

NEW PLYMOUTH

GREY POWER

50+ NEWSLETTER

www.greypowernp.org.nz

QUARTER ONE 2020 - AUTUMN

QUARTERLY MEETING: POSITIVE AGING & GREY POWER

Thursday 26 March 2020 at 1.30pm

St James Church, Lawry Street, Moturoa, New Plymouth

GUEST SPEAKERS:

Lydia Rae. TDH. On newly established "Community Health Intergrated Centre"

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COMMITTEE 2019 - 2020:
PRESIDENT: Chris Manukonga 758 0449
VICE PRESIDENT: Agnes Lehrke 769 9630
SECRETARY: Jean Graham
TREASURER: Val Armstrong
COMMITTEE: Mary Perrott, Wally Garrett, Caroline Symmans, Louis Carter, Isobel Carter, Alison Brown
TECHNOLOGY: Bruce Carter
OFFICE MANAGER: Agnes Lehrke 769 9630

A COMMON MISCONCEPTION:
Grey Power is not aligned with any politician or political party. We are an advocacy group and we present our views to Parliament to try to get a better deal for all Superannuitants. As such we will speak to any political group or politician who is likely to make a difference on our behalf. We also seek to keep all our members informed on what Grey Power has been doing on their behalf.

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Words of Wisdom

Age is a mind over matter.
If you don't mind, it doesn't matter.
You can't help getting older,
but you don't have to get OLD.
Growing OLD is inevitable,
growing UP is optional.
Laughter is the medicine of life.
Never look down on anybody,
unless you are helping them up.
It's important to have a twinkle in your wrinkle.

Presidents Word



Welcome members, naumai haere mai, to a new decade of challenges for the New Plymouth Grey Power association. The organisation that advocates for change and better services for our members.

The accounts for the year ending 31 March 2020 will be prepared for the auditor's review, and we will get them signed off in time for the AGM in May 2020. We also expect to have the budget and our cash-flow projections for the next financial year completed by the 31st March 2020.

It has been widely publicised that after 27 February 2020 Kiwi Bank will no longer be accepting cheques, which will impact on the paying of subscriptions for some members that have Kiwi Bank accounts. However, we do have EFTPOS in the office and we can arrange to collect subscriptions from your home if required.

I have had the banner, sandwich board and small table with newsletters and flyers on display in various places over the summer and festive season to promote and profile our organisation.

I will be stepping down as President this year, and during the lead-up to our May 2020 AGM, anyone considering the position is welcome to come along to the committee meetings and have some input into the directions of the association for the next year and possibly the future. This is a challenging role that I have been privileged to hold for the past 3 years, but the association always needs new ideas that are vibrant and fresh.

The date for the 2020 General Elections has been announced by the Prime Minister, Jacinda Adern, for Saturday 19 September 2020, and will include 2 referenda. This is another chance for us all to have our say on who will lead the next Government.

Chris Manukonga (President)

**Victim Support Volunteers
“With you every step”**



*Service Coordinator Cathy
with Victim Support volunteer, Terry Wells.*

Retired not Expired!

Without the right support, serious crime, trauma and suicide can bring people's lives to a halt. Victim's Support provide a free 24/7 community response to help victims, and our Volunteer Support Workers are at the heart of its service. Victim Support workers are ordinary people who make an extraordinary difference. But did you know that many of the volunteers are over 65 years old? Though they are “retired” from work they are certainly not retired from life or from helping others! Terry, a New Plymouth local, is a retired farmer and has been a volunteer support worker for almost ten years. The cases that Terry has worked on have ranged from the sudden loss of a loved one to supporting an elderly gentleman who had been harassed by his neighbour.

“These are all very distressing situations to the people affected, and the range of support needed can be ongoing for several months or longer. You just have to be someone that is a good listener, someone who cares, and is prepared to get alongside people so they are not alone in dealing with the issue they are faced with”, says Terry.

We are looking for people who have the time to give back to their community, who have a passion for helping and advocating for people and want to be part of a community organisation.

Terry also says *“I feel it is a privilege to be allowed*

into someone's life, in what can be their darkest time, to be there to listen (on the phone or in person) and to support them to take control of their lives again. I call it walking beside people until they don't need me anymore”

Victim Support's training in New Plymouth starts on the 4th April. After this, there is regular ongoing training, debriefing, on-the-job coaching, and peer support.

To learn more about becoming a volunteer, please phone Victim Support on 0800 865 868.

We look forward to hearing from you.
Cathy Stevens
Victim Support Service Coordinator
Taranaki Victim Support

Most of the problems in life are because of two reasons, we act without thinking or we keep thinking without acting.

Sustainable Employment

WISE Charitable Trust creates job opportunities through insulation, landcare, cleaning and now The Junction.



FREE home insulation to eligible homeowners who meet the criteria. Contact us today to see if you qualify.

Exciting Times Lie Ahead

**Taranaki's first Resource Recovery Centre
OPENS on 6th March 2020**

The Junction is a reuse shop located on Colson Road, next to the Transfer Station. The centre is part of NPDC's aim to become a Zero Waste region. WISE will be managing the reuse shop and drop-off zones, where the public and businesses can drop off items that can be resold. Not only will we be diverting waste from entering the landfills, we have also employed a number of staff to manage the site. Our staff will go through a series of training and upskilling opportunities that will enrich their work readiness.

Find us on “The Junction – Zero Waste Hub” Facebook page for more details.



**contact us
0508 238 837**



Grey Power Travel for 2020:

We have had to change our Travel Agenda for the year, due to seasonal suitability and some difficulties with venues. Sorry to do this, but we are now on track and ready to proceed.

The planning changes have reduced the travel to five days this year, with some pop ups to readily available venues when necessary. Three longer trips with over night stays later in the year however. Will keep you informed via the following News Letters and on line. We have 300 members on the travel register but it still isn't easy to fill a 50 seater bus. A smaller bus doesn't help as the seating is very cramped. So we will resume ringing where necessary to engage travelers. It is a good incentive for travelers to ring us and we hope where possible this can be done but do remember you are not actually booked on the bus until you pay the fee.

The Office is where payments are made please. You can pay by Direct Credit with your surname as a reference, 15 3948 0007390 01, or by cheque or cash. If you should have difficulties getting to the office ring me, (Agnes.) *Thank you all.*

Trips for 2020 to date are as follows:

March 19th: Tawhiti Museum, etc. (Cost \$53)

April 4th: The Military Tattoo, Palmerston North. *Weir Brothers. See advert right. Cost \$235.*

June 18th: Wanganui/Ohakea & interests. *Weir Brothers. Cost not available yet.*

September 3rd: Mt.Damper, Whangamomona. The Tunnels, Urenui. *Cost to come.*

November 5th: Crosshill Gardens and attractions. *Cost to come.*

For overnight interests please study the Weir Brothers' Advert (right). There is "Great Barrier Island", "Discover Northland" and "Wearable Arts

Wellington."

There will also be ongoing surveys to provide us with your ideas and suggestions which will always be welcome, *thank you.*

As there have been changes to the Travel Team we would be pleased to hear from another one or two to assist. Especially ringers. It is very much team work and the Team itself gathers for regular short "Meet Ups" to keep all on track.

Travel Team:

Judy Eva: 021 02729845
judeva@xtra.co.nz

Avis Keenan: 7533 034
avis.keenen@xtra.co.nz


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pamgburkett@gmail.com

Agnes Lehrke: 021 0229 8721
agnesmaire@gmail.com


Grey Power Office: 757 5885
greypowernp@gmail.com

Wally Garrett: 755 0988
wal.barb@xtra.co.nz (Committee Rep.)


TOURS & SHOWS




DISCOVER NORTHLAND TOUR – 18th – 26th March 2020
Join us on our 9 day Discover Northland Tour. We will explore different areas of Northland including Whangarei in the south, Paihia the hub of the Bay Of Islands up to Cape Reinga the top of the north as well as surroundings. \$2495.00pp twin share. Contact us for more details




NZ MILITARY TATTOO 4th April 2020
Join us for a day trip to see New Zealand's biggest military spectacular which is coming to Palmerston North City.. Experience an inspiring musical extravaganza bringing together more than 600 performers from around New Zealand who will showcase our military and cultural heritage. \$235.00pp Tickets include transport, Dinner & Ticket to the show.... Contact us for more details






GREAT BARRIER ISLAND & AUCKLAND 25th – 30th October 2020
Journey with us to one of the most unspoiled places you will ever find; an amazing Island full of native flora and fauna, some unique to this special place. Escape to tranquility – escape to Great Barrier Island! While on the Island enjoy a full day touring, visiting sites including Tryphena Harbour, Claris, Glenfern Sanctuary and much more.... \$2190.00pp twin share. Contact us for more details

World Of Wearable Art Wellington 3rd - 4th October 2020
Join us for an overnight excursion to see one of the spectacular shows of 2020, This year, Show Director Malia Johnston is back, teaming up with more creatives and guest artists than ever before who are crafting a show which will be a true explosion of multiple artforms. \$525.00 Twin Share \$625.00 Single. Total cost includes: Premium Ticket, WOW Souvenir Programme, Travel, Dinner, Bed & Breakfast





WEIR BROS

06 - 278 5858 | weirbros@xtra.co.nz

Avoiding Investment Scams

Investment scams can come in many shapes-and-sizes. One example involves people being contacted out-of-the-blue by a self-described 'investment specialist'. This 'specialist' may describe an investment opportunity requiring immediate action to avoid missing out. Alternatively, the 'specialist' may suggest that the person being contacted has a shareholding in a foreign company which is about to be taken over, and that funds have to be sent to 'unlock' their shareholding so it can be sold to the buyer.

While the above scam may seem easy to spot, in reality, they are much more convincing than many people realise. Part of what makes them so convincing is how confusing and technical the scammers make things appear. Because of this, one of the best ways to protect yourself is by being aware of the following:

1) If a stranger rings or emails you about an investment opportunity, ignore them. Hang up or do not answer the email. It is illegal in New Zealand to sell financial products

through cold-calling or other unsolicited communications.

2) Directly investing in offshore or online opportunities can expose you to risk of investment scams. The Financial Markets Authority only regulates licensed providers of financial services that are New Zealand based.

3) New Zealand Investment Advisers are registered with the Financial Markets Authority. When discussing investments you should always ask to see an Adviser's Disclosure Statement, which will also contain their Financial Services Provider (FSP) number.

Should you ever encounter a situation as outlined in this article, or if you have any other investment queries, we strongly advise you seek an opinion from an Authorised Financial Adviser. We are more than happy to help.

Forsyth Barr Investment Advisers are experienced investment professionals with wide knowledge of the many facets of

investment and the ability to make a real difference for you. They comply with the regulatory requirements of New Zealand's Exchange (NZX) and the Financial Markets Authority (FMA) for financial advisers. This provides our clients with the assurance that they are working with a partner who is capable, ethical and operating to the highest professional standards.

David McCarthy, Dillon O'Sullivan, Lyndsay Mussen, Michael Fisher and Neil Ternouth, whose views and opinions are expressed in this article, are Authorised Financial Advisers with Forsyth Barr. To find out more or to arrange a meeting to discuss your investment objectives in confidence, email kayvon.smart@forsythbarr.co.nz, call (06) 757 6000 or visit the Forsyth Barr office at 135 Powderham St, New Plymouth.

This article is general in nature and should not be regarded as personalised investment advice. Past performance is not a guarantee of future performance. Disclosure Statements for Forsyth Barr Authorised Financial Advisers are available on request and free of charge.







MICHAEL FISHER
DILLON O'SULLIVAN
DAVID MCCARTHY
NEIL TERNOUTH
LYNDSAY MUSSEN

Get the expert help you need. Forsyth Barr New Plymouth

Access to timely, personalised investment advice can make a difference.

Supported by Forsyth Barr, your local Investment Adviser can work with you to deliver a personalised plan taking into account your investment objectives. Contact David McCarthy, Michael Fisher, Dillon O'Sullivan, Neil Ternouth or Lyndsay Mussen to find out more about Forsyth Barr's investment advice by calling 06 757 6000 or visiting the office at 135 Powderham Street, New Plymouth.

Disclosure Statements for Forsyth Barr Authorised Financial Advisers are available on request and free of charge.



FORSYTH BARR

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FUNDRAISING IDEAS



Please let the Grey Power New Plymouth office know of any fundraising ideas you may have.

All suggestions appreciated.



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

What is Justice of the Peace?

Justice of the Peace is a free walk in service available within the Community at convenient centres for our use.

Justices of the Peace for N.Z. witness people's signatures on :

- Statutory Declarations.
- Affidavids
- Other documents that specifically authorise Justices.

They also certify copies of certificates and documents where the original has been produced for sighting by the J P either in hard copy or electronically. The Latter (electronic) necessitates the J P being satisfied that the original is genuine.

Centres for services:

Puke Arika Library

Level 1, Brougham Street, New Plymouth.
Tuesday & Saturday 10a.m -12.30p.m
and Wednesday evenings 5.30p.m – 7p.m

Citizens Advice Bureau (By YMCA Leach Street)

Mondays 10a.m -12.30p.m (except holidays.)

Court House New Plymouth

Robe Street, New Plymouth
Wednesday/Thursday/Friday 10 a.m - 4p.m

Bell Block Library

Parklands Avenue Wednesday 10 a.m -12.30p.m

Inglewood Library

46 Rata Street Monday 10 a.m -12.00p.m
(except Holidays.)

Waitara Community House

McLean Street Monday 9.00a.m- 12.00p.m
(Except on holidays.)



TSB Festival of the Lights

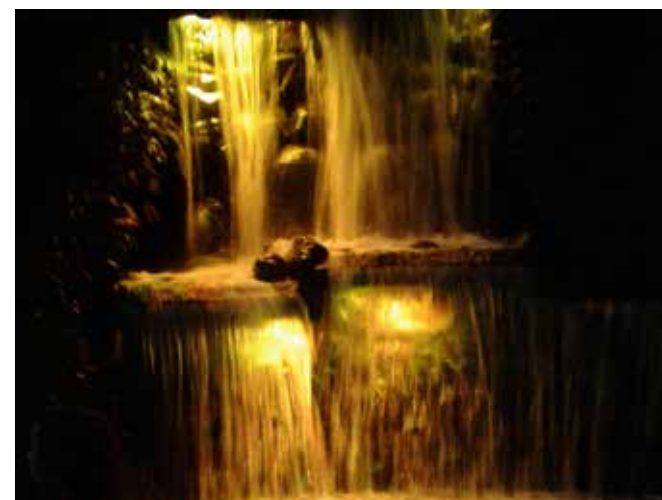
The TSB Festival of the Lights annual event held in Pukekura Park has been in operation for several years, since 1993 we are told. It has become a great attraction for all, locals and visitors far and wide attracting many tourists to our city and bringing in good revenue in latter years .

Originally we had the Festival of the Pines which was founded to give entertainment in the Brooklands Bowl. The Pines being the very tall pines behind the Bowl, hence the title. This was a truly successful event bringing together families, neighbours and those from afar to enjoy the music, singing and lovely warm summer evenings.

Since then the scene has changed to a whole park event with the various choices of venues during daytime and evening occasions. The Festival has been changed to the TSB festival as the chief sponsors. It certainly has altered since that commencement. Visitors totalling well over 100,000 each year. The Festival lasting 50 days.

Today we have the free entertainment shared by all as the summer events to attend at Pukekura Park. The many and varied displays add delightful expression of great talent exhibited to enhance our wonderful park. As you wander through you cannot help but admire the imagery set in that magnificent background which is of course our gift to share.

Should you find the trekking lengthy then there is the buggy that takes visitors around the Park. An ideal conveyance for those with mobility issues or simply finding the distance lengthy. Simply ring either the Kiosk or the Mobility buggy on 021 2133 242 758 6417 and book ahead to be sure of a ride. The buggy runs regularly and at suitable times to meet needs and lasts 45 mins. (See brochure right).



Pukekura Park Buggy Tours



Take in the beauty of our amazing park. Discover how the Jewel of New Plymouth developed. Visit many of the highlights such as Waterwheel, Fernery, The Poet's bridge, Bowl of Brooklands and many more.

Approx 45 mins

Tours usually depart from near Tea House, we can pick up outside the Bellringer pavillion or Rogan Street entrance where parking is more available, by arrangement.

The tour can include the Fernery for people wishing to visit this stunning display house. For those not able to negotiate stairs we can drop off at the upper entrance of the Display House, let you browse then pick you up and take you back to where you started.

We generally operate: Tues, Wed, Thur & Sun from 10.30am. Other times and dates by arrangement (weather permitting).

Tour costs:

Adults: \$5 | Children: Gold coin donation

All visitors welcome to use.

Also available for weddings and other functions inside the park: \$60/hr.

Call: 021 2133 242 or (06) 758 6417

Record-breaking season at TSB Festival of Lights



This season's TSB Festival of Lights has smashed the record for visitor numbers with more than 150,000 attending. It included 14 new light features and crowds packed out the Hatchery and Fred Park lawns to see some great local, Kiwi and international artists while the Powerco Lights Up The Night New Year's Eve celebration proved a major drawcard with 9,000 visitors seeing in 2020 in the park. Summer Seniors was once again a huge success with a great range of events well attended. The packed programme included creative floral design, rock'n'roll at the Bowl, art in the park, Tai Chi and marching. NPDC Recreation and Culture Manager Teresa Turner says the record-breaking season, 20,000 more visitors than the previous record of 130,000 in 2015/16, was a fantastic achievement. "We always try to make each season bigger and better and we well and truly delivered this year," says Ms Turner. "To get more than 150,000 visitors is absolutely fabulous and down to the hard work of our staff as well the fantastic support from our volunteers and sponsors."

Kaye here to help Housing for the Elderly residents



Resident Ted Shramka with Kaye Thorpe

Life in NPDC's 140 Housing for the Elderly units is A-O-Kaye, thanks to our long-serving Housing Officer Kaye Thorpe. For the last 10 years, Kaye has been doing the rounds of all the units, talking to residents, listening to their concerns, sharing their joys, and often just sitting down for a cuppa and a good old natter. Kaye's their go-to person whether it's to discuss homecare, heating subsidies or even just a decorating idea for the living room, but she's also at the heart of the small Housing for the Elderly communities in New Plymouth, Bell Block, Inglewood and Waitara. The highlight is the annual Housing for the Elderly Garden Competition. "The competition for the best flower or vegie garden is always fierce, but the pride they take in their gardens shows how much they feel at home," says Kaye. The Housing for the Elderly units are self-funding with no ratepayer subsidies, but good management means they're still affordable. "It's great that they have a place where they can live in comfort and welcome their families," says Kaye, "and it's a bonus when you see neighbours forging friendships over coffee or even dinner."

SAFETY ADVICE FROM NZ POLICE

There are a number of things you can do to keep yourself secure at home. New Zealand is a relatively safe place to live and it is unlikely that you will ever have an intruder. If you have crime or safety concerns about your neighbourhood then you should get in touch with your local Police, who will be happy to discuss these with you. There are a number of other agencies you can contact for help and advice, such as Citizens Advice Bureau and Grey Power. One of the best actions you can take is to get to know your neighbours.

Think ahead:

- Don't open the door to strangers.
- Install a peephole.
- If you don't know someone, keep the door closed.
- Have a phone by your bed.
- Arrange with a neighbour to phone or visit you if your curtains aren't open after a certain time in the morning.
- Have a personal or medical alarm that you can press in an emergency.
- Never tell someone that you are alone in the house.
- Get a Life Tube. In an emergency the red Life Tube sticker on your fridge will alert Police, Ambulance or Fire Services that vital information about you is available inside the refrigerator.
- Ask for a security checklist from Neighbourhood Support. <https://neighbourhoodsupport.co.nz>
- Don't be tricked! If someone you don't know asks to

- make a phone call from your home get the phone number and offer to make the call yourself. Then they don't need to enter your home and you don't need to open the door.
- Never do business with strangers who come to the door, phone you or contact you via email.
- Never talk to strangers about your financial affairs.
- Never give out your name and address or chat if you receive a wrong number phone call.
- Use tried and trusted tradespeople. Get several quotes. Ask your family or Grey Power to recommend someone.
- If you are cheated, tell Police. Help Police catch the criminal and stop other people from being cheated.
- If you suspect someone is being cheated or abused, contact Citizens Advice Bureau, Grey Power, your Community Constable or local Police.
- If you wake and find an intruder in your home get out if you can. Dial 111 and ask for Police. Listen to what Police tell you. Don't try and catch the intruder or block their escape. If you have to act—yell or scream, blow a whistle.
- If you suspect there is a prowler outside dial 111 and ask for Police. Listen to what Police tell you. Turn on all outside lights if you can. Turn off all inside lights. Make a loud noise to frighten the prowler away and alert your neighbours.

Source: FamilyCare NZ Issue 39

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The SuperGold card

SuperGold – also known as the ‘gold card’ gives you:

- discounts on everyday essentials like fuel, insurance, food and healthcare
- instant savings on entertainment, travel and in retail stores
- monthly special offers
- free off-peak public transport.

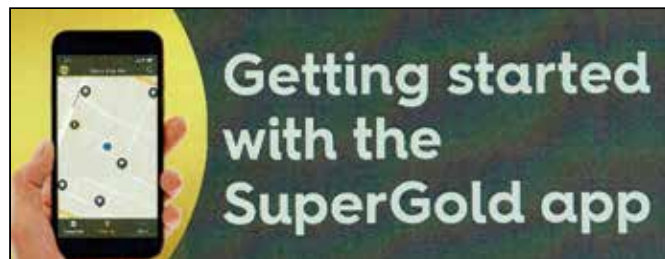
The SuperGold card is automatically sent to all New Zealand residents who get New Zealand Super or Veteran’s Pension. If you’re over 65 and don’t get these you can still apply. Visit supergold.govt.nz

SuperGold allows businesses and the government, to support and contribute to the lives of older New Zealanders like you, by helping stretch your money further.

It’s one way to say *thank you*, or *tēnā rawa atu koe*, for everything you have done.

Keeping safe on the road

If you are at least 74 years old, an AA member and hold a valid driver license, you will be valid for a free coaching session to help keep you confident and safe behind the wheel. It is a way to check safe driving skills and road rule knowledge (as advertising recently in the AA magazine and on their website). This is one of several recent initiatives aimed at the safety of older drivers



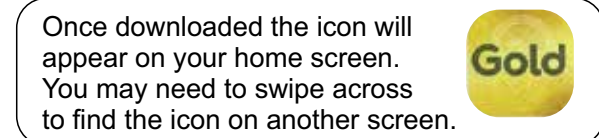
Downloading the SuperGold app

You can download the SuperGold app onto a smartphone or tablet:

Tip: Visit the App Store or Google Play. You may need to login.



1. Tap on this icon on your device to open the App Store. (if you have an iPhone or iPad)
 2. In the search bar, type SuperGold NZ
 3. Tap on the SuperGoldNZ logo.
 4. Tap the ‘get’ button.
- Or Google Play. (if you have any other brand).



Using Super Gold app

Tap the GOLD icon on your smartphone or tablet home screen



Search by item or business name

This is a very quick way to find something specific you need.



1. Tap Search
2. Type item or business name. The location can also be included in the search.
3. Tap to see discount by list or as a map.

Tip: Filter by category and/or region to reduce the number of offers you see.

New Zealand Post



Cheques no longer fit the bill

After 28 February 2020, NZ Post will no longer be accepting cheques.

Times are changing and fewer and fewer people are using cheques. In part, that’s because of alternative, easier and safer ways to pay. But it’s also because many organisations, including some banks, are no longer accepting cheques or are working towards going cheque-free.

What does this mean for you? We know this change may be a little unsettling, but remember you will still be able to come in store and pay for your NZ Post products and services - you’ll just need to do it a different way.

You can still pay by: EFTPOS | CASH | CREDIT CARD.

What’s Changing? After 28 February 2020 you will need to use a different way to pay when you come in store to pay at NZ Post.

What does this mean? After 28 February 2020 you will need to use a different way to pay when you come in store to pay at NZ Post.

What other payment options are available to me? There are plenty of easy ways to make payments when you come in store. We recommend EFTPOS, cash or credit card.*

Why is EFTPOS the best option? Paying by EFTPOS is more secure and convenient than paying by cheque, plus it usually costs you less in terms of bank fees. That’s why most people choose EFTPOS these days.

What if I don’t have EFTPOS? You can always pay by cash, but most banks can issue an EFTPOS card very easily. Some can do it the same day over the counter at any branch. You’ll just need to choose a Personal Identification Number (PIN) so that all of your transactions are secure. You can give your bank a quick call to find out more.

What happens if I bring a cheque in after 28 February 2020? Unfortunately, if you present a cheque after 28 February 2020, we will not be able to accept it.

*Credit card acceptance varies across products services and stores.

Kitchen CORNER



Apricot Chicken

Ingredients:	1 Serve	2 Serves
Chicken pieces	1	2
Canned apricots	4 apricot halves and ¼ cup juice	8 apricot halves and ½ cup juice
Minced ginger	¼-½ tsp	½-1 tsp
Cornflour	1 tsp	2 tsp

Method

1. Pre heat oven to 180°C.
2. Place chicken, apricots and ginger in a small casserole dish.
3. Cover and bake for 25-30 minutes or until cooked.
4. In a small bowl mix cornflour with a little water to form a smooth paste. Add to the casserole and cook for an extra 5 minutes or until sauce thickens.

Microwave

1. Prepare chicken as above placing in a microwave safe dish. Cook covered on medium-high for 4-5 minutes for 1 serving and 8-10 minutes for 2 servings. Check to see that chicken is thoroughly cooked through and, if necessary, cook for a little longer.
2. In a small bowl mix cornflour with a little water to form a smooth paste. Add to the casserole and cook for an extra 30 seconds to 1 minute on medium-high power or until sauce thickens.

Serving Suggestion: serve with rice or baked potato and cooked vegetables.

Leftover Ingredients: Store any leftover apricots in a covered container in the refrigerator and use the following day for breakfast or with custard or ice cream for dessert.

105 and Non – Emergency

Always call 111 in an emergency such as:

- When a crime is happening now – and the offenders are still there or just left
- Someone’s in danger or badly injured
- There’s a serious risk to human life or property
- You see a major public hazard, like trees blocking a road

If you need to talk about something else then you can call 105.

The number is available from both mobile and landline phones.

It’s a free nationwide service available day and night for New Zealanders and overseas visitors.



Friendship

Here’s a little food for thought from the positive ageing ‘cookbook’, Ageing is living: Recipes for life.

Friendship is like cream. It adds richness to life and takes out the sting when things get too piquant.

Our friends and the networks we are part of help bring out the best in us. They also help us get through tough times.

Some connections are made when we’re young and last a lifetime. Others develop later in life. It’s important to keep building new friendships, and to stay connected with the people and communities you care about.

Keep connections on the boil:

- Friendships need constant nourishment. Make a habit of being in touch with your friends regularly. Try making a ‘contact diary’, otherwise one week just runs into the next.
- Lean on your friends when you need support – this gives them permission to do the same with you.
- Decide what communities you would like to be part of (neighbourhood, marae, church, night

classes, hobby groups, social organisations) and get involved.

- Find a hobby that brings you into regular contact with others. It’s so much easier to get to know people through a common interest.
- Make a point of getting to know people who are not of your generation - younger and older. This will add even more richness and depth to your recipe for life.

Walking with a friend in the dark is better than walking alone in the light

- Helen Keller



What is advance care planning?



Advance care planning helps you, the important people in your life and your health care team plan for your end-of-life care.

It helps you understand what the future might hold, and to say what health care you would or would not want. This makes it much easier for everyone to know what you want - especially if you can no longer speak for yourself.

An advance care plan includes what is meaningful to you, such as people and pets, your values and the ways you would like those caring for you to look after your spiritual and emotional needs.

It can also cover what sort of funeral you would like, whether you want to donate your organs, whether you want to be buried or cremated, where your important papers are and whether you have in place an enduring power of attorney or advance directive. Many families don’t talk about death and dying until a loved one is very unwell or unable to communicate. Many people spend their last few hours unable to tell their family or health professionals their wishes.

Having an advance care plan helps your loved ones understand what is important to you and to make decisions on your behalf.

An advance care plan is an important gift as it can relieve the burden for your loved ones of having to make decisions on your behalf.

Advance care planning conversations are for

\$2.99 SPECIAL

If you are a senior you will understand this one; if you deal with seniors, this should help you understand them a little better, and if you are not a senior yet...God willing, someday you will be...

The 2.99 Special

We went to breakfast at a restaurant where the 'seniors' special' was two eggs, bacon, hash browns and toast for \$2.99.

'Sounds good,' my wife said. 'But I don't want the eggs..' 'Then, I'll have to charge you \$3.49 because you're ordering a la carte,' the waitress warned her. 'You mean I'd have to pay for not taking the eggs?' my wife asked incredulously. 'YES!' stated the waitress.. 'I'll take the special then,' my wife said.. 'How do you want your eggs?' the waitress asked.

'Raw and in the shell,' my wife replied. She took the two eggs home and baked a cake.



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Retirement villages are microcosms of the wider society. Residents’ relationships and obligations can change in a village, just as they do elsewhere. But retirement village residents' obligations are governed by contracts that usually don't have the level of flexibility to easily allow for changes when personal circumstances change.

In our last article we had a look at what happens when a resident couple separates or divorces. This time we'll have a look at the opposite – when a new person in a resident’s life wants to move into the village.



We noted that all residents have signed an Occupation Right Agreement (ORA) that sets out the terms and conditions of their right to live in a unit and enjoy the village’s amenities. The ORA is personal to the resident and is usually non-transferrable. So moving a new person in is not as simple as it might be in a conventional freehold property.

A typical scenario is as follows. He was 94, widowed and living in a village, she was just 74. The relationship started a year after he moved to the village and a year later she moved into his unit. The existing resident needs to decide what rights he wants his new partner to have in relation to his unit. The two principal options are:

- The new partner has no financial interest in the unit and no right to remain there after the original resident dies or terminates the ORA. In this situation, operators might use an “additional resident consent” giving the new partner the right to live in the unit for as long as the original resident continues to live in the unit, but with no financial entitlement. An additional resident consent document recording the terms that the new partner may live in the village may be required.
- The new partner becomes a party to the ORA, and, depending on the residents' intention, may or may

not have a right to receive the termination proceeds. Contractually, the surviving resident will usually be entitled to the termination proceeds, and if the residents want the termination proceeds to be paid to any specific person, this will normally be documented as between the residents.

The resident's family might want the village to add her to the existing ORA. The village could refuse this, but may offer three options to accommodate the new partner's right to live in the unit or in the village:

- Amend the ORA to record that the new partner can live in the unit but has to leave within three months should the existing resident go into care or die. The new partner would not have any financial interest in the ORA;
- Consent to the new partner living in the unit for so long as the original resident wishes the new partner to live there. In addition, the operator may offer the new partner an option, on the death of the existing resident or when the existing resident terminates his ORA, to buy either the unit or another in the village at the then market price;
- The existing resident surrenders their ORA and a new ORA is issued in the name of both the original resident and the new partner at the unit’s then market value with a new deferred management fee (DMF) to be paid (although offered at the same rate as when the original resident moved into the village rather than the new higher rate). In this case, the original unit price was \$600,000 and the current market value was \$950,000. So while this is an expensive option, the new partner gets to stay in the village without any restrictions should the original resident die or go into care.

These are just some of the approaches an operator may take. Where residents are of a similar age operators are more likely to agree that a new resident can be added to the ORA with no change to the DMF. This may be achieved by terminating the original ORA and issuing a new ORA in both residents' names, or by a variation of the ORA. As with the scenario regarding divorce, the operator will require both residents to have separate independent legal advice prior to signing of any documentation to give effect to a change.

Next time we'll look at dependent adults or grandchildren in a village.

editorial supplied by Retirement Villages Association

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Editorial supplied by Central Audiology Taranaki

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