism since retiring, even bungy jumping at 66 years old. Visiting with his wife Janet Baillie, 71, the

two spent three

tree around the

native forest in

two went on the

Original Canopy

features treetop

Rotorua. The

Tour, which

platforms up

to 22 metres

above the

ground, and

ziplines up

to 220m long

through the

canopies

hours zipping

from tree to



The duo, who hail from Kawerau, are passionate sequence dancers, and have ticked a lot of adventure tourism activities off their bucket list, proving that adventure isn't just for the young.

"We've done the Shotover Jet, helicoptered up Mount Cook and around the Tasman glacier, completed the Ride the Rails in Taumaranui, we visited White Island this year, and have even jet boated up the Whanganui river," says Baillie. "We're going to keep on adventuring!"

Making the most of every day is especially important for Janet and Richard, who unfortunately experienced a severe car crash a few years ago.

"We were driving home from a dance in Tauranga late one evening in the rain. We came over a hill and there was a horse on the road," says Janet. "The roof came off the car."

Janet says the pair were blessed to come out alive. "It really gave us a new lease on life, that accident," says Janet. "It's shown us to make the most of every moment."

The pair don't plan on slowing down any time soon, with Janet's 72nd birthday coming up in January the pair are sure to have another adventure planned soon. However, in the meantime their ballroom dancing will keep the pair active.

Copy provided by Mana Communications

"I'm terrified of heights, but we got out and did it anyway and had a fantastic time," says Janet. "The scariest part by far for me was stepping off the edge, but once we were away on the zipline, it was fantastic." The pair really enjoyed the support of the guides who ensured that the duo was well looked after, keeping the tour informative about native wildlife, as well as an exciting journey.

"One of Richard's favourite parts was when the guides gave them mealworm to hold, and the birds came down and ate out of their hands. He really liked that," says Janet. "The weather was perfect – sunshine and not too much wind, and the guides were fantastic."

Janet says the pair are passionate about getting out and living life to the fullest, refusing to let age dictate what they can and can't do.

"You've got to get out and about, and continue doing things," says Baillie. "You can't just sit around and be a couch potato all the time, it's important to keep active and stay excited about life."

"You've got to get off the couch, and keep active, and continue having fun," say the duo. "You're never too old for adventure!"

10,000 steps - a realistic goal?



10.000 is a nice round number but does taking 10,000 steps a day really have anything to do with good health?

The surprising truth is that the 10,000 number originally appeared in the 1960s when a Japanese company started selling pedometers called manpo-

kei, which literally translates to "10,000-step meter." Later, studies confirmed that people who take 10,000 steps have lower blood pressure, more stable glucose levels and better moods. The number quickly caught on.

More recently, some researchers have suggested 15,000 steps might be even better. A snapshot study of Scottish postal workers found that individuals who walked an average of 15,000 steps per day had normal waistlines, healthy cholesterol levels, and a lower risk of heart disease.

Yet, most national and international health authorities don't have a daily step count recommendation. Why is that?

What's missing in the number

Setting a daily step count recommendation is problematic for three reasons.

The first is that intensity matters. Taking 10,000 slow, meandering steps isn't the same as taking 10,000 quick ones. Recent research on HIIT training suggests that sprinting in short bursts (even as little as 60 seconds) may have similar benefits to walking for an extended period of time.

There's nothing magical about 10.000 or 15.000, or any other big, round number. This may explain why we've seen a shift toward using accelerometers over pedometers. Conceivably, a person could be taking 10,000 steps every day, never breaking a sweat and almost entirely missing out on the benefits of heart-pumping activity.

The second is that step counting is too narrow -- it fails to account for movement that's not easily quantified in steps. For instance, an hour of yoga or weight training won't be accurately reflected in a step measure.

Despite advances in fitness tracker technology, many still fail to accurately capture non-step movements, like cycling and swimming. A person could be lifting weights and spinning for 150 minutes each week, be reaping all the benefits of physical activity, and never hit 10,000 steps.

The third is that when it comes to steps, more is more. There's nothing magical about 10,000 or 15,000, or any other big, round number. Studies have confirmed that these numbers are associated with health benefits not because they signify reaching some amazing threshold, but because they're a lot of steps. Research has unanimously concluded

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that the more light activity you can do in a day, the better. Taking more steps means you're spending less time sitting, which is always a good thing. It also hopefully means you're taking more frequent breaks, which is also a good thing.

An arbitrary goal can too easily become a ceiling -- a point at which people stop for no good reason other than the fact that they hit that magic number. It's impossible to take too many steps in a day, so it doesn't make sense to set a limit. Your daily step target shouldn't come from a study of postal workers or a Japanese pedometer maker. Because more is always better, the right amount is whatever number encourages you to take the most.

The exact right amount

For many, 10,000 is a reasonable target because it's ambitious but attainable.

However, depending on your lifestyle, 10,000 may seem discouragingly high. If you struggle to reach even 5,000, set a lower goal to start and then work your way up. Or, if you're a Scottish postal worker, 10,000 may seem too easy and you should set your sights higher. To find the right goal for yourself, the first thing you need

to do is establish a baseline. On an average day, how many steps do you typically take?

Counting steps, however many, will never alone be a good measure of physical activity. Track your steps for a week or two and see what you average. Then set a goal that is ambitious but that with a little additional effort, you can reach. In an ideal world, your goal should provide the nudge you need to sneak in more activity. You want to look down at your tracker at dinner time and think "If I just go for a half hour walk before bed, I could reach my goal."

Once you start reaching your goal every day, you can work on setting it higher. If you can easily get in 10,000 steps a day, bump it to 11,000 or 12,000. Try 15,000 if you really want to. As long as you're pushing yourself to walk more every day, and at a brisk pace, you can be sure you're doing your mind and body some good.

The broader point

No number of slow steps can replace the benefits of heartpumping activity. Strength training is important for your muscles and bones, even if it doesn't help you hit 10,000 steps. We should resist the urge to latch onto the big, round, trendy number and instead aim to lead an active life filled with a variety of activities. We should set a personal goal and work toward it.

And we should remember that all steps are not created equal. If you're intent on taking 10,000 a day, make sure at least a few are the fast, heart-pumping kind that leave you sweaty and winded.

• Adapted from blog by Leigh Vanderloo, PhD in Health Promotion

BEWARE COLD CALLERS

Mrs Harvey is in her 90s and lives on her own. She's still driving and is able to care for herself with help in the house and garden. A few months ago, a lady knocked on her door and introduced herself as being from security. Mrs Harvey assumed that she was from the Government. The lady asked if she could look around the property and after some friendly chatter she started talking about a security device which Mrs Harvey wasn't interested in and said so immediately. The lady said the Government would pay but Mrs Harvey repeated that she wasn't interested. She's unsure how it happened but somehow the sales lady managed to talk her into going with her to the bank and authorising fortnightly payments to a security firm. She wired the security gadget into the house phone system and asked Mrs Harvey to sign a paper to confirm she had spent some time with her so she could be paid.

Sometime after the saleswoman left Mrs Harvey managed to find a phone number for the firm and phoned them to say that she didn't want the alarm and could they please come and collect it. She also cancelled the authorisation for payment. It took some time for the saleslady to come and she wanted quite a large sum of money from Mrs Harvey which she refused to pay. Needless to say, this whole experience left Mrs Harvey in a state of shock about the fact that she had gone ahead with the proposal in the first place and then taken a while to cancel it. She's never been taken in by a salesperson at her door before and realises she wasn't thinking clearly when she went to the bank to authorise the fortnightly payments. When she told me her story (and she had bank statements to back *it up*) I realised she had been duped by a very capable salesperson.

So be determined that if someone comes to the door offering you something you really don't want and didn't ask for, send them away ASAP!

Jill Marshall

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In Tauranga, they do their work from a virtual office. You can contact them by calling 0800 Law Shop. They will be happy to assist you or explain further what their unique approach is all about.

editorial supplied by The Law Shop







Trustpower Unexpectely High Bills Explained

Recently in Sunlive (07 Sep, 2019), a local Trustpower customer reported they would normally pay around \$200 a month for their power, but their latest bill charged \$500, due to their meter not having been read regularly. Large, unanticipated power bills are a huge pressure on any family on low-to-moderate, fixed incomes – and especially retirees dependant on NZ Super as their sole source of income.



As my wife and I were also frustrated with irregular meter readings - resulting in a very high bill earlier this year - I decided to investigate further, and met with CEO of Trustpower Vince Hawksworth and some of his senior management team.

I was assured that these complaints, arising after a change to a different meter reading service, were taken seriously. Furthermore, a roll out of smart meters would help to mitigate unexpected bills in the future, and that those of us with locked gates or unrestrained dogs had been prioritised for smart meters (as these properties posed challenges for safe meter readings in the past). I am glad to say that the installation of a smart meter has meant that we no longer have the worry of unexpectedly high bills.

However, as we jumped the queue in Katikati due to us having a locked gate, I asked what the plans were for installation of smart meters throughout Tauranga and the WBOP.

Trustpower General Manager Customer **Relations Fiona Smith** commented, "Trustpower is currently in year two of a three-year, nationwide deployment of smart meters, which includes the Western Bay of Plenty. Smart meters give our customers access to better services, by enabling us to receive real time, accurate data, which we can use to ensure our customers receive monthly bills, which are not based on estimates, and serve as an upgrade to ageing meters. Across NZ, other retailers have been deploying smart meters for a number of years - with more than 1.7 million smart meters already installed nationwide.

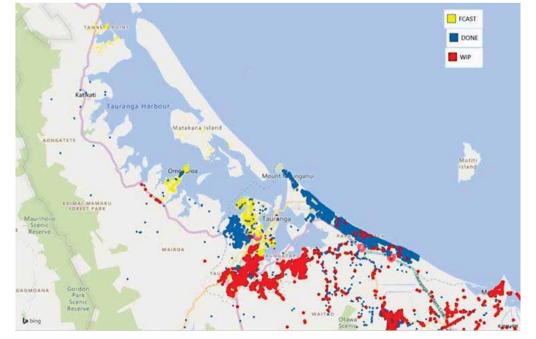
We have deployed 30,000 meters to date and are currently hanging meters in nineteen areas across both the North and South Island. While only a smattering have been deployed in Katikati, mainly to solve access issues, our smart meter roll out sees Katikati smart meters deployed from April 2020."

Many Trustpower customers in Tauranga, Te Puke, Maketu, and Omokoroa have smart meters installed, or being processed currently. The referenced map shows the local area and identifies the areas for Trustpower smart meter roll out completed, work in progress and forecast areas. It should be noted that the map only shows deployment up until February 2020.

For those wanting more predictable electricity bills throughout the year, Trustpower offer a service called SmoothPay, which may interest many of our members with Trustpower accounts.

"We have just over 15,000 customers enjoying the benefits of Smooth Pay and it is a popular method for those who like year-round budget surety. Instead of paying the actual amount of your bill each month, with SmoothPay you make regular, even payments by Direct Debit of a set amount each time.

The regular SmoothPay payment is based on an estimate of how much you would spend with Trustpower over a 12-month period. You can also choose the frequency of your payments with either weekly, fortnightly or monthly options.



With SmoothPay, customers build up a credit over the summer months which offsets higher winter consumption. To make sure we have the payments right, we review the amount you pay us a couple of times a year. We simply contact you if the payments need to decrease or increase.

If you enjoy the surety of knowing how much you need to pay and when, this could be a good option for you. If you would like to find out more about

SmoothPay please give Trustpower a call on 0800 87 87 87 or email us at enquiries@trustpower.co.nz," says Ms Smith.





Article by David Marshall

COMMUNITY rust PARTNERSHIPS Creating shared value

Trustpower are proud to partner with our communities in a variety of ways. From large, on-going sponsorships of major community arenas or events, to supporting schools and non-profit organisations with prizes and fundraising support, Trustpower has a strong history of partnering with our Tauranga and Western Bay communities.

Trustpower Baypark • Trustpower Photographic Exhibition Trustpower Christmas Parade • CCS Christmas Concert Tauranga Startup Weekend • STEM Festival Free Wifi for Anchor AIMS Games and Our Place and much more.





lives.

First up, make sure you have good 'anti-virus' software which can be one of the free versions such as Sophos or AVG. Just make sure you run updates regularly and check that your 'firewall' is turned on. This also means that most of your 'junk' mail will be sorted for you and gives a warning that these are emails you are best not to trust. If for instance, the ASB Bank sends you an email look carefully at the senders email address – if it looks like kpollak@wark.edu – it is too unusual to be real and certainly not from a banking institution. Just delete it - no bank will send an email about anything personal.

It is recommended that you change your password for internet banking every 3 months but that is something you have to decide. Remembering passwords is becoming more of a problem and it is NOT a good idea to use the same one for banking or any sites with your personal data. A good idea is to use the password manager, www.msecure.com to store all your passwords safely and this also means that you then only have one to remember to access all the others! A suggestion was made to put this password in a fake 'contact name' on your phone or computer.

your bank about it.

The internet is the greatest place to do your banking, contact friends and family, and to do endless research but a little bit of care needs to be taken to keep things safe. Not unlike our homes - lock your doors and windows before you go out or go to bed and then there are no surprises.

Jennifer

libraries. The first was about Internet Banking but there was a lot of general internet information which I thought could be helpful to pass on.

Scams was at the top of the list – what an awful, every day situation this has become. People spending their time trying to dupe people out of their money and messing with their

If you are using a computer in a public place such as a library or a café, sit where people cannot look over your shoulder while you enter any passwords. This is a similar warning to be vigilant when entering your pin number in shops or ATM machines. Just take care and be aware of what is around you. GOOGLE – wonderful way to access all types of information but a warning here as well! Always make very sure that the website options that have come up start with – https:// www..... This means that the site is secure and will hold your personal data and not share it without your consent. Using a site without the s means that it is not secure, and should never be used for banking or other private transactions. If you enter any personal data it can be caught and used and shared without your consent.

It was advised to regularly check your bank statements to see if any money is being debited from your account, however small. It can happen that unauthorised amounts can be taken out of your account and it is best to contact

These free "Stepping Up" classes run by TCC are excellent and will run through the summer.



GARDENING - COMPANION PLANTING



Plant herbs and flowers with vegetables and plants to make the area less inviting to pests. Companion plants attract beneficial insects which then eat our garden pests.

PYRETHRUM: Its yellow-centred flowers contain pyrethrums which act directly on the nervous system of insects like aphids and mites.

HYSSOP: Has scented blue, white or pink flowers which attract bees, hoverflies and butterflies throughout the summer. Plant it near brassicas to deter white cabbage butterfly.



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taurangarealty.co.nz

BORAGE: Grow this herb in orchards or around strawberry beds. Honeybees like to feast on the blossoms.

TANSY: Attracts lady beetles and lacewings which eat lots of aphids. Deters flying insects, cucumber beetles, squash bugs and helps repel flies and ants. Great companion to cucumber, squash, roses, berries, grapes, fruit trees.

MARIGOLD: Attracts hoverflies and parasitic wasps. Helps repel nematodes in the soil (plant a solid block in nematode-infested areas; at flowering, chop and turn under entire crop).

CALENDULA*: Good companion for the cabbage family. Attracts a lot of beneficial insects.

SHOO-FLY PLANT: A natural deterrent of whitefly, it is very effective when grown under tamarillos, subtropicals or in the vege garden.

NASTURTIUM*: Can be used as a trap crop; it attracts caterpillars. Provides shelter for ground beetles and spiders. Good companion for radish, cabbage and cucumber.

BEE BALM: Improves both the growth and flavour



of tomatoes. Attracts bees, parasitic wasps and beneficial flies.

BASIL & PARSLEY**: Both of these grow very well with tomatoes and roses and

*The petals or flowers can be eaten.

other veges.

** Leaves can be eaten.

Simon Bridges Responds on PostCode Health Commitments

On Aug 26th our Vice-President, David Marshall contacted Simon Bridges

"... to clarify whether the Cancer Fund is a one-off, or the start of a commitment by National to more equitable access to surgery and



treatment throughout New Zealand, that is no longer dictated by the local DHB and

the postcode where you live?"

The following is the response received from Elizabeth Neilson of the National Leader's Office on October 3rd

"National believes that all New Zealanders should have access to high quality healthcare no matter where they live. The

Leave your loved ones fond memories not your funeral costs

For over 38 years the Catholic Development Fund (CDF) of the Catholic Diocese of Hamilton is where Catholics and others can deposit funds in term deposits and savings (including funeral savings) accounts. While supporting the religious, educational

> Leave your loved ones fond memories..... not your funeral costs



Catholic Development Fund, Catholic Diocese of Hamilton

FUNERAL SAVINGS ACCOUNT

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Important Notice: please read

on to deposit is issued with the Replacement Product D ted 19 December 2018 for an offer of debt securities issued by the Roman Catholic of the Diocese of Hamilton, trading as the Catholic Development Fund (CDF). The ent PDS and the Trust Deed can be viewed at the following websites: NZ Companies Mice www.business.govt.nz/disclose; Catholic Diocese of Hamilton www.cdf.cdh.nz or the Diocesan Office at 51 Grey Street, Hamilton East, Hamilton 3216

nz/disclose

previous Government set targets for elective surgery as part of its commitment to Better Public Services and wait times were decreasing, targets this Labour-led Government has abandoned.

If elected in 2020. National will reinstate health targets to ensure equitable and timely access to care in the health system, in addition to dedicating an additional \$200 million for PHARMAC funding and creating a National Cancer Agency, which would be independent of the Ministry of Health and focus on greater accountability and consistency of access across New Zealand. National envisages these as long-term investments in the health of New Zealanders."

While useful in reducing waiting lists, the health targets for DHBs did not address the inequity of Post Code health where those of us in the BOP needing cataract, hip, or knee surgery have to be much more severely impacted than the norm across New Zealand to be placed on a waiting list. We continue to lobby for a national standard for waiting lists that give a fair deal to all New Zealanders regardless of where they live.

and charitable objectives of the Bishop, local communities and the wider Church..

- **CDF's funeral savings account** is open to all faiths, even those of no faith, and pays interest on all balances.
- Contributions by lump sum(s) or regular automatic payment. There's no minimum deposit, frequency or account fees.
- Under current legislation, up to \$10,000 in a CDF funeral savings account shouldn't affect account holder eligibility for any residential care subsidy.
- If you share our values and wish to know more please view the product disclosure statement (PDS) and trust deed on our diocesan website www.cdf.cdh.nz or NZ Companies Office website www.business.govt.
- Contact CDF: Phone: 0800 843-233 Email: cdf@cdh.org.nz Website: www.cdf.cdh.nz Mail: PO Box 4353 Hamilton East 3247. In-person: Chanel Centre, Catholic Diocese of Hamilton, 51 Grey St Hamilton East, Hamilton

editorial supplied by Catholic Diocese of Hamilton

Do You Know That ...

To set up a power plant it takes ... 5 years To set up a transmission lines it takes ... 1 year To plan energy conservation it takes ... 1 month To promote energy conservation it takes ... 1 hour



KATIKATI COFFEE MORNING REPORT

Hi Folks, at long last we are getting a taste of summer, and Christmas is closing in fast.

Firstly, a very big thank you to our last guest speaker who gave us her valuable time and knowledge. Brigid enlightened us on many happenings of the early settlers and Maori from diggings in Waihi to the end of Park Rd, which were found to have been inhabited by both races.

Thank you to Laurice Botica for introducing and arranging the talk with Brigid. I appreciated her help in finding a speaker.

To wind up the year on the 5th December we had 2 guest speakers, Ms Irene Maxwell, a JP & Councillor, who spoke on The Wise and Wonderful – an event happening every Tuesday afternoon, 1.30pm – 3pm - to explain what happens and how you can participate and enjoy, and it's good that transport can be arranged so you are able to attend. Also, Mr John Clements, who is our new representative on our Katikati - Waihi Community Board, spoke on his intended role within the Board, and on things digital, so they can be an advantage but not mind bending. [Report on this meeting in the next magazinel.

There will be a meeting in February 2020 but at the December meeting we are going to decide whether we bring the meetings forward to the 1st Thursday or continue with the 2nd Thursday of the month.

Wishing all a very happy, healthy Christmas and an amazing 2020.

Cheers, Baden, Co-ordinator

NEW RENT ARREARS PAYMENT ANNOUNCEMENT

There is now a new option to help people keep their homes when overdue rent has put their tenancy at risk. The Government has announced a new Rent Arrears Assistance (RAA) payment that's available from the Ministry of Social Development.

MSD already helps many people with rent arrears, but some people in need haven't been eligible to get this support.

The new RAA payment may be able to help some people who don't qualify for other MSD rent arrears support, and risk losing their home because of overdue rent.

People don't have to be getting a benefit or living in public housing to get Rent Arrears Assistance. It's a one-off, income-tested payment which needs to be paid back.

- It is for people who:
- A. need to pay overdue rent.
- B may lose their tenancy because of the unpaid rent.
- C are unable to get other MSD support to pay rent arrears.
- D will be able to carry on their tenancy and keep paying the rent themselves once their arrears are paid.
- E have signed the tenancy agreement or have a tenancy order under the Family Violence Act.
- F meet income and asset limits. G meet residency criteria.

When a person or family suffers a temporary financial setback and gets into difficulty with unpaid rent, they don't want it to escalate into eviction, emergency housing or homelessness.

They want people to contact MSD if overdue rent has put their tenancy at risk and they have no other way to pay it.

Contact MSD on 0800 559 009 to make enquiries. Or go online www.workandincome.govt.nz/rentarrears Director, Office for Seniors

Always do your best. What you plant now, you will harvest later.

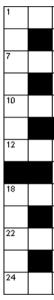


Anagrams

Can you work out the items of food or drink in the following anagrams? Word lengths are shown in brackets

RAW INERT MEAL (7,5) AWFUL RECOIL (11) IN REAL EGG (6,3) A MOTTO (6) CRIED (5) RICH EAT OK (9) CHANGE MAP (9) A SUGAR SAP (9) RE A JUG ON ICE (6,5) EMU LEG (6) EAT (3) COOL CHEAT (9) REGAL (5) PUB TUNE TREAT (6,6) CAR DUST (7) ORDER PIG (8) PAST EIGHT (9) **CRACKPOT INLAW (5,8)** CHEAP (5) A TROPIC (7)

OXENHIP APLAINSON SHORTLANCE



Brainteasers

- 1. Martin is Tina's brother, Jennifer is Steven's sister and Desmond is Dorothy's brother. Who is Alistair's sister, Alicia or Stella and why?
- 2. PICK THE ODD ONE OUT!
 - Tiger
 Dog
 Lion
 Cat
 - Trunk Tree
 Branch
 Leaf
 - Moon Sun • Earth Universe
 - Carrot
 Potato
 Tomato
 Ginger
 - Heat
 Electricity
 Energy
 Current
 - Rectangle
 Square
 Cube
 Triangle
 - Fuel Gas
 Power Coal
 - Rye
 Cereal
 Barley
 Oats

Solutions on page 22

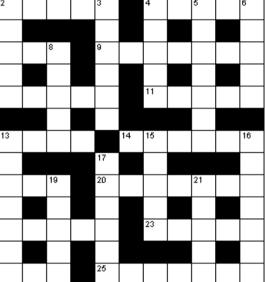
City Search

Can you unscramble the letters to find ten US Cities?

GRYOMOMENT SMARTOCEAN LONEPERMIT



HASLATEALES ILLSHAVEN INLAIDPIANOS CUBALIMO



Across

(5)

(7)

1. Floorshow (7) 4. Spooky (5) 7. Detection device

- 9. Vertical (7)
- 10. Inactivity (7) 11. Measuring
- implement (5)
- 12. Dictator (6)
- 14. Ecclesiastic (6)
- 18. Copious (5)
- 20. Drawn (7)
- 22. Pouch worn with
- a kilt (7)
- 23. Diadem (5)
- 24. Admittance (5)
- 25. Spiny anteater

Down

- 1. Transported (7)
- 2. Emblem (5)
- 3. Tropical bird (6)
- 4. Mistake (5)
- 5. Dependable
- follower (7)
- 6. Go in (5)
- 8. Magnitude relation (5)
- 13. Reinforcement (7)
- 15. Reasoned
- judgment (5)
- 16. Musical passage (7)
- 17. Opportunity (6)
- 18. Part of a church
- (5)
- 19. Ahead of time (5)
- 21. Obviate (5)

Farmers Tree of Remembrance and **Christmas Bauble**

Christmas is generally the time of year when we think of people who won't be with us during the festive season - they may have died, they may be living overseas or in other parts of the country, or perhaps just can't be with you at this time of year.

From today until Christmas Eve everyone who makes a donation to Waipuna Hospice whilst shopping at their local Farmers store (Bayfair Shopping Centre and The Crossing – Tauriko), will receive a remembrance card. This card is an opportunity to write a special message for someone you'll be thinking about this Christmas. Both Farmers stores have a dedicated Tree of Remembrance in store to display your message for friends and family and the community to see.

The Tree of Remembrance is a way to honour those we think of, while supporting your local hospice. 100% of the donations remain within the community in which it was given, supporting the local hospice service.

Farmers Bayfair Shopping Centre and Farmers The Crossing will also be selling their annual collectible bauble. This year's collectible bauble has been designed by contemporary Maori artist Spencer Bellas. The ngaru, which is Māori for wave, represents the journey of life, multiple waves moving together as whanau. Spencer and his whanau were supported by hospice when their uncle was dying in 2017.

Spencer was surprised how the Hospice crew not only made his uncle comfortable but also made the whole family feel at ease, giving them a sense of ownership of the physical space and control over the spiritual experience. Something which for Māori is vitally important.

"Family members were able to sing individually and in groups onsite as music had been a big part of my uncles' life. The staff made themselves scarce unless we needed them so we could tend to ourselves, honour our own traditions and be there for him."

This appreciation of the Māori values of whānau, connection, spirit and ritual left an amazing impression on his immediate family who were the closest to his uncle. It also had a great impact on the whole whānau. Spencer encourages everyone to buy a bauble from Farmers and support their local hospice; "Christmas is a time to come together, to eat good food, to laugh, sing, relax and recharge. It is also a time to reflect on whanau that are no longer with us and celebrate with those who are."



The hand painted collectible baubles are available in your local Farmers store from now until Christmas eve. They are \$10 each and the full purchase price is donated to your local hospice service to ensure hospice services are continue to be provided at no cost to patients and their families.

Waipuna Hospice provide essential services and support to people in our community facing a terminal illness. They need \$8.8 million this year to continue providing services at no cost. Waipuna Hospice is not funded by the Government. While 52% of their services are contracted from the District Health Board, they're not guaranteed. This means they need to raise \$4.25 million through fundraising and Waipuna Hospice charity shops to meet the shortfall in their operating costs. Every dollar fundraised through the Farmer Remembrance Tree appeal and Baubles counts.





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Hi my name is Carla, and my mum Gayle and I are the owners of Simply Cremations. Simply Cremations is one of four Funeral Homes in our family. We are now the new owners of Simply Cremations Auckland and Waikato, we also own Simplicity Bereavement Services in the Waikato and Melrose Funeral Home in Tauranga and cover the Waikato, Bay of Plenty, Coromandel and throughout the North Island. We are passionate about the work we do with families and feel incredibly humbled to be able to do what we do. We offer families personalised arrangements going the extra mile to make sure the process is as stress free as possible, making sure your loved one is treated with the utmost respect and



care for their final journey.

We bring a fresh approach to the Funeral Industry treating each individual with not only the compassion, but the guidance to have their wishes adhered to. If there is uncertainty in what is required or wanted then that's our place to quide you through.

We also have the option to Pre-Plan and Pre-Pay Funerals which is becoming more common, taking away that stress left for your family to deal with. Making sure your final journey is exactly as you'd like it. If this is something you'd like to know more about feel free to call the 0800 numbers to have a chat.

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'We share your concerns about cost' Funeral Plans from \$2250

NOVEMBER COFFEE MORNING

The Boardroom at Raft Café was comfortably full on Thursday 7th November when we met for our monthly cup of flat white and savoury scone. Dan welcomed our speaker for the day, Senior Police Constable Leanne Fairbairn, and invited her to speak to us.

Leanne has been in the Police Force for 24 years, fourteen of those years at the Greerton Station. She is mostly involved in Community Policing, doing work in Schools, Community Centres and those organisations that provide an interface with a broad section of the community. She praised the work of our Community Patrollers and the Neighbourhood Support Groups that help in the job of keeping us safe.

It was no surprise to hear that the work of our Police Force is changing from what it was even ten years ago. Population growth is one of the reasons for this as well as a major increase in crime and violent assaults. Crimes are more serious and this has increased the workload of our Police men and women. When Leanne graduated from Police College, she was given a pair of handcuffs and a small wooden baton; now she is equipped with Taser, pistol (kept in the vehicle), communication device and everything she needs to give her adequate protection. She said that the bigger policemen can carry up to eight or nine kgs of protective or offensive weaponry. Every police officer is weapons-trained. At least once a day during their work round, they will encounter evidence of weapons either being carried, in cars or in homes or gang places. Another contributing factor is the huge mental health issue, severely exacerbated by drug use, even among children. The increase in our immigrant population has tended to create pockets of isolated people in our communities because of the language barrier. Leanne is doing a lot of work to help them to integrate.

The increase in life expectancy has brought its own burdens such as the increase in the number of people with dementia who go missing or who phone the Police again and again (she had 169 calls from one elderly lady in a week!) to report that their car has been stolen when in fact it has been taken away because they are not fit to drive anymore! Police need heaps of patience and wisdom, especially when this sort of behaviour ties up an officer from attending to other duties.

We asked about the promised increase in Police numbers: Leanne said that there has been an increase but in reality the extra staff numbers have only replaced those who have left the Force, and there has been a big increase in resignations due to stress, overwork and the lure of other "nicer" jobs. The

young people coming into the job are wonderful, full of energy and enthusiasm for their work but they do need mentoring and time to gain experience. The question of bullying in the Force came up and she said that she has never personally experienced this, even when she came into the Force in the days when it was very male-dominated. She finds that she can cope with the stress of the job as long as she keeps a good work/ life balance and have some way of off-loading. Doing a variety of different policing jobs helps. The increasing number of fatalities they attend can be distressing and an officer has to learn how to treat it as part of the job. Psychologists are available for staff to see; regular visits are even a requirement to ensure mental health in the Force.

Drug use is a huge issue, as are Gangs where most of the drug use happens. There are about 25 different gangs in this area and the money to be made from drugs is very enticing. Leanne spoke very firmly against the legalising of cannabis as long-term use produces psychoses and many other issues. But for her, our biggest problem drug-wise is still alcohol. If only there was a way to regulate it!

The last part of Leanne's talk was focused on how to keep ourselves safe in a society that is coming up with more and more ways to trick people out of their money and security. Her first piece of advice was to "please ring the 105 Police helpline if you are concerned". By phoning this number we can request further information, edit what we've already given and give further facts about an incident. A good online place to go is Google SCAMWATCH which shows the huge number and variety of current scams. Immigrants are typically very vulnerable to scams and if the scammers are based overseas, our Police have no jurisdiction over them. Education is a very important tool for protection.



She gave us a list of "do's and don'ts":

- * Don't leave valuables on view in your car;
- * Don't invite strangers into your home on the pretext of needing to use the phone or toilet;

- Don't leave windows on stays or on the "second latch" when you are out;
- Don't give out your PIN number or your card to anyone;
- Do have security lighting around the house thieves don't like to be seen:
- Banks will never send us an email requesting information:
- Animal (cat/dog) doors can be provide an easy access for burglars.
- Do have some way of identifying who's at the door so we don't have to open it;
- Dogs that bark are a good deterrent to would-be intruders:
- Take photos of your valuable assets such as jewellery and record serial numbers so the Police can identify them if recovered.
- Women carrying handbags in crowded places could wear the handles over their heads, not just over the shoulder where they can be easily snatched. Leanne's advice was never to try to hang on to a bag if someone grabs it! Better to lose our belongings that to be mugged!
- * EFPTOS machines do try to use ones in populated places rather than in remote or shady places. Don't use if there's someone watching you with good eyesight who can read your PIN number!

The applause we gave Leanne when she finished her talk showed how valuable we found her advice.



When supporting the advertisers within this magazine PLEASE LET THEM KNOW.

Their continuation enables our newsletter to be provided free of charge - they need to know where you found them and that the advertising is working for them too. Thanks

You don't have to learn anything new!

Home Support



This month, we were called to John and Janet's house. They have 2x mobile phones, 1x iPad, 1x iMac computer, 1x Windows laptop and 2x TV's. They wanted to simplify matters so that all the photos from all devices could be seen on any device, or TV, but without any undue effort on their part. Janet also wanted to watch Sky on the bedroom TV,

without buying a second decoder and John wanted his printer to scan-to-email, by pressing the printers buttons; plus other desirable benefits.

We visited 4x over a couple of weeks for a couple of hours each time. In total, we worked for 8 hours to synchronise all the technology in the home.

As we always say to our clients, "1. You don't have to learn anything new", "2. You don't have to remember anything", and 3. "If we do need to explain anything, we'll tell you 10x".

Have you setup your home technology correctly, or do you want this done for you?

Call us 7-days on (07) 262 1000. We come to vou!

Editorial supplied by Silver Service IT



Old school computer support - 7 daus We come to you - leave knowledge behind

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"It turns out, I knew what I was doing all along, but the computer wasn't set up correctly"

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HOUSEHOLD TIPS from WWW



Toothbrush holders

"Give it a good clean regularly, you don't want to be putting your toothbrush into something that is breeding,"

Microwaves

Depending on how often you are using them, microwaves are also commonly forgotten when it comes to cleaning and only takes only a handful of minutes. "In a small bowl, put one cup of water, ½ cup white vinegar and then put on high for 4-5 minutes. Leave it for about 10-15 minutes, then open the door and wipe it out.

"It's quick, easy and gets rid of everything. If you use your microwave regularly just do this every few days. If you have put something in and it has splattered everywhere, clean it right then and there."

Drains

Kitchen and bathroom: 2 x tbsp baking soda, vinegar, hot water.

Spoon baking soda into drain (plug hole). Pour in a little vinegar. Leave overnight and flush with HOT water the next day. Repeat if necessary.

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Email: tauranga@bopmemorials.co.nz or mount@bopmemorials.co.nz www.bopmemorials.co.nz

YOU DON'T HAVE TO DO THIS

ALONE

The loss of a partner can be devastating, but for many, it is not only the loss of a life-long companion and friend, it may also be the loss of the person who managed their financial affairs. It is not unusual for one person within a relationship to take control of managing the day to day finances



Manager

and for the other person to have limited knowledge of how everything works.

In addition, during the difficult period that follows the loss, income reduces, bills get missed and additional costs are incurred.

Most of us like to keep our financial information private and it can be difficult to know who to speak to when bills get out of hand or we are unsure how to manage a difficult situation with someone to whom we owe money. Financial stress takes a toll on our wellbeing and we often see people who feel very isolated and alone. That's where we come in.

Tauranga Budget Advisory Service has been supporting people to take control of their finances for more than 45 years. Our role is not to take over, but to work alongside building skills and confidence. We can help you create a budget, work with creditors and take control of your debt. It makes a huge difference to our clients, knowing someone is working alongside them to get things sorted. Best of all, our service is confidential, non-judgemental and free.

If you would like to discuss your situation further, you can call to make a time to meet with one of our Financial Mentors at our clinics across the Bay. Ph 07 578 0969.

High Fibre Diet Boosts Response to Some Cancer Treatments

David Marshall



We have heard that high fibre diets are better for our health, and now there is evidence that what you eat can affect how well immune therapies work against cancer.

High-fibre diets may change gut bacteria and make cancer therapies more effective. A study with patients being treated for

melanoma with a new cancer therapy (PD-1 blocker) found that those on a high fibre diet were 5 times more likely to have their tumour stop growing, or shrink, compared with those on diets low in fibre. (C. Spencer et al. The gut microbiome and immunotherapy response are influenced by host lifestyle factors. American Association for Cancer Research annual meeting, Atlanta, April 2, 2019)

The surprising finding in this study was that those taking probiotics were significantly less likely to see positive results with their cancer therapy. Many have advocated the use of probiotics to reduce the diarrhoea in people with cancer who are treated with chemotherapy or radiotherapy. Even these benefits have been questioned in a recent Cochrane Systematic Review. (Wei D et al 2018 https://doi.org/10.1002/14651858.CD008831. pub3)

"The new work adds to a growing number of recent studies that have hinted that probiotics may not offer the health benefits doctors and patients have hoped for.

While the data are preliminary, the study suggests that there may be ways to improve immunotherapy for cancer patients, says Cynthia Sears, an infectious diseases specialist at Johns Hopkins University School of Medicine." (https://www.sciencenews.org/article/ eating-lot-fiber-could-improve-some-cancer-treatments)

New Zealand

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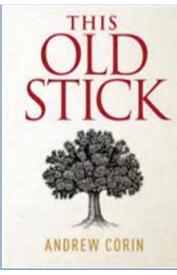
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BOOK REVIEW

THIS OLD STICK (available from www.drcorin.nz) **By Andrew Corin**



This delightful collection of short stories centres around the mostly elderly and often disadvantaged people in our community. Andrew Corin is a local GP in the Bay of Plenty and has created a range of fictional characters presumably drawing on people he has met in his own medical practice and experiences. These

stories are told with compassion, empathy and humour and, according to the book cover, are intended as 'a tool to help heal the disconnection that exists in society by those considered healthy and functional, and those who are older and considered less so'.

Each short story is a small snapshot into the lives of people who may be generally not much seen or acknowledged in daily life. There is the old man who believes that his wife is getting hot and heavy with a ghost, the old lady living in extreme squalor who believes that the rats running around her are her beloved cats, the sad war veteran and many more. Not everyone is neglected or deluded but all have their own important story to tell. The common character in all these stories is local GP Dr Adrian Fisk who, although fictional, would be a delightful doctor to have alongside you in times of need!

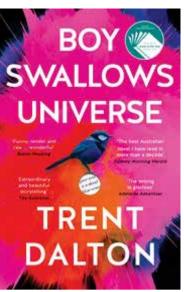
This is a really lovely little book which has been beautifully illustrated by Paul Smith. It gives a muchneeded voice to the often overlooked elderly and frail in our community and a new insight into the thoughts and feelings of a sector of our society who are often invisible and ignored.

BOY SWALLOWS UNIVERSE

By Trent Dalton

If I had to sum up this book in one word it would be 'gritty' but it's also beautiful, inspiring, poetic and full of wisdom. I found it distressing one minute and uplifting the next. The central characters are brothers August and Eli living in western suburbs of Brisbane in the 1980's and being raised by their drug dealing mother, heroin

addicted stepfather and alcoholic father. Their best friend and babysitter is a convicted murderer and career criminal. It sounds so grim and yet there is so much love in this family. Eli even breaks into Boggo Prison on Christmas Day to visit his mother. August, the older of the two boys, is a selective mute who communicates in 'air writing' that only his



brother understands. Together the two boys face every hardship imaginable, and then some more, and yet have indominable spirits that manage to triumph through the worst that life can throw at them.

This book is beautifully written, so full of heartbreak and joy, triumph and loss and overwhelming love – all making it an exceptional read. It has won many awards, deservedly so in my opinion, and if you can handle 'gritty' I would thoroughly recommend this book as a truly memorable read.

Barbara Stimson

Puzzle Page Solutions						
Anagrams MINERAL WATER CAULIFLOWER GINGER ALE TOMATO CIDER ARTICHOKE CHAMPAGNE ASPARAGUS ORANGE JUICE LEGUME TEA CHOCOLATE LAGER PEANUT BUTTER CUSTARD PORRIDGE SPAGHETTI PRAWN COCKTAIL PEACH APRICOT	City Search MONTGOMERY SACRAMENTO ANNAPOLIS CHARLESTON MONTPELIER Brainteasers 1. The fifth letter of name is the same a letter of each sister is Alistair's sister.	s the second				
	2. Odd one out: Dog, leaf, universe, carrot, current, triangle, fuel, cereal					
	Crossword Across: 1 Cabaret, 4 Eerie, 7 Radar, 9 Upright, 10 Inertia. 11 Ruler 12 Despot, 14 Cleric, 18 Ample, 20 Haggard, 22 Sporran, 23 Crown, 24 Entry, 25 Echidna Down: 1 Carried, 2 Badge, 3 Toucan, 4 Error, 5 Regular, 6 Enter, 8 Ratio, 13 Support, 15 Logic, 16 Cadenza, 17 Chance, 18 Aisle, 19 Early, 21 Avoid					

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We no longer have a list of tradespeople at the office but suggest that members needing a service, go to www. neighbourly.co.nz However if you don't have internet access always phone the office to ask for advice.

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We need to distribute all the extra copies of our magazine each quarter and would like a few people round the Tga & WB area to drop them off at waiting rooms etc. Please call the office

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SPOTLIGHT ON OUR VOLUNTEERS



If you have ever called into our offices on a Tuesday morning then there's a good chance your day will have been brightened by an encounter with Toby Tobias.

Harry Hyman Tobias was born in London, England in 1929.

At the age of 17, and wanting to see the world, Toby joined the Royal Navy Fleet Air Arm as an aircraft technician. He married his wife Jean in 1951 and they had daughter Sue (now living in Welcome Bay) in 1952. After his service was completed in 1954 Toby worked as a fitter and then a garage manager until 1963 when he came to New Zealand to serve a five-year contract with the NZ army. He says he just forgot to go home so finds himself still here! He became a NZ Citizen in 1972 and retired from the army with the rank of Captain in 1980. After retirement from the army Toby went on to become a property manager with a computer company for nine years, followed by a stint in Vanuatu with the Vanuatu Housing Corporation.

Toby is still a very active member of society, volunteering for the Blind Foundation in various roles as well as being a volunteer for Grey Power since 2008. He likes the principles of Grey Power in their dealings with local and central government.

One of Toby's hobbies is travel and he still drives himself around New Zealand on sightseeing expeditions. When asked for his secret to a happy and healthy long life he suggests that you 'choose your parents carefully'!! He also advises to keep active, eat well, exercise, have a good mental attitude and keep a lively curiosity about life.

If you ever need cheering up come into the Grey Power office on a Tuesday morning and meet this very special man. I promise he will brighten your day!



