

TAURANGA AND WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER ONE 2020

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www.greypowertauranga.org.nz



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President’s Word



Greetings everyone, we are heading into the busiest time of the year with **subscription renewals due at the end of the month and the good news is - we can process any cheques that you send us.** I do encourage you to keep up your membership to Grey Power as it is one of the very few organisations who have direct access to the Prime Minister, Cabinet Ministers and in fact any members of Parliament and this is so important with an election in September.

Unfortunately, on the 28th of February our first case of Coronavirus was confirmed in NZ but I can only hope that this disease does not spread too far. Without becoming paranoid, it is a good idea to wash and dry our hands properly and/or use sanitiser if you have been in public places such as supermarkets. Wearing a face mask is of little use unless you have a cold and out of consideration for others you can help reduce the spread of germs.

There is an article in this issue about renewing your driver’s licence once you reach 75 years of age. We have had a growing number of queries and stories of hardship on this subject particularly for people over 80 and it is concerning to hear how some people are treated at this very vulnerable time in their life. I would however like to tell you about one positive story of a member who is turning 90 this month and has decided to hand in her licence to be on the safe side rather than anything else. She is planning to sell her little car and replace it with a mobility scooter and already has a copy of the bus timetable. There is no way this lady is going to sit at home and lose her independence because of giving up her licence. It is so often an attitude of mind in many changing areas of our lives but for others this will be a life changing time and hard to cope with, so do always call us for support or information.

Because I’m unashamedly environmentally conscious, you will find articles in this and future publications on climate change and related subjects. It’s not to be taken negatively but our generation has been largely ill informed and uninformed – imagine how many deaths and illnesses could have been avoided if we had been told about the dangers of nicotine in cigarettes. Only now are we becoming truly aware of what plastic waste is doing to our planet. A group of members are working on ideas that we can lobby the Government to help turn the tide on this situation.

In our June issue we will put together some information and details about the legislation being put forward regarding legalising recreational cannabis and the referendum on euthanasia. It is so important that the public are able to make a truly informed decision when they vote. At the moment there is a lot of campaigning and politicking by people who just want to be on the winning side of the argument. When you vote, it’s not just how society will reshape itself in the next 1 to 3 years, it’s how it will have changed in the next 10 to 30 years when your grandchildren and their children are living in that changed world. Part of the answer can be to have very carefully and well structure legislation in place for all eventualities.

My thoughts go out to anyone who is not in good health or struggling in any way. I had great hopes for 2020 but it looks as though there may be a few tough months ahead but stay positive – there is always something good at the end of the tunnel.

Take care

Jennifer Custins (President)



SUBSCRIPTIONS ARE DUE 1 APRIL 2020

Membership form and details are inside the back page of this magazine.

If you are renewing through internet banking, use your membership number, or surname with initials as a reference. Please note, if you use the renewal form on our website that does not automatically make the payment. You still need to make the online payment by using your internet banking

Alternatively, you can pay by cheque or call into our office and pay cash (no eftpos at the village). **Invite a friend or neighbour to join Grey Power to help us make our voice heard.** If you are joining Grey Power go online to our website: www.greypowertauranga.org.nz
Historic Village, 17th Ave, Tauranga
Hours: Tues - Wed - Thurs 9.30am - 2.30pm

Our Cover Photo

Gracing the cover of this edition is my good friend John Mackinnon. John and his wife Syl moved to The Mount from the wilds of Aongatete a couple of years ago and have never looked back. They are loving every minute of the retired life and are involved in so many hobbies and interests that John barely has time to tootle around on Syl’s tricycle. However, being a big kid at heart there are times he just can’t resist a quick zip around the block!

Barbara Stimson

SHINGLES VACCINES

Free shingles vaccinations will still be available for everyone between the ages of 65 and 80 until around December this year (this date has been extended from April). If you haven’t yet had the vaccine it’s a good time to contact your doctor’s surgery and enquire about availability.

NEEDED

Retired accountant or experienced book keeper to review our end of year accounts at the end of April.

Please contact the office with your contact details. 571 2558

GREY POWER COFFEE MORNINGS



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: – 2nd April, 7th May, 4th June

KATIKATI COFFEE MORNINGS
3rd Thursday of alternate months at 10 am
Venue: Katikati Community Centre
45 Beach Road just past the schools.
Dates: - 16th April, 18th June

PAPAMOA COFFEE MORNINGS
In recess
All inquiries please phone the Grey Power office, Tuesday - Thursday on 571 2558.
Host for Tauranga is Dan
and for Katikati it is Bayden & Lynn.

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

For FREE 24-hour health advice, call HEALTHLINE on 0800 611 116.
Coronavirus Ph: 0800 358 5453
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.

COFFEE MORNINGS

TAURANGA

The meeting was held on the 6th Feb and was very well attended even though it was Waitangi Day. Our guest speaker was Lynette Haines who is living in a caravan at 72 years of age due to unavoidable personal changes in her later life. Although she spoke of the obvious hardships of this type of housing, she also showed a strong degree of independence and sense of humour. She has been waiting for 3 years for any suitable Housing Corp accommodation so she can deservedly settle in a warm, dry house. It highlighted the very real difficulties of someone on National Super, on their own and especially female. Market rents are impossibly high and she has been turned down several times because of her single status – landlords can collect more rent from a couple or more. There are a worrying number of people falling into this category, and as I have mentioned previously, Tauranga is not in a great position to provide accommodation for this sector of people. We do wish Lynette all the very best in finding a home and thank her again for being brave enough to speak up about a personal issue.

PAPAMOA

Due to an unsuitable venue and a lack of co-ordinator we have ceased to run the Tuesday mornings. However, I would like to know if anyone in Te Puke, Papamoa or the Mount would be interested in being the host of a get together in either of these areas? Please contact myself or Donna at the office.

KATIKATI

Our first meeting of the year on 20 February was very happy well supported with a guest speaker from BNZ, Katikati.

Brenda is the Branch Manager and she presented the many and varied ways to be scammed on line, by telephone or on a mobile, all offering great deals etc. Ashley, one of the tellers, helped make it very clear how to avoid trouble. If you are not sure, do not answer any questions or click on any links. Contact your bank for advice as new and elaborate scams are being put out at the rate of two a day.

The next meeting is 16 April 2020 and the speaker is to be confirmed.



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

Letters to the Editor:

Checking Bank Statements

I always check my supermarket dockets against my bank statements and I was surprised recently to discover that one supermarket total had been printed twice and double the amount for the goods I had purchased had been subtracted from my bank statement. I went to the Tauranga Super Market involved and spoke to the person on duty at Customer Services who said she was unable to deal with the matter and sent for the Office Manager. She was a most efficient young lady and agreed that an error had occurred and refunded the excess payment straight away. But I was rather amazed when she stated that there was a fault in their computer which they had been unable to rectify and that this error occurred at least once a month and there was no way of contacting the customer involved as the docket had no record of the customer's details.

I am writing to Grey Power because I am sure that, like myself, most of your readers would be on a reduced income and paying twice for goods purchased would be unfortunate for them. I do hope that this letter will encourage people to check their dockets thoroughly and not just assume that the computer is infallible. *Sincerely, Patricia Waugh.*

Dog licenses and poop bags.

I have a very small dog and I pay \$86 per annum for the use of parks and sidewalks. I have been to a few parks to see where it suits to relax and let my dog have a little smell and walk around. BUT most parks are always full of large dogs and not on a lead so I have to give it a miss again. I have also noticed a lot of dog poop NOT been bagged.

Most pensioners have little dogs that don't need to be walked every day, so the big question. Why do we need to pay dog license? *Name withheld on request*

If you have a comment you would like to make or anything you would like to share with other readers, here's the place to express your point of view: email barb.editor@gmail.com.



Driver licence renewals

This is something we all become a little nervous of as we head to 75 for our first real test of how well we are driving on the roads. The volume and speed of the traffic has increased substantially since most of us started driving and it can become a little daunting to be out there on busy roads that are no longer as familiar as they used to be. However, we are made of grit and determination and want to retain our well-deserved independence but there may come a time when driving is not the safe and even comfortable option for some of us anymore.

Six weeks out from your 75th birthday you will be sent a renewal form together with a blank medical certificate which you need your doctor to fill in. The majority of people at this age fly through with perhaps the need to have your driving glasses up dated and maybe a caution to drive at the less busy times of the day.

At this time, or when you go back at 80 and every 2 years after that, the tests can become a little harder. You may be advised to go to the AA for a refresher lesson or a driving test. Phone 0800 223748. You may also be asked to do a memory/cognitive test with a nurse to help the doctor understand your mental capabilities to be on the road. The majority of these tests are handled with empathy and kindness but there have been reports of more heavy-handed attitudes toward older folk going through this process. Always ask to see another doctor or call us or Age Concern for advice. It is also a very good thing to ask a friend or family member to be with you so there you have support.

Resources

For copies of the New Zealand Transport Agency Medical Certificates for driving assessment, phone 0800 822 422 ext. 8089.

The New Zealand Transport Agency has many downloadable resources on its website for older people including: Renewing driver licences at age 75 and over, supporting older drivers, keeping moving, guide to the on-road safety test and how to use a mobility scooter or power chair safely. See www.nzta.govt.nz/resources To find the nearest occupational therapy driving assessment service, contact Enable New Zealand on 0800 171 981 or the New Zealand Association of Occupational Therapists on (04) 4736510.

Occupational therapist driving assessment

Patients may be referred to a specially trained occupational therapist for a driving assessment if a GP

is unsure if they are medically fit to drive.

The assessment consists of both off-road and on-road testing. As part of the off-road assessment, the occupational therapist will check vision, range of movement, strength, sensation, coordination, judgement, memory, directional orientation, movement and decision-making times, cognition and comprehension and knowledge of road rules and signs. Occupational therapists trained in driving assessments are skilled in distinguishing between driving behaviours that are existing routine habit, and those that are the result of a medical condition, especially where cognitive impairment is evident and/or there is a physical deficit.

If a patient's off-road testing is satisfactory, the occupational therapist will proceed to an on-road test. This may include driving on both urban roads and highways, driving through controlled and uncontrolled intersections, parking and manoeuvring.

The occupational therapist will send a report to the GP who requested the assessment, with a recommendation as to whether the patient is medically fit to drive. The GP then makes the final decision as to whether a medical certificate is issued.

Most occupational therapists undertaking driving assessments work in private practice. A full off-road and on-road assessment can cost between \$380 and \$550 with the average being around \$400 to \$450. This also includes the presence of a driving instructor, whose role is to risk manage the drive and intervene, if required.

Losing your Licence

By contacting Age Concern, you can be put in touch with Total Mobility Services which offers vouchers and discounts for taxi fares.

If a mobility scooter seems a good idea there are many available second hand so use Trade Me or a reputable dealer.

Our bus service is growing and the bus drivers are 90% considerate and lower the bus to make it easy to step on and they have strict instructions not to drive off until you are seated.

Not having the independence to zoom around in your car can be traumatic but quite a lot cheaper. It's a time when you may need to reach out a bit more to friends and family.

Do give us a call if you are having any problems.

SUSTAINABLE PRODUCTS

By Jennifer Custins

There are so many negative comments made about the plastic waste and the destruction of our environment so I thought it would be uplifting to read about some companies that are doing business by putting the good of our planet first.

Allbirds – This is a NZ company that works tirelessly to produce fully sustainable footwear and is looking to produce a ‘rubber jandal’ made out of sugar cane. This would be carbon-negative, which means it takes carbon out of the atmosphere rather than emitting it. Their other shoes are made from NZ Merino wool for the uppers and a mixture of castor bean oil for the soles.

JUST Eggs – is a vegan plant-based egg replacement product made out of mung beans. There are immense resources used to raise and feed chickens. [Other vegan brand alternatives are available in NZ]

Agraloop – is taking organic plant materials such as pineapple leaves, banana trunks and sugar cane bark and turning them into raw materials for clothing.

Final Straw – this company produces a reusable metallic straw that folds up and can be stored on a key chain. It also comes with a drying rack and squeegee to use to clean it.

Onya – make reusable coffee cups out of 100% food safe Silicone. This is an Australian company with these and other products made responsibly and ethically in China but has a B Corporation standard. These companies are certified for the highest standards of social and environmental impact. {*See part of their code of practice below}.

Yappah – were in 2018, combining scrap material from chicken tenders with left over grain brewing to produce a protein chip. Unfortunately, the company has now stopped production but hopefully someone else will pick up this concept and create food out of waste. These types of food products are becoming essential world wide – for instance the average USA household wastes around 150,000 tons of food per day!

Who Gives a Crap – make toilet paper out of 100% paper fibres, bamboo or sugar cane. This saves water and trees which reduces carbon emissions.

The above companies all endeavour to use renewable and sustainable ways to produce items or food for us to use which cause minimal harm to the planet.

Of course, the most sustainable products are the ones we reuse or repurpose such as clothing made from

recycled fabric, reusable coffee and drink containers and truly compostable products.

** Onya - “In a world where unintended consequences of certain actions can have devastating effects, it is incredibly important to us that we are meeting not only the high standards of production and operations we set for ourselves, but also exceeding the expectations of our customers when it comes to ethical business practices”.*

DID YOU KNOW?



You can make biodegradable and renewable confetti using a hole punch and leaves for parties and weddings. This is used as an alternative to plastic confetti that ends up in landfills or the ocean.

Intelligence is the ability to adapt to change.

Stephen Hawking

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SURELY YOU’RE JOKING
MR FEYNMAN!

By Richard J Feynman born 1918

From Far Rockaway to MIT
He Fixes Radios by Thinking!

When I was about eleven or twelve, I set up a lab in my house. It consisted of an old wooden packing box that I put shelves in. I had a heater, and I'd put in fat and cook french-fried potatoes all the time. I also had a storage battery, and a lamp bank. To build the lamp bank I went down to the ‘Five-and-ten’ and got some sockets you can screw down to a wooden base, and connected them with pieces of bell wire. By making different combinations of switches -- in series or parallel -- I knew I could get different voltages. But what I hadn't realized was that a bulb's resistance depends on its temperature, so the results of my calculations weren't the same as the stuff that came out of the circuit. But it was all right, and when the bulbs were in series, all half lit, they would gloooooooooow, very pretty -- it was great!

I had a fuse in the system so if I shorted anything, the fuse would blow. Now I had to have a fuse that was weaker than the fuse in the house, so I made my own fuses by taking tin foil and wrapping it around an old burnt-out fuse. Across my fuse I had a five- watt bulb, so when my fuse blew, the load from the trickle charger that was always charging the storage battery would light up the bulb. The bulb was on the switchboard behind a piece of brown candy paper (it looks red when a light's behind it) -- so if something went off, I'd look up to the switchboard and there would be a big red spot where the fuse went. It was fun! I enjoyed radios. I started with a crystal set that I bought at the store, and I used to listen to it at night in bed while I was going to sleep, through a pair of earphones. When my mother and father went out until late at night, they would come into my room and take the earphones off -- and worry about what was going into my head while I was asleep.

About that time, I invented a burglar alarm, which was a very simple-minded thing: it was just a big battery and a bell connected with some wire. When the door to my room opened, it pushed the wire against the battery and closed the circuit, and the bell would go off. One night my mother and father came home from a night out and very, very quietly, so as not to disturb the child, opened the door to come into my room to take my earphones off. All of a sudden, this tremendous bell went off with a helluva racket -- BONG BONG BONG

BONG BONG!!! I jumped out of bed yelling, "It worked! It worked!"

To be continued...

This is from the beginning of Mr Feynman’s memoirs and if you would like to read more, we will publish the next bit in the June magazine. Let the editor know if you are interested.



\$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.

DON'T
MESS WITH
SENIORS!!!



ART DECO WEEK
– ALWAYS THE THIRD WEEK IN FEBRUARY
By Liz O’Riordan

Napier is a great place to visit at any time of the year, but it really hums during Art Deco week. Having been several times in the past few years it has become a regular feature in our calendar and never fails to please. So much to do, both free and ticketed. What to choose?

Our first event was opera in the Municipal Theatre performed by the local Festival Opera group together with visiting professional singers. This year it was Cav and Pag, or ‘Cavalliera Rusticana and I Pagliacci’ and both were lovely to watch and to listen to. John Wilkie returned to direct a double cast, led by conductor Jose Aparicio, and featuring the stunning Toni Marie Palmertree and Anna Pierard as the female heroines in the respective operas. The same amazing set was used for both operas, and there was participation from Project Prima Volta students.



Ready for the Opera...

Friday dawned and we donned our Art Deco daytime finery ready for the RNZ Navy Band concert. Hats off to the Navy who were here when the Earthquake happened in February 1931, and attend every Art Deco Festival. They give concerts to local schools, they give a formal lunchtime concert on the Friday to which we go, they march in the parade, they attend a memorial service on the Sunday and they have a Veronica Bell ceremony on the seafront. Best of all they give a free military style concert at the Sound Shell and then turn themselves into a swing band and play the night away for all those who want to Charleston or Black Bottom. So many young, and not so young, people who can

really dance!

Friday night was bubbles and canapés at a lovely Napier home watching a cruise ship dock and biplanes fly overhead followed by a concert in town of which the less said the better.

Saturday was the Grand Parade which never fails to amuse as hundreds of veteran and vintage cars of every description glide or chug past interspersed with Penny Farthings, grocery delivery bikes, ancient motorcycles, the Pipe Band and of course all led by the RNZN band. Thousands of people line the streets, almost all in some semblance of period dress. We chatted to a Dutch couple who are sailing their yacht around the world and who stumbled on Art Deco by chance. He said that in most cities a small percentage would be in costume, but he was amazed to see that in Napier nearly everyone was dressed up, and some extraordinarily elegantly.

There are always buskers performing but one stood out this year. A young woman body painted to resemble the Spirit of Napier. A wide-ranging variety of comments ensued.....


We didn’t wander around as much as usual as I was on crutches but we sampled some lovely coffee at various cafes and watched the 1930s world go by.

The New Zealand Male Voice Choir, with singers from all over New Zealand, performed to a packed cathedral late in the afternoon at Waipahu Cathedral – good acoustics. They performed a new piece, New Zealand Sky, and songs from the last century. They were joined in part by Cantare, who sing acapella and the resulting sound was joyous.

Straight from there we walked to the Sound Shell with our folding chairs to catch the Navy Band, and then it was off to dinner. More food in the morning as we attended the Thank God for the Navy breakfast in the huge Festival Marquee by the beach. Gazebos and tents were already erected by early birds wanting a good spot for the Deco Picnic. An Australian Naval Captain and two RNZN ratings were at our table of ten, and we heard a speech given by an RNZN Commodore, Matt Williams who is the RNZN Maritime Component Commander and commands the navy’s fleet of ships.

A brilliant few days with our Napier hosts. If you want to go in 2021 you need to book accommodation now! Our Dutch friends had ended up in a hostel as it was all they could find, but that did not detract from the delight they felt at being part of Napier’s 2020 Art Deco Festival.

Is it just me?
By Barbara Stimson



I generally enjoy my trips to the supermarket and I tend to go when it’s quiet so I can have a leisurely browse. Despite my determination to try new and interesting foodstuffs I tend to end up with a trolley load pretty much the same as the previous week’s, so I’m clearly more of a creature of habit than I would like to be! On reaching the checkout I’m don’t mind too much when the person serving me asks me how my day is going so far, but I do start to feel intruded upon when they follow up my cursory ‘fine, thanks’ with ‘And what plans do you have for the rest of the day?’ Suddenly I begin to feel that my personal space has been invaded. On the surface it’s a fairly innocent question - but there are occasions when my day is going far from well and I honestly don’t want to talk about it with a stranger in a public place. Even when I’m having an amazing day, I don’t want to talk about it with a stranger in a public place. Do you really want to know that I’m on my way home to have lunch, a little nana nap and then watch TV until bedtime? Or that I have a rendezvous with my handsome young lover and that’s why I’m buying the bubbly? Or I’m nursing a sick mother and worried every minute I’m away from her and making small talk with you? Is it actually any of your business? And why would you even care? (For the record none of these are true, except maybe the nana nap!)

This personal questioning can be even more intrusive at Christmas. There are people for whom Christmas is a time of loneliness and isolation and their only goal is to get through it. To be asked every time you go to buy a few groceries what your plans for Christmas are and whether you have lots of family coming or if you are going away is rubbing salt into an already painful wound for those who are alone at this time.

Now that the supermarkets have self-checkouts it is more possible to avoid the personal questions but that smug disembodied voice inside the machine has a special ability to raise my blood pressure. How many times have I been told to ‘place the item in the bagging area’ when I already have, or that there is an ‘illegal item in the bagging area’

and then have to wait for someone to come and rescue me? Enough to make me prefer the questioning at the checkout where at least I get my groceries bagged, that’s for sure.

I don’t blame the person working on the checkout for their intrusive questioning, and I remain polite and answer them pleasantly. I do understand that they have been trained to ask complete strangers personal questions and they are just trying to do their job. I just want to plead with any supermarket managers out there to STOP IT. Stop training your staff to ask open and personal questions! Your employees really couldn’t care less what my plans are – and I don’t care to tell them. A pleasant smile and maybe ‘Did you find everything you were looking for?’ will suffice. Truly. I won’t be offended that you haven’t asked about my day, and I’ll be happy that I’m not in line behind someone who has taken your questions seriously and is now giving a 5-minute blow by blow account of the minutiae of their lives. All I want is to be treated with courtesy while I load up my groceries, pay my bill, say goodbye and go home for a nap.



GARDENING

After all the heat and the dry weather, it is now time to ‘till’ the soil, or in some cases empty out last year’s flower pot and refill with good potting mix. If you don’t have access to your own carefully made fresh compost, then a bag of potting mix is excellent to add to the soil when tilling or turning over the soil after the long drought to help break up the soil. Now that we have had some rain, plants are coming away again but also the weeds so this leads to dead heading and weeding. Also keep in mind that we could have an early frost so think about protecting tender plants with frost cloth or moving pot plants into protected areas for the winter.

You could now pop in some winter veges – broccoli or beet or herbs. For something pretty, especially in a pot, plant spring bulbs and then put Viola. Alyssum or Lobelia on the top and wait for the bulbs to peep through when they are ready.

Indoor pot plants can gradually be moved to warmer spots in the house so they continue to receive enough sunlight now that the daylight hours are reducing. This month can be lovely with roses and annuals having a second blooming in the cooler weather. Enjoy nature and remember that the birds may need a little extra food.

A reverse mortgage

– is it right for you?

Find out if you should access the equity in your home

If you’re retired and you own your home, you may be living on your pension and struggling to pay the bills. Big costs are probably out of your reach – replacing appliances or the car, or even covering an operation that’s been too long on the public health waiting list. Travelling for pleasure just seems a distant dream.

You might have heard of reverse mortgages (or reverse equity mortgages). Once very popular before being crushed by the 2008 GFC, they are finally creeping back into favour. They work by drawing down some of the equity in your home for those big-ticket items you couldn’t otherwise afford. They can work really well for some, but it pays to check all the details carefully. Reverse mortgages come with age restrictions, higher interest rates and higher fees, among other things.

Here’s everything you need to know.

Good reasons to take out a reverse mortgage

As long as you’re still living in your home, you don’t have to make any reverse mortgage payments until you sell it, or until you die when the loan balance comes out of your estate. That means your day-to-day expenses will be the same. Depending on your age, you might even be able to afford a holiday trip or some much-needed renovations, as well as that new car.

Even though you pay nothing, you’ll still be accruing interest on the mortgage, but this may not be an issue for you. Property values keep going up, and depending on where you live, the rising price of your home may cover the interest. That will mean when you sell (or your estate is settled) your equity in the property won’t have eroded much or at all. Alternatively, you might negotiate a ‘no negative equity’ clause in your mortgage agreement, so that when you die, your family won’t have a mortgage debt to pay.

Most reverse mortgages are ‘floating’, and you may be able to pay yours back at any time without penalty. This will be of benefit if your health deteriorates and you need to sell up and go into care, if someone leaves you a legacy – or you win Lotto! In any case, most lenders will guarantee that you can live in your home as long as the mortgage is in place.

The downside of reverse mortgages

Because you won’t be making payments, the interest you pay will add to your loan amount – so you’ll pay even more interest. Even a modest loan will almost double in a decade, so after another 10 years it will

total almost four times as much as you borrowed initially.

Apart from the interest rate, these loans cost more than regular mortgages – in fees, registered valuations and legal charges. And the age restrictions keep you from borrowing anything sizable until you’re over 70. Lenders don’t want to carry large loans very long with no repayments, so you can only borrow 10% of your equity if you’re aged 60 to 64, and a mere 15% once you turn 65. You can add 1% every year after that, rising to 50% if you reach your 100th birthday.

What will the family think?

Another possible downside is how your family will react when they realise their inheritance has eroded to almost nothing over the last 20 years. It’s true that many people would rather see their parents comfortable and happy, but others might not feel quite so generous if you’re using the cash to enjoy an overseas jaunt! It’s not their money, and you can do with it as you choose, but for the sake of family harmony it pays to keep these possible issues in mind.

Other ways to cope

A reverse mortgage isn’t the only way to get yourself out of a financial bind, or pay for that big-ticket item. Most lenders take clients through a lengthy, three-step process to be very sure they’ve considered every alternative. Here are some things you could do to help your situation:

Rent out a room

Taking in a boarder may not pay for your hip replacement, but it will ease day-to-day expenses, and you might even be able to save a little. A younger, fitter flatmate can even be a boon when it comes to jobs like clearing the gutters and mowing the lawn.

Rent out (or sell) your house and find somewhere smaller

The rent you take in for your house, or the price you get for it, could be more than double that of a small apartment or unit, and it will ease cash flow for sure.

Sell part of your house to a family member

This isn’t as strange as it sounds – young people trying to get into the property market often welcome the opportunity to go half-way, and help Nana or Grandad at the same time. Later on, when they’re ready to buy their first home, they can leverage the part-ownership to their advantage. And that way, maybe you can have a new roof (or hip).

Talk to your family first

If you really are struggling financially, your car has

completely died or the pain of that shonky hip is affecting your general health, talk it over with family members. You might get some good advice, and lots of support to make big changes (like finding a smaller place to live). You could score a spare car, a loan to tide you over or even an offer to buy your house. You won’t know what they’ll do until you have that chat.

Go in with your eyes wide open

Whether you need money for a big-ticket item or help with day-to-day expenses, it pays to go through your options with a fine-tooth comb before deciding what to do. Before taking out a reverse mortgage, talk to lenders and your family and consider alternatives like taking in a boarder, downsizing or borrowing from a relative.

If you do take the plunge, negotiate for options like no penalty for paying the mortgage off early, a ‘no negative equity’ clause, and a promise that you can remain living in your house for as long as you choose.

An opinion from a contributor to www.grownups.co.nz

THREADS ACROSS THE PACIFIC

One of our amazing volunteers, Sue Elsmore, has been telling us about a project she is involved in. This is such an interesting and worthwhile project we asked Sue to write a small article to tell us all out it.



Threads Across the Pacific is a charity setup by a Tauranga resident Caroline Mason. The focus is on teaching the women in the villages of Vanuatu to sew. They sew clothes for their children and family and they also sew various items they are able to sell to the locals and visitors alike, thus enabling them to earn money and therefore make their lives easier and more productive.

Severe Tropical Cyclone Pam devastated Vanuatu in March 2015. With sustained winds reaching 175 mph and gusts around 200 mph, experts say it was one of the worst natural disasters to ever hit the South Pacific islands of Vanuatu. After the storm, Caroline Mason wanted to help the people of Vanuatu, known as Ni-Vanuatu, or Ni-Van. So, she took up a collection

of quilts from friends and other donors throughout New Zealand. It wasn’t a tough sell. Everyone wanted to help. Within three weeks, she was on her way to Vanuatu—with about 750 handmade quilts. But it was what she saw there that changed everything. “When I was delivering some of these quilts, a woman took me into her little home and showed me how the salty, muddy river had swept through her house and destroyed the hand-driven sewing machine she had,” Caroline recalls. “The image of that muddy, rusty machine stayed with me after I returned home.” Caroline says she couldn’t stop thinking about the woman. She also couldn’t stop thinking about the abundance of sewing materials that many people—including herself—have in their homes. And she wanted to do something. She wanted to do more. Turns out she could do a lot. When Caroline learned that New Zealand Kiwanians had been shipping containers of supplies to Vanuatu for more than 20 years—everything from school books to school furniture—she wanted to be a part of it all. She joined the Kiwanis Club of Matamata, New Zealand, in January 2016. Now her Threads Across the Pacific equipment and gear finds itself on those same shipping containers, all headed to Vanuatu, an almost-2,000-mile journey across the sea. “New Zealand Kiwanis members have been wonderfully generous in providing the Threads project with as much container space as we need.”

In the containers are shipped material, cotton thread, a vast range of laces and sewing notions and new electric sewing machines supplied at cost to Threads by Bernina. The public and different groups i.e. Altrusa, Rotary etc. raise money to buy the machines. The sewing classes take place in schools, church halls or anywhere that is easy for the women to get to, the sewing machines are kept on site. After our group leave there is a designated person who oversees the use of machines and materials. Usually the women met once a week to practise what they have been taught and create from what they have learnt.

A group of women and men from New Zealand go across to Vanuatu twice a year at their own expense, to teach crafts and basic skills to the women.

If you would like to know more or become involved in this project please contact Caroline at carolineann2017@gmail.com or phone 021 523 234



Relationship Changes in a Village

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

HOW PROCESSED IS YOUR FOOD??

Unprocessed

Fresh fruit and vegetable, nuts, seeds, grains, beans, pulses and natural animal products such as eggs, fish and meat.

Minimally processed

Washed and cut fruits and vegetables, bagged salads and roasted nuts. Oats and shredded wheat. Foods that have been dried, crushed, roasted, frozen, boiled or pasteurised. So, roasted nuts, frozen fruits and vegetables, frozen fish, pasteurised milk, fruit juice, plain yoghurt, dried spices and dried herbs.

Processed

Foods that have been changed or had ingredients added to prolong shelf life or enhance taste. Smoked and cured meats, cheeses, fresh bread made from only wheat flour, water, salt and yeast, bacon, salted or sugared nuts, tinned fruit in syrup, beer and wine also fall into this category.

Ultra-processed

Sliced bread, ready meals, breakfast cereals, sausages, pies and other meat products, crisps, soft drinks, biscuits, buns, cakes and packaged chips and savoury snacks. Baked beans, tinned, packet and even some ‘fresh’ soups, pouches of rice and other grains, meat alternatives and products such as veggie sausages and burgers, soya and drinks used as dairy milk substitutes. Sweetened granola, some fruit juices and smoothies and yoghurt that have stabilisers, colourings or sweeteners added.

FOODS HIGH IN CHOLESTEROL

All foods from animals. Eggs, liver, fast foods, butter, shellfish & shrimps, bacon and any other processed meat, sausages, red meat or pork, cheese. Cakes, pastries, pies and biscuits.

Yes folks! It’s bunny food that will keep you living a longer, healthier life!!!



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 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.nz/disclose

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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

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



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Important Notice: please read
This application to deposit is issued with the Replacement Product Disclosure Statement (PDS) dated 18 December 2019 for an offer of debt securities issued by the Roman Catholic Bishop of the Diocese of Hamilton, trading as the Catholic Development Fund (CDF). The Replacement PDS and the Trust Deed can be viewed at the following websites: NZ Companies Office 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

RECIPE:
SPICY BRAIN FOOD



New research shows that eating curries containing turmeric might help prevent Alzheimer's. Do you get "grey moments" when you can't think of . . . of . . . um . . . Or do you want to protect your brain from age-related decline? Well, it looks like curry is the answer!

New research has shown that occasionally eating curry produces "better cognitive performance". This was a National University of Singapore study, reported in New Scientist. It seems that turmeric is the golden key here. Turmeric (Curcuma longa) contains an antioxidant called curcumin, which acts to prevent the buildup of amyloid plaques, which lead to degradation of the brain. Turmeric is a basic constituent of curry, so curry boosts brain power in elderly people.

Similar research to the Singapore study indicates that cinnamon may also help with brain power. So here is a special recipe which includes both these useful ingredients.

Alzheimer's Curry

Preparation time = 30 minutes.
Cooking time = 40 minutes. Serves 4.

- | | |
|--|--|
| 1 tablespoon vegetable oil . | 1 onion , halved & sliced. |
| 2 garlic cloves, crushed. | 2 teaspoons grated fresh ginger . |
| 2 teaspoons ground turmeric . | 2 teaspoons ground ½ cumin . |
| 2 teaspoons ground coriander . | 400g can diced tomatoes . |
| teaspoon ground cinnamon . | 750g chicken thigh |
| ½ teaspoon cayenne pepper . | fillets , trimmed, cut into |
| 1 cup chicken stock . | 3cm pieces. |
| 500g kumara , peeled & cut | ½ cup coconut milk . |
| into 3cm chunks. | |
| 80g baby spinach leaves. | |
| Cooked basmati rice , to serve. | |

Method: Heat the vegetable oil in a large pan, and add the sliced onion. Cook over medium heat for about ten minutes, until soft and golden brown. Add the garlic, ginger, & spices, then cook, stirring for 30 seconds, then add the tomatoes and stock. Stir well, scraping the bottom of the pan.

Now stir in the chicken and kumara. Cover and bring to the boil, then reduce the heat to "low" and simmer for 30 minutes, until the kumara is soft. Take the lid off for the last 5 minutes of cooking.

Finally, add the spinach and stir through to wilt it, then stir in the coconut milk. Serve with rice.

Notes: Don't be put off by the long ingredients list: it is mostly dried spices, which are easily available at the supermarket or Food for Less. Have the garlic, ginger, and spices measured out into a small bowl so you can add them all at once to prevent them burning. You can decrease the cayenne to ¼ teaspoon if you prefer a milder curry.

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.



An IMPOSSIBLE Brain Teaser

This brain teaser is really not impossible, but it is tricky! Carefully read the directions in each line to make changes in the previous set of letters. Write the new letters in the blank after each instruction. The first two are completed for you.

- | | |
|--|---------------|
| 1. Start with IMPOSSIBLE. | IMPOSSIBLE |
| 2. Change the second vowel from the left to E. | IMPESSIBLE |
| 3. If occurrence is spelled correctly, change the 2nd consonant to H. If it is not spelled correctly, change the last consonant to T. | |
| 4. Omit the letters, in order, that spell MESS. | |
| 5. Insert CABBAGE after the 1st vowel. | |
| 6. Change the 2nd I to A. | |
| 7. Move the first vowel so that is directly to the right of the 4th consonant. | |
| 8. If mischievous is spelled correctly, omit the first two letters. If it is spelled incorrectly, omit the double consonants. | |
| 9. Change the G to V. | |
| 10. Switch the places of the 2nd consonant and the 3rd consonant. | |
| 11. If occasionally is spelled correctly, omit the 2nd letter. If is spelled incorrectly, add IN after the first letter. | |
| 12. Switch the order of the 1st and 2nd letters. | |
| 13. If your letters now form a correctly-spelled word, write them in the blank below. If not, review the directions to find any possible errors. | |
| Solving this brain teaser is not IMPOSSIBLE. | It is _____ ! |

1. A man pushes his car to a hotel and tells the owner he's bankrupt. Why?
2. A man is looking at a photograph of someone. His friend asks who it is. The man replies, "Brothers and sisters, I have none. But that man's father is my father's son." Who was in the photograph?
3. Forrest left home running. He ran a ways and then turned left, ran the same distance and turned left again, ran the same distance and turned left again. When he got home, there were two masked men. Who were they?
4. A man stands on one side of a river, his dog on the other. The man calls his dog, who immediately crosses the river without getting wet and without using a bridge or a boat. How did the dog do it?

How shops nudge you into spending more. (from Consumer NZ)

Price is the most delicate element of the marketing mix, and much thought goes into setting prices to nudge us towards spending more.

There’s one particularly cunning type of pricing strategy that marketers use to get you to switch your choice from one option to a more expensive or profitable one. It’s called the decoy effect.

Imagine you are shopping for a Nutribullet blender. You see two options. The cheaper one, at \$89, promotes 900 watts of power and a five-piece accessory kit. The more expensive one, at \$149, is 1,200 watts and has 12 accessories.

Which one you choose will depend on some assessment of their relative value for money. It’s not immediately apparent, though, that the more expensive option is better value. It’s slightly less than 35 per cent more powerful but costs nearly 70 per cent more. It does have more than twice as many plastic accessories, but what are they worth?

Now consider the two in light of a third option. This one, for \$125, offers 1,000 watts and nine accessories. It enables you to make what feels like a more considered comparison. For \$36 more than the cheaper option, you get four more accessories and an extra 100 watts of power. But if you spend just \$24 extra, you get a further three accessories and 200 watts more power. Bargain!

You have just experienced the decoy effect.

Asymmetric dominance

The decoy effect is defined as the phenomenon whereby consumers change their preference between two options when presented with a third option – the “decoy” – that is “asymmetrically dominated”. It is also referred to as the “attraction effect” or “asymmetric dominance effect”.

What asymmetric domination means is the decoy is priced to make one of the other options much more attractive. It is “dominated” in terms of perceived value (quantity, quality, extra features and so on). The decoy is not intended to sell, just to nudge consumers away from the “competitor” and towards the “target” – usually the more expensive or profitable option. The effect was first described by academics in 1981. They demonstrated the effect through experiments in which participants were asked to make choices in scenarios involving beer, cars, restaurants, lottery

tickets, films and television sets.

In each product scenario participants first had to choose between two options. Then they were given a third option – a decoy designed to nudge them toward picking the target over the competitor. In every case except the lottery tickets the decoy successfully increased the probability of the target being chosen. These findings were, in marketing terms, revolutionary – that a new product will take away market share from an existing product and cannot increase the probability of a customer choosing the original product.

How decoys work

When consumers are faced with many alternatives, they often experience choice overload or paradox of choice. Multiple behavioural experiments have consistently demonstrated that greater choice complexity increases anxiety and hinders decision-making.


In an attempt to reduce this anxiety, consumers tend to simplify the process by selecting only a couple of criteria (say price and quantity) to determine the best value for money.

Through manipulating these key choice attributes, a decoy steers you in a particular direction while giving you the feeling you are making a rational, informed choice.

The decoy effect is thus a form of “nudging” Not all nudging is manipulative, and some argue that even manipulative nudging can be justified if the ends are noble. It has proven useful in social marketing to encourage people to make good decisions such as using less energy, eating healthier or becoming organ donors.

Written by Gary Mortimer, Associate Professor in Marketing and Consumer Behaviour, Queensland University of Technology. Republished with permission of The Conversation.






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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 guide 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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PRIVATE PARKING COMPANIES – what are your rights?



Further to our article in the Grey Power newsletter here is a guide from MoneyHub.co.nz on the rights, or otherwise, of private parking companies to issue ‘fines’ for overstaying or parking

on their property. For template letters etc. check out the MoneyHub website. This has all been updated quite recently and is very practical and useful:

‘It’s a moment that ruins your day. You get back to your vehicle and see a parking ticket, and anxiously look closer at it only to see an outrageous amount. Adding to the frustration, you see the amount due is marked as “urgent”.

We regularly hear from infuriated drivers all over the country about ripoff private parking tickets, towing and clamping. In response, we have put together this guide to private parking tickets to empower readers to take action.

There is good news - every vehicle owner has rights to a 'fair ticket' so to speak

- Under the government's Code of Practice for Parking Enforcement on Private Land, parking companies using the terms ‘fine’, ‘penalty’ or ‘infringement’ are deemed to be a misrepresentation of authority. We challenge the use of the word ‘fine’ - ‘breach notices’ is the correct term and anything else is a misuse.
- Whatever the dollar amount appearing on the ticket, it must be fair estimate of the actual loss to the parking company caused by your behaviour. \$50+ tickets for a 30 minute overstay are usually unlikely to meet this test.

The Power of Language

Parking companies want to make their customers believe that the infringement notices are serious and the word ‘fine’ would convey that, along with the use of serious words like fines and penalties. Threats of bad credit scores and debt collection are more methods of bullying vulnerable customers to pay up. We believe the difference between a typical parking fee (ranging from \$2-\$6/hour in many locations) and a \$50 to \$65+ penalty is largely unjustifiable for the majority of infringements.

Our View

- We believe you don't need to pay whatever the private company has ‘fined’ you. The law is largely silent on the issue, giving companies the power to charge whatever they feel the customer will pay.
- We believe \$50 or \$65 parking tickets for being 30 minutes late when the standard hourly fee is \$2 to \$5 is simply excessive.
- The position of Consumer New Zealand is to pay what you feel is reasonable - if you overstayed by an hour, they suggest telling the company you'll pay the cost of that extra hour.
- Parking companies will argue the parking ticket is to pay for the monitoring of the car park, but given you've paid them for parking already, that money goes towards the patrolling anyway. In our view, there is no weight in such an argument and we encourage every motorist in New Zealand to fight rip-off parking tickets.

Exception: If you have entered into a pre-existing agreement with a parking company, i.e. signed a contract to lease a space for a specific number of weeks, and then failed to pay, this guide is not for you as you have breached a contract. In such circumstances, we suggest contacting the parking company, with urgency.

ACCORDING TO THE CAT



Thou shalt not

Feed us the same food twice.
Tell me what to do EVER!
Sit on my chair without my permission
Buy furniture that I cannot ruin
Feed the birds until I have positioned myself under a bush
Take me to the vet in a cardboard box
Buy a dog with teeth and legs
Put a lid on the Gold Fish bowl

Thou shalt obey the above
or I will piddle in places you will not find.

DAVOS WORLD ECONOMIC FORUM 2019

Teenagers from around the world were invited to the 50th World Economic Forum Annual Meeting to share their stories - and engage with leaders.

For the first time ever, Davos opened its snow-flecked doors to teenage delegates fighting on the frontlines to secure a better future for the planet and its 7.7 billion people.

Here, in short, is what two of them told the world's leaders...

Greta Thunberg

The Swedish climate change activist needs no introduction. She set the tone by demanding an immediate halt to investments to fossil fuel subsidies, exploration and extraction.

"We don't want these things done by 2050, 2030 or even 2021, we want this done now. It may seem like we're asking for a lot. And you will of course say that we are naïve. But this is just the very minimum amount of effort that is needed to start the rapid sustainable transition."

"So, either you do this or you're going to have to explain to your children why you are giving up on the 1.5-degree target. I'm here to tell you that unlike you, my generation will not give up without a fight..."

"Our house is still on fire. Your inaction is fuelling the flames by the hour. We are still telling you to panic, and to act as if you loved your children above all else."

Naomi Wadler

The 13-year-old activist on gun violence and discrimination against African American girls was the youngest delegate at Davos this year.

She said: "We can educate our youth a lot better. We're not delving deeper into social justice movements from the past".

"We need to immerse ourselves in the world of activism and diverse perspectives. If we only teach a child about one way to live, about the white scientists and the white politicians, they're not going to grow up and respect the black ones..."

"A lot of young people think they have no power, they can't control what's going on. We can choose who we want to elect and we can be the ones running for office. I want to see more action and less talking."

"A lot of activists are focused on saving the world and carrying that weight of responsibility on their backs, but we need to look at ourselves first - and make sure we're OK. We're not going to have the capacity to make the world a better place if we're not taking care of ourselves."

Are you prepared for a disaster recovery?

The other night, we had a late-night panicked call just before 10pm from The Avenues, to inform us that a bottle of water had just tipped over a laptop while it was in use. Within minutes, we were at the scene of the disaster with our client.

We were asked to write a damage report to FMG insurance. We provided previous invoice copies that showed that despite the laptop age (8 years), it was running latest new Windows 10 on a new solid-state disk (SSD) with maximum RAM installed and connected to managed home computer environment.

Furthermore, we obtained a brand-new laptop (with a spill-proof keyboard) and restored every single program, file, photo, contact and email in real-time, without any loss of data for our client.

Impressively, the insurance company (FMG) paid the full invoice replacement value (less the excess) including our labour to restore this client's new laptop to original state.

A right Silver Service IT set-up provides piece of mind for precious data.

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

Editorial supplied by Silver Service IT

Silver Service IT
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Old school computer support - 7 days
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Home Support

- ↳ Windows or MAC - any combination
- ↳ Windows 10 configuring advice - bring back the good old days
- ↳ Pimp your slow computer - upgrade to solid-state disk (SSD)
- ↳ E-mail and domain hosting - email@yourname.co.nz
- ↳ See all your photos and videos - on TV any time

Small Business Support

- ↳ Customer Relationship Management
- ↳ E-mail and Website management
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Bonus Bonds – worth a flutter?

David Marshall

Perhaps you too were gifted some Bonus Bonds when you were young, and thought why not add to this nest egg for retirement? However, when interest rates hardly keep pace with inflation, is money tied up in Bonus Bonds really a sound investment?

Unlike savings accounts, there is no tax to pay on any winnings you receive, the chance of winning \$1 million each month is a real motivator, and you can cash in your deposits at any time. So, what’s the downside of tying up funds in Bonus Bonds? A brief review of the Bonus Bonds 2019 Annual Report should raise some genuine concerns.



From an investment income of \$99 million, \$40.8m is paid as Fees & Expenses, \$16.3m tax, \$2.3m to reserves, and just \$39.6m distributed to bond holders as prizes! A management fee of 1.15% in 2019 appears a rip-off by ANZ when it is considered that the funds are all invested in New Zealand cash, bank deposits and government securities. Fortunately, they have been shamed into announcing a reduction to 0.87% from July 2019. But does this measure up to the fees charged by other financial institutions managing defensive funds. According to the Sorted Smart Investor website from the Commission for Financial Capability the average fees for defensive funds was 0.89% with an average 2.82% return to the investors in 2019. However, many funds, such as the NZ Fixed Interest Fund, far surpassed this with fees of only 0.7% and a higher 4.22% return.

The chance of winning a prize dropped from 1 in 26,875 in 2018 to 1 in 32,294 in 2019. Hopefully the odds for winning a prize will increase significantly over this next year with the significant reduction in fees charged. Even so, because there is one prize of \$1million each month, other prizes are mainly of low value (\$20 or \$50). MoneyHub.co.nz produced the following sobering chart of the chances of winning a cash prize each year, depending on the number of bonds held: -

Estimated cash prizes won over one year with average luck

Number of bonds held	Median average winnings	Adjusted for Actual Prize Distributions
100	Nothing	\$0
1,000	Nothing	\$0
10,000	\$96	\$80
15,000	\$144	\$140
30,000	\$288	\$280
40,000	\$384	\$380
50,000	\$480	\$480

These are optimistic estimates as they based it on the higher chance of winning from 2017: 1 in 25,003. <https://www.moneyhub.co.nz/bonus-bonds.html>

So, the choice is yours. While Mark Davies, General Manager Funds, concluded his comments in the Annual Report by “wish(ing) you the best of luck in future prize draws”, I hope you have more than “average luck” if you still have Bonus Bond investments.

The author of this article is not registered as a financial advisor and provides a personal perspective only.

Grey Power Electricity Guarantee Prices to 31 March 2021.



Sharnie Warren, General Manager Marketing and Communications at Pulse Energy, has confirmed that “There is a new Price Protection Rate for Grey Power Electricity customers and this will be protected until the end of March 2021. This is the first time this has changed in the 7 years Grey Power Electricity has been operating. People can get this information by following the instructions on the back of their bill or the rates will be displayed on the back of the bill from April.

In the Tauranga area, there has been a 13% reduction in Lines Company Charges. As part of the Grey Power Electricity plan, we commit to flow through any Lines Company Charges and these will also be reflected in the 1 April price change.”

New brochures will be available from our Office at the Historic Village within the next 2 weeks. In the meantime if you want to take advantage of these low guaranteed energy costs go on-line to <https://www.greypowerelectricity.co.nz/> , or phone Grey Power Electricity on 0800 473 976. They also have deals on LPG and Unlimited Broadband for our members.

Review of Retirement Income Policies 2019

Peter Cordtz, Interim Retirement Commissioner, has published his review and some of his finding are encouraging especially for those who felt that the NZ Superannuation scheme was at risk. This report pleasingly attempts to dispel the myth that New Zealand Superannuation is not sustainable without raising the age of eligibility.

“We believe that NZS is affordable, and perhaps as importantly, that it reflects good value for money to New Zealand. The projections seem clear that NZS should remain affordable for at least the next couple of decades, barring major economic shocks. This is both from an objective point of view (at 6.6% net or 7.9% gross of GDP by 2060, and potentially less, the ratio will still be less than that of many countries in the OECD), and from a subjective point of view – the majority of today’s 65-plus New Zealanders rely solely or mainly on NZS now, and it is clear that more of tomorrow’s NZ Superannuitants will do so also. Moreover, on current rates indexed to average wages, NZS likely offsets cost

pressures that would otherwise rise in other parts of the system.

It follows that lifting the age of eligibility for NZS is not the most promising way to keep NZS sustainable, at least in the medium term. Indeed a rise in the age of eligibility would have been best implemented when the cohorts transitioning over the coming decades to retirement had high levels of home ownership and low levels of debt. This time is behind us. The wealth level of some of today’s NZ Superannuitants is not going to be a strong feature of the profile of as many NZ Superannuitants of the future, unless pre- retirement policy areas are able to deliver a significant lift in incomes, savings and housing levels.”

In looking forward the report highlights that government retirement policies of the future need to seriously assess the impact of

- the changing nature of work (increasing numbers being self-employed and/or working in temporary and flexible jobs)
- declining rates of home ownership.
- Changes in participation in the workforce of those 65 and older.

For these reasons the Commissioner recommended that “NZS should be retained on current settings, at least until more equitable retirement options are achieved for all New Zealanders. The focus in the near to medium term should first be on lifting retirement outcomes through improved impact from the pre-retirement system, and particularly through ensuring adequate employment and incomes to enable savings and asset accumulation, and housing support that provides New Zealanders with appropriate options as to where they live through the course of their life.” “NZS is good value for money, and delivers positive impact for current NZ Superannuitants. It should be reinforced to do so for future generations, some of whom will need it even more than many current NZ Superannuitants.”



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If you are local & unable to visit one of our showrooms & would like one of our team to visit you, please call us to make a time for a home visit.

Book Review
by Barbara Stimson

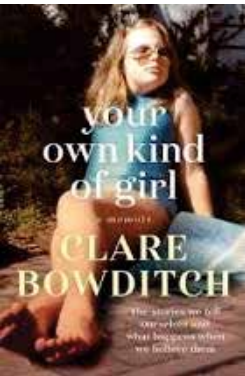
WILD Cheryl Strayed



This wonderful autobiographical book is the story of a young woman who had utterly lost her way in life. After the death of her beloved mother at a very young age she found herself rudderless and empty. Unable to cope with her grief she turned to drugs and empty relationships, eventually realizing the harm she was doing to herself and everyone around her. She made the decision to get away on her own and hike a large part of the Pacific Crest Trail which runs up the west coast of the USA. This is a tale of extreme courage and hardship, told with a raw honesty and well-developed sense of humour. In her three-month hike Cheryl encounters dehydration, bears, rattle snakes, strange men and kind fellow travellers on the way. Her boots fall apart and she walks many miles with her feet bound in duct tape until she can get her boots replaced. Through all the hardships and challenges, she very slowly finds herself again, finding peace and a sense of purpose. This book is beautifully written and full of vivid insight and raw honesty. It has also been made into a film starring Reese Witherspoon. I highly recommend both the book and the film.

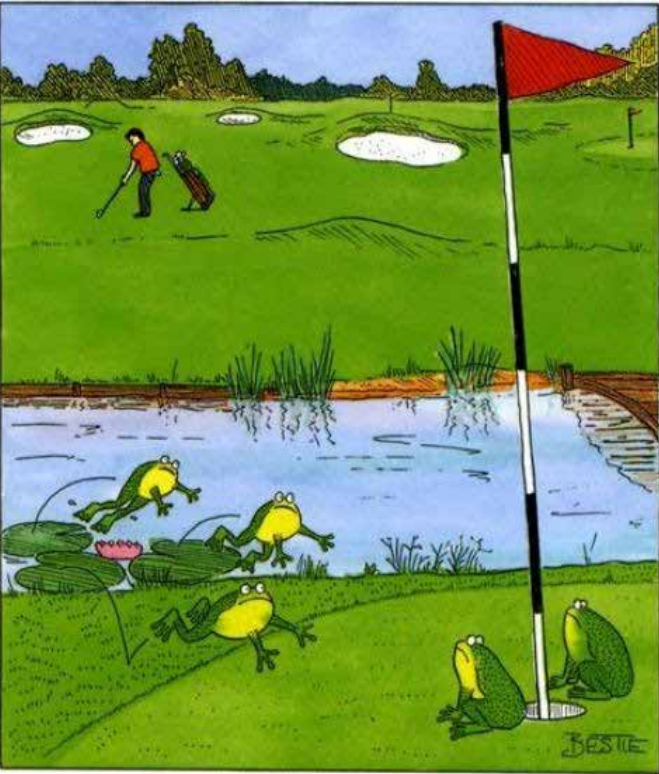
YOUR OWN KIND OF GIRL

Clare Bowditch



This book is by another brave woman sharing her own very personal story. I have never known very much about Clare Bowditch (who is an Australian storyteller, musician and actress) and came across this book quite accidentally. I'm glad I did as it's an inspiring and beautifully honest story of grief, anxiety and redemption. Clare suffered the loss of her darling sister as a young girl and was never able to quite come to terms with that loss. It affected everything she was and believed about herself. Also being a big girl, often teased and uncomfortable in her own skin, she believed herself never good enough. She was fortunate enough to have amazing and supportive parents who encouraged her to be her 'own kind of

girl'. At the age of twenty-one she went off to London determined to come back thin. She did come back thin but not for good reasons. Clare had a nervous breakdown and returned to her parents in Australia to face a long, slow recovery. The story of her slow and painful recovery is told with great insight but is also wonderfully funny. I could not put this book down. The battle she had with her inner demons is so real and her slow acceptance of her own value and worth so heartwarming and inspirational I am now a huge fan of this gorgeous woman who I had only vaguely heard of until very recently.



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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.

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 571 2558

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Any donation to help with the cost of postage, envelopes, paper etc. would be very much appreciated.

Who's your hero?

Walking or running to honour, remember and celebrate the hero's in our life.

Super heroes from all over the Bay will dust off their masks and capes to answer the beckoning call from Waipuna Hospice. Calling all super heroes in the community to walk in honour, remember and celebrate the hero's in our lives, past and present. By signing up to register for the Waipuna Hospice Super Hero Walk/Run you will be a hero yourself, as you help raise much-needed funds to care for people in our community facing a life-limiting illness and support for their families.



Chris Conn registered for the Waipuna Hospice Super Hero Walk/Run last year in memory of her husband Martin. Martin was diagnosed with cancer in 2013 and after two years of care and support from Waipuna Hospice he died in 2015. Chris says, "If it hadn't been for Waipuna Hospice I wouldn't have got through it, that's why my Super Hero was the one

I chose – Waipuna Hospice doctors, nurses and staff, they're absolutely amazing." The part that Chris enjoyed the most was knowing that she was walking in memory of Martin and everyone else. "I would recommend people to register if they are looking for a fun day out and wanting to walk for a purpose."

Everyone knows Chris as the "dress-up queen" as she donned her most regal attire and dressed up as the queen for Waipuna Hospice movie fundraiser Downton Abbey. What whacky creation will she have for the Super Hero Walk/Run this year? "I thought about dressing up as the queen, but no – she's not my hero! I now have some photos of Waipuna Hospice staff so they may find themselves on my t-shirt as well... who knows?" said Chris.

In our lives, each of us has that someone who holds a special place in our hearts and is looked to as a 'hero'. The Waipuna Hospice Super Hero Walk/Run encourages people to embrace their "Super Hero" by celebrating and acknowledging the heroes in their lives, and walking or running in celebration and remembrance of them. Sunday 22 March will be an eventful day and a meaningful and fun way to celebrate life and make the most of every day! In the words of Batman "you only have

your thoughts and dreams ahead of you. You are someone. You mean something." Life is special.

Tickets are \$15 for an individual (over 18 years), \$10 for members, or come as a group of five individuals for the discounted price of \$60. Children (under 18 yrs) – Remember it's FREE for you to participate with a paying individual (18 years or over). A family fun event for all ages.

Register now at

www.waipunahospice.org.nz/superhero



SUPERHERO WALK

Walk or run to honour, remember or celebrate a hero in your life.

Sunday 22 March

Registration open from 9am

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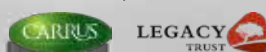
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