

NAPIER and DISTRICTS

GREY POWER

QUARTERLY NEWSLETTER



WINTER ISSUE 2020

**THE LOCKDOWN:
MEMBERS' STORIES** *Page 6*

Getting Savvy on Scams *Page 4*

Cannabis Referendum *Page 9*

Marine Parade early morning - credit Napier City Council

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Who is this baby?

See photos of the Napier committee now and as babies, on page 11 - try and identify them as toddlers!

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Please refer to our website for disclaimer.

Editor's note

Like most of you, I was desperate to see the hairdresser when lockdown restrictions eased. Not to return to “normal” but because I’d been growing out my hair colour and wanted to see the end product! After being a red head all my life, it was a bit of a shock to become a “blonde” but I’m getting used to it already and think it fits well with the Grey Power brand!

It’s very exciting and satisfying to get back into some sort of routine means of communication with you, our members, with mass meetings ruled out for now. However, we are still active and vocal, advocating for our members, supporting you however we can.

Thank you for your support be you members or advertisers. I hope you enjoy this edition of your newsletter (hard copy or online) – it’s on our website if you lose your copy!

Nga mihi *Maxine*



TIME TO RENEW YOUR GREY POWER MEMBERSHIP!

Your membership runs from 1 April 2020 till 31 March 2021 and is still only \$15 per individual or \$27 per couple.

If you are hooked up to Grey Power Electricity or Gas, your Grey Power Association membership must be current for you to continue to receive the discounted charges.

If you’re not sure, or if you usually pay by cheque, please talk to John Wuts our Membership Officer 06 844 4751 or email wutsie@xtra.co.nz to discuss the best way to stay part of our “family”.

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FROM THE PRESIDENT

Kia Ora
Warm greetings to you all.

The lock down level 4 and 3 reminded me of the last time I was confined to the house - when I misbehaved as a young lad, my mother’s way of punishment was to make me house bound for a period of time. From memory the stay at home didn’t last long as being the oldest of seven children my mother needed my help with shopping and other duties.

Throughout all stages of the lockdown, I was very grateful to be living in New Zealand and Napier in particular. Having the freedom that many of us did to exercise close to home by walking, riding a bike, taking the dog for a walk; and seeing mothers with young children enjoying our great weather has helped physically and mentally.

For some of you it wasn’t possible to get out but you would have organised yourselves with different ways to keep yourself busy.

Because the majority of us are classed as the vulnerable ones I believe we will have to be very careful to stay safe in whatever we do when out and about and especially where there are groups of people. Keep remembering the 2-metre distance rule.

There are a lot of people and organisations we say thank you to and especially a big thanks to Age Concern and Civil Defence welfare being there for us when we needed support. It is truly amazing that when things are not good there are people very happy to help out and give that support. A big thank you to all the volunteers and services.

Re Age Concern, if needing some help, you can contact them on Phone 842 1346. They are very organized to give you the help and support you need.

I also want to thank all our Grey Power volunteer phoners who kept in touch with our members who don’t have a computer or e-mail plus John and Pam Wuts for sending out our “ Keeping in Touch” notices to all members on e-mail and Maxine Boag for her article in Hawkes Bay Today called “It’s our responsibility to stay home”.

Not to mention Dominos Pizza. It is not often that we get a free meal offer and I know that pizzas are not every one’s favourite food but many of you took the opportunity to enjoy what Dominos offered. I have



thanked Dominos on your behalf.

We all want to get back to what we enjoy doing and to do so must continue to stay safe so keep your distance from people you don’t know and stay home as much as you can.

I look forward to the time we can all meet again.

Kindest regards

Bruce Carnegie | President

WHY JOIN GREY POWER?

For only \$15 per year (single) or \$27 for a couple, you can become a member of the Grey Power Federation as well as Napier & Districts Grey Power for the year 1 April 2020 to 31 March 2021.

Membership benefits:

- Free local Discount Book
- Four local and four national newsletters per year
- Free Accident Insurance Cover - \$2000 paid by AIL in event of death by accident or loss of a limb
- Reduced Health insurance
- Cheaper gas & electricity through Grey Power Electricity’s low user rates for members

Your membership is vital to our effectiveness in seeking discounts and advocating on matters you care about. By the way, you don’t have to be over 60 to become a Grey Power member - anyone can join and get the benefits!

See the membership form, page 15 – call President Bruce 844 5635 for more information.

A little bit of history.

Nikola Tesla described the modern smart phone back in 1926.

This quote shows just how prophetic Tesla was, basically summing up a modern smartphone in 1926!

When wireless is perfectly applied the whole earth will be converted into a huge brain, which in fact it is, all things being particles of a real and rhythmic whole. We shall be able to communicate with one another instantly, irrespective of distance. Not only this, but through television and telephony we shall see and hear one another as perfectly as though we were face to face, despite intervening distances of thousands of miles; and the instruments through which we shall be able to do all of this, will fit in our vest pockets.

GETTING SAVVY ON SCAMS

By Isabel Wood

In February, President Bruce Carnegie introduced Bronwyn Groot, our very first speaker (and so far the only one!!) for our monthly public meeting. The dynamic and very interesting Bronwyn is Fraud Education Manager of the Commission for Financial Capability, Auckland, and had come to speak to members about the very real need to “Get Savvy on Scammers”.

A scam or a fraud is any scheme designed to con you out of your money or steal your personal information. At least 72% of New Zealanders are scammed online or by phone each year costing us around \$500 million dollars. All of this is not always reported due to embarrassment by the person scammed.

Scammers don’t discriminate – no-one is safe.

Many and varied are the scams, including charity, investments, health and medicine, holidays, dating and romance, lottery, phones, supermarkets, money laundering, clairvoyants, car trading – the list is endless. All the above scams are just about getting your details like your date of birth, mother’s maiden name and so forth. Good advice was **never to give out your banking details** – banks DO NOT contact you by email asking for your personal details. Members were also advised to be aware of IRD scams as tax time was coming up – do not click on the emails computer link – always ring IRD first. Scammers are all about targeting vulnerable people. Stop and think – is this for real!?? Don’t reply to unsolicited emails – you can usually tell it’s a scam by the wording and spelling used and the actual email address they use. If you think it’s genuine check with the company first.

Scammers are relentless – police tracked over two months an immigration scam, where 900,000 calls were made from ONE scammer. For calls purporting to be from Spark – ask them to quote your account number.

Bronwyn deals with the victims of scammers and stressed these are not stupid people – they can be distracted by the offers being made. People should only support their chosen charities; scammers will pressurise to get “donations”. Checking with the charity first if in doubt is always a sensible plan. Problems with your computer is a well-known scam –

they are just wanting access to your computer to take your money.

Other important tips were:-

- 1 Do research on offers re holidays that come via your letterbox – a known travel scam. Those scams asking you to send money will be back many times asking for more, particularly dating and romance scams.
- 2 Do not let your credit card out of your sight – keep your receipts and hide your pin number.
- 3 Be wary of filling out survey forms offering you a prize – your information can be on sold.
- 4 Technology is moving so rapidly it is hard for ordinary folk to keep up with it – be careful of apps – some are super sophisticated. Google is our friend – promotions can be checked.

Bronwyn asked everyone present to read “The Little Black Book” that had been given out, front to back and then back to front again and to BE PREPARED against scammers. <https://go.aws/2Ad9y6s>



Bronwyn Groot at our February Meeting.

Further information can be obtained from the Consumer Protection website: <https://bit.ly/36xae2N>

or the Commerce Commission website: www.comcom.govt.nz/fair-trading/scams-and-alerts/

If you think you’ve been scammed, report the scam!

Reporting is an important step. It puts you in touch with someone who can give advice specific to your situation. It also helps other people avoid this kind of scam. Report the scam to Netsafe on 0508 NETSAFE (638 723). Netsafe advises on all scams — not just online activity. If you or someone else is in danger, or a crime is being committed, call 111 or 105.

RYMAN PIONEERS

Peace of mind

A photograph of an older man wearing a hat and glasses, playing a guitar. He is smiling and looking towards the camera.

RELAX, YOU'RE GOOD

A big reason why people choose a Ryman village over the others, is knowing we have everything from independent and assisted living to a full range of care options, so if you ever need it, it’s there for you. It’s another example of how we’re pioneering a new way of living for a new retirement generation.



Superbly located in Napier, Princess Alexandra village is named in honour of a Princess who has lived with passion and purpose, setting the standard for others to follow.



Call Shona for more details.

PRINCESS ALEXANDRA VILLAGE

145 Battery Road, Ahuriri, 06 835 3018

rymanhealthcare.co.nz



Inside the Lockdown

by Maxine Boag

So how did our Napier Grey Power members fare during the Level Four lockdown? What was positive, what did you miss and what did you most want to do when the quarantine was lifted were the questions answered by over 100 members in a questionnaire we emailed out in late April.

Of the 103 responses, 61 of you were in a bubble of two, 31 alone and 11 with more than two others.

Hugs from grandchildren, coffee with friends, fish and chips and a haircut were most frequently mentioned as being missed by the respondents.

The relaxed pace of life, catching up with the “to do” list, spending less money, more family phone calls, time to reflect and take stock; and friendly neighbours were what you most enjoyed under lockdown.

“Less rush to do things, time to rest, enjoy a quieter environment;” was typical of many. At home you were gardening, having regular phone communication with relatives and friends, spending “guilt free time in a deckchair with a book”; hearing the birds, having food delivered. Many discovered Zoom, did home projects, tried new recipes, “attended” church. Some enjoyed a “wonderful sense of community” with support from neighbours, putting teddy bears in their windows (and seeing the happy smiles that generated), the daily updates from Jacinda and Ashley, doing exercises, playing board games.

Going as far as the letterbox, one person said “a highlight was joining the Stand at Dawn with neighbours - being able to hold a candle for my grandad whom a relative found this year while on a trip to St. Pierre.”

For those who ventured out, many mentioned walking in the neighbourhood, enjoying the lack of traffic, “being able to bike each day”. “Great to see so many families out walking and cycling together and people actually talking to each other as they pass.” “Great to have organisations like Grey Power, keeping in touch with us!” The drive through flu shot clinic was “a clever idea and worked great!”

So what was not so good? Not being able to go to physiotherapy, “getting the microwave fixed”, not being able to travel, or to socialise with friends over coffee, not going to the pool, bridge club, hugging the grandkids, see elderly relatives, cabin fever, no meetings, clubs and classes, loneliness. “Retail

therapy withdrawal symptoms; and “the palpable fear of going to the supermarket”. Alone in their bubble, some of the singles felt very isolated, with no family around, unable to see their friends, go to their groups and go out to eat. “I do realise the necessity for the lock down. It's just a grin and bear it situation...there are lots like me.”

Asked for any “other” comments, some remarked: “amazing people in essential services; the leadership of our country, concern for the wellbeing of all New Zealanders and practical ways i.e. finance that is being activated; food banks. Even sharing of produce to our neighbours in the street.”

This final comment summed up what a lot expressed: “Whilst ideologically differing from much of this Government’s policies, nonetheless they have done a sterling job of handling the situation and have tried extremely hard to make it short and sharp so that the economy and all levels of our society does not suffer too much. Thank God for the advances in social media to enable us to make contact with everyone else.”

Thank you for taking the time to respond, apologies to those of you whose comments I couldn’t capture here as everything you said reflected a unique moment in time that we will all never forget – and hopefully not have to do again!



An amazing bear family scene up on Hospital Hill



Te Taiwhenua o Whanganui a Orotu delivering fish to Grey Power member Pete Findlay during lockdown.

Te Taiwhenua o te Whanganui ā Orotū* responds to the lockdown

On the 21st of March the Ahuriri Hub was set up in Napier to respond to COVID-19. The Taiwhenua quickly identified that our most vulnerable families and elderly would be needing help as the government released statements about going into lockdown. With social services and shops closing the Taiwhenua had to set up fast as there were no other agencies in Napier open to help other than Age Concern.

The first task was to establish a food supply chain and with the initial help of Nourished for Nil who had closed its doors in Napier, Greenmeadows New World Supermarket and the Hawke’s Bay Growers we were able to hit the ground running. This was all done with the support of volunteers and the wonderful Napier community.

Under the guidance of Tai Whenua chair Hori Reti and a team of volunteers from the Kohanga Reo, Māori Wardens and Pasifika Kings Church, food parcels, care packages and hygiene packs were distributed to over 2500 families. Later with the help of Civil Defence the Taiwhenua were able to establish as a Food Bank. The Taiwhenua also partnered with local health providers – Te Kupenga Hauora and The Doctors in Napier for flu vaccines and tests for COVID-19 to be done for our vulnerable families.

Throughout the emergency, the Hub has partnered with the Ministry of Social Development, Civil Defence Emergency Management (CDEM) and other agencies to continue to provide welfare and health support to our families in Napier. As we moved into Level 2, other foodbanks and social agencies have re-opened so the Taiwhenua has slowly transitioned back to business as usual activities. The Taiwhenua will continue to provide food parcels into early June and will also help families in need throughout the winter period.

If you are a family in need please contact us on 0800-424-874 or send an email to ahuriri-hub@kahungunu.iwi.nz.

Tania Eden | General Manager,

Te Taiwhenua o Te Whanganui ā Orotū

* Te Taiwhenua o Te Whanganui ā Orotū is the mandated Iwi Authority for Ahuriri. The name is derived from Orotū an eponymous ancestor of hapū in Ahuriri. The Ahuriri Taiwhenua is made up of 8

marae and hapū throughout the Napier area and is one of 6 Taiwhenua from Wairoa, Napier, Hastings, Waipukurau, Dannevirke and Wairarapa.



Iain Beaton of New World Greenmeadows with food supplied to Hori Reti, chair of Te Taiwhenua for distribution in their food parcels.

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Paddy and Murphy
are working on a building site.

When a slate falls off the roof slicing Paddy’s
ear off, Murphy finds it and says,
“Is this yours Paddy?”

“No” says Paddy,
“Mine had a pencil behind it!”

FROM THE MAYOR

At the time of writing this we have just emerged out of COVID-19 lockdown and many of us are enjoying the relative freedom of Alert Level Two. However for some of us, in particular those of you in the more mature age category alongside our immune compromised community members much care is still required in this very different world we now find ourselves living in. So I urge you to continue to follow the guidelines and keep yourself safe.

It will continue to be a very different world for all of us locally, nationally and indeed internationally for some time yet, if not in fact forever. For me personally I spent many hours reflecting during the lockdown period over what was truly important to me, just as I am sure many others did. It provided us with an opportunity to reassess, reevaluate and ultimately reset, as individuals, households, businesses and yes as a community.

Within Council we are now working very hard on our Recovery plan, our Annual Plan, our District Plan and the early stages of our Long Term Plan. All of these will be created in partnership with our community and I am very excited about talking to you all about what Napier’s future looks like post COVID-19. It is your input which will define the priorities and guide the decision-making over the coming months - we cannot do it without you.

It has certainly been a busy couple of months and I would like to say a huge thank you to the council staff and councillors who have given their all over this period. Not only maintaining business as usual across our essential services but also being at the forefront of the COVID-19 response. Inevitably there has been some delays in projects however we have done all that we can to keep things moving along.

Firstly water remains an absolute priority and we have identified a number of projects to fast-track in the 2020/21 Annual Plan. At the top of the list are the projects to address the dirty water issues being experienced in some of our suburbs and we are aiming to have these completed within the next 4-6 months. Alongside this we are continuing to progress the chlorine free review with the report due for completion in mid-September which we will then bring out to the community to decide on the next steps.

We have also continued to work on the design for the reinstatement of the roll of honour and eternal flame to the War Memorial Centre and are aiming to have



this completed by ANZAC Day 2021. Sadly the War Memorial Centre, alongside many of our other council facilities have taken a significant hit due to COVID-19 and we are looking forward to these facilities and staff coming back on line for our community.

Lastly I would like to say thank you to all of the people of Napier for staying at home, breaking the chain and saving lives. It has been a challenging time which we all faced physically apart, but spiritually together and now it is time to continue work together to build a stronger more resilient Napier.

Kirsten Wise

Council Consultation Timeline for Annual Plan

Napier City Council is consulting on this year’s Annual Plan, as well as revised policies, between 18 June and 15 July. The Consultation Document will be available after 11 June. Council will provide an opportunity for submissions to be heard at the Extraordinary Council Meeting on 12-13 August and the final deliberations to be made on these and the setting of rates will be held at an Extraordinary Council meeting on 27 August.

A little bit of history.

The word ‘Quarantine’

The word ‘Quarantine’ was first coined during the plagues of the Middle Ages.

In the days before planes, trains and travel as we know it today, the fastest way for disease to spread from one country/continent to another were via ships. With those onboard crammed together, these vessels were the perfect breeding ground for plagues.

Between 1348 and 1359, the Black Death is estimated to have killed 30% of Europe’s population. Plagues continued to spread and decimate populations throughout the Middle Ages.

The correlation between sailors and passengers disembarking and the spread of plagues was soon noticed, and the city of Venice came up with a solution.

Beginning in 1448, any ship approaching the city was required to wait at anchor for 40 days before any crew or cargo could leave the vessel.

The 40 day requirement was named “quarantine,” coming from the Venetian language form “quarantena”, meaning just that: “forty days”.

Current estimates place the infection period of the bubonic plague at 38 days, so the quarantine would have been a success.

REFERENDUM FACTS

In the upcoming General Election, you will be asked to vote on two referenda: whether the End of Life Choice Act 2019 should come into force, giving people with a terminal illness the option of requesting assisted dying; and whether the recreational use of cannabis should become legal, based on the proposed Cannabis Legislation and Control Bill.

Here’s what that Cannabis Bill will mean if we vote for it:

It puts strong controls on selling, purchasing and growing cannabis.

The proposed Bill is far stronger than our tobacco or alcohol laws. Unlike alcohol, there will no advertising and limits on potency. Unlike tobacco, retailers will need to be licensed to sell cannabis, it won’t be sold in dairies and there will be limits on how much a person can buy.

We won’t be seeing Amsterdam-style cafes here. We will have consumption spaces, but in most venues, cannabis will be BYO. Smoke-free laws will apply. The spaces will be focused on providing a safe space to use so that people do not use cannabis in public. Other than in licensed consumption spaces, it will only be legal to consume at home – not on the street, or in parks.

There will be limits on potency of legal cannabis There will be some kind of potency limits for cannabis. A new agency called the Cannabis Regulatory Authority will be responsible for setting those limits for different classes of cannabis product.

The price of legal cannabis will be controlled through both taxes and levies A progressive excise tax will be imposed based on cannabis weight and potency (the higher the THC level, the higher the price). A levy, like that applied to alcohol and gambling, will fund services to reduce cannabis harm. These price controls will help lower the overall use of cannabis while also drawing people away from the illicit cannabis market.

Retail stores won’t be able to go up just anywhere When giving out licences for specialist cannabis stores, the Cannabis Authority must give priority to not-for-profit entities that can demonstrate a social benefit to the community and take into account where shops will be located. This means stores won’t be situated near schools or churches, and stores won’t be concentrated in poorer neighbourhoods as

has happened with bottle shops and pokies.

Growing your own Under this law, people over 20 would be allowed to grow up to two plants without a licence, but there will be a limit of four plants overall in households with multiple occupants. You also will not be allowed to grow it in a public place.

Production of cannabis oil with be prohibited without a licence, but home production of edibles would be allowed.

However the vast range of products sold in the US - like cannabis gummies and lollipops - will not be permitted. Products that appeal to children and cannabis infused drinks will not be allowed.

Communities disproportionately harmed by prohibition will benefit Communities, particularly those disproportionately harmed by prohibition, will benefit from this Bill. There will be a cultivation cap, with a quota set aside for production by small scale producers, and no company will be allowed to produce more than 20% of the cannabis supplying the legal market.

The penalties for breaching the law will (mostly) be low These low penalties are mostly fines - possessing more than 14g is a \$200 fine, and there’s a \$500 fine if you grow more than four, but fewer than ten, plants per household. Fines for selling to people under 20 are much higher - they could see someone go to prison for up to four years. This is inconsistent with how we punish people selling tobacco and alcohol to young people (a \$5000 fine for tobacco and \$2000 for alcohol).

What happens if it passes? If a majority of New Zealanders vote “Yes” at the referendum, this Bill will go through the normal parliamentary processes to become law. This will include a select committee where the public has a chance to comment on the details of the Bill.

For more information on this and the other referendum, go to <https://bit.ly/2zqPvSi>



Compiled by Maxine Boag



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Many work together on Napier welfare response

The response to Napier’s welfare needs during the pandemic has been a team effort, involving Council staff, community and iwi organisations, Councillors, and many volunteers.

Napier City Council staff put in long hours at the start of lockdown to help put systems in place for the welfare response at the Hawke’s Bay Civil Defence Emergency Management Group level. They also provided immediate support, managing urgent requests for food parcels, picking up medication, and sorting out accommodation for the homeless and rough sleepers, and other Kiwis who ended up stuck in Hawke’s Bay during lockdown.

Much of the work during Alert Levels 4 and 3 has been to provide ongoing support and coordination services to other organisations. The ties Council already had with organisations such as Age Concern really shone through.

Councillor Greg Mawson has been a star performer, earning high praise for his efforts purchasing and delivering many emergency food parcels. Like many other selfless volunteers, he has juggled the needs of his own “bubble” with helping vulnerable community members.

Over this time welfare checks have also been made to Council’s social housing tenants. The Ministry of Social

Development also asked for help to complete welfare checks by phone to residents 70 and over – more than 3000 calls were made.

Redeployed staff conducted the calls, while Customer Service staff helped when they could, along with Councillors Sally Crown, Ronda Chrystal and Hayley Browne.

Most people have been happily independent and comfortable in their own bubbles, but some do require follow up calls and in a couple of cases so far, further assistance to access essential services, or receive medical attention.

“The calls do take a lot of time but it is worth it when you are able to help people who would otherwise have fallen through the gaps,” says Natasha Mackie, Napier Incident Management Team Welfare Manager, usually Manager Community Strategies for NCC.

Council has now set up a Rapid Response Fund to help non-profit social service and community organisations which have supported the response to the COVID-19 pandemic in Napier.

The fund has been established by pooling together unallocated community funding and unused grants, for example, from cancelled events.

The primary goal of the fund is to support those organisations which have incurred additional costs or who have provided new services to meet the basic needs of the Napier community. It could be used to cover costs of, for example, Personal Protective Equipment, packaging, and to reimburse volunteers for their expenses. It covers costs from the start of lockdown.

Regionally, more than 1000 food parcels and close to 50 winter clothing and blanket packages have been delivered to people in hardship because of the COVID-19 lockdown, with the help of around 40 redeployed workers from the region’s five councils, and 16 staff from The Development Hub.

The HB Civil Defence Emergency Management Group’s welfare line has been staffed by these council employees, and The Development Hub, a local organisation that provides employment, training and education opportunities to people, including young Māori and Pasifika women, sole parents and those returning to the workforce.



Cr Ronda Chrystal phoning



Cr Greg Mawson delivering groceries

Mix and Match Committee photos Who’s Who?

Instead of posting our usual team photo, the Grey Power committee are introducing themselves slightly

The babies:



Baby A



Baby B



Baby C



Baby D



Baby E



Baby F



Baby G



Baby H



Baby I



Allie Beattie



Anne Mitchell



Bruce Carnegie



Ian Cook



Jacquie Hurst



Isabel Wood



John Wuts



Rana Dallas



Russ Wyeth



Maxine Boag

differently this issue. We’ve all sent in current photos of ourselves, correctly named, and all-but-one of us have sent in baby or kiddie pics – with no names. Your task is to match the correct baby with its older version – us. There’s one extra grown up photo to confuse matters! *Answers on the back page.*

A reverse mortgage – is it right for you?

If you are retired and own your own home, you may want to find out if you can access the equity in 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.

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 have gone up (although the effect of Covid-19 is not yet known) 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! 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:
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 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



Napier Libraries – supporting our community through lockdown and beyond

The pandemic lockdown was challenging and unsettling for many members of the community, a time when they could no longer access important services offered by facilities such as Napier Libraries.

Napier Libraries eased many of their worries by removing fines and extending borrowing times. They actively communicated with members through emails, by phone and on social media, to help them access the facility’s many free digital services.

Staff were delighted to welcome so many new and returning members too. To be able to connect was such a positive thing during such a stressful time.

The lockdown also drew attention to the isolation



felt by those without internet access. In partnership with Digital Inclusion Alliance Aotearoa and Spark Foundation, the library is offering Skinny Jump subsidised broadband available to people who currently don’t have home internet access. The criteria has recently been broadened to now include seniors, people living in social housing, those with disabilities, migrants and refugees with English

as a second language, and Maori & Pasifika youth. The cost is \$5 per month using pre pay vouchers for 30GB, with a modem included.

To support this Napier Libraries are once more offering free classes to help people understand and use digital technology. They are great for people who lack confidence in using devices,

or just want to know the basics. Due to social distancing guidelines under Level 2 classes have been reduced in size and time.

For more information phone 834 4180 or email info@napierlibrary.co.nz

RATES REBATE

Reminder: Applications close 30 June 2020

If you are on a low or fixed income, you could be eligible for a rates rebate of up to \$640. This includes students along with retirees living in their own home or in a retirement village. If you have paid your rates in full already, you can still apply for a rebate.

Property rebate applications close for the 2019/20 financial year at **30 June 2020**.

Download an application form at **www.napier.govt.nz** keyword search **#ratesrebate**

NAPIER
CITY COUNCIL
Te Kaunihera o Ahuriri

LET'S FINISH THE JOB

By Stuart Nash MP

I feel really heartened by how our community came together to ensure we got on top of the Covid-19 pandemic. There were, of course, isolated exceptions, but the overwhelming majority of New Zealanders did an amazing job. We stayed home to save lives. We were careful when exercising or getting groceries. We were kind to one another. We did each other proud. As Prime Minister Jacinda says 'we are a team of five million'. This has been an incredibly challenging time in our history, and many, many individuals, families and businesses have faced unprecedented challenges. Our government has been fully aware of the financial and emotional pressures on everyone and has provided an enormous amount of support. One example of this support is the Winter Energy Payment for 2020. This runs for 22 weeks from 1 May to 1 October and doubles to \$1400 for couples and \$900 for single people this year. About 850,000 people will benefit from it with more than 1 million kept warmer once children and other household members of recipients are included. When the impact of Covid-19 first hit, the Government set out a \$12.1 billion dollar support package for New Zealanders and business. It was within this package that we increased benefits by \$25 and doubled the Winter Energy Payment. Those on lower incomes generally spend any extra money on household items that keep their families well, and so doubling the Winter Energy Payment will act as an immediate stimulus in local economies. The increase to main benefits, in addition to the benefit



rate being indexed to the net average wage rather than the Consumer Price Index, is the largest across-the-board increase in several decades and is estimated to help support 350,000 low-income individuals and families. In May, the Minister of Finance delivered an historical budget, one which could never have been predicted six months ago. The key themes of the budget were jobs, jobs, jobs and rebuilding the economy. A few of the key examples that will help our community recover are:

- A major expansion of the free and healthy school lunch programme
- \$1.6 billion Trades and Apprenticeships Training Package – for New Zealanders of all ages
- 11,000 new jobs in regional New Zealand to restore our environment and eradicate pests
- 8,000 new public and transitional homes will stimulate the residential construction sector, create jobs and reduce the housing shortage. This is in addition to the 6,400 public housing homes currently being built, in the pipeline or otherwise delivered
- \$56 million boost to the Government's insulation and heating programme, and
- \$130 million funding to enable NZ Post to maintain service levels.

And one initiative that is extremely pleasing for me to see is the return of Adult and Community Learning – also known as 'Night Classes'. You may remember that when the previous government axed these, I rallied hard to get them to stay, but lost that battle. I look forward to once again having this extremely valuable service operating out of our schools and halls most evenings – like they had for 90 years before they were closed. It has been fantastic to see how Kiwis have risen to the challenges of lockdown and provided support for one another. Seeing the teddy bears in so many windows,

poppies on front lawns and hearing stories of kindness towards neighbours has really warmed my heart and made me proud of our community. Remember, most of your questions about Covid-19 can be found on the government's website: www.covid19.govt.nz. Thanks for your support. My office hours are 9.00am - 4.00pm Monday to Friday and we are just a phone call away on (06) 835 6093. Stuart Nash MP for Napier

- Minister of Police
- Minister of Fisheries
- Minister of Revenue
- Minister of Small Business

Authorised by Stuart Nash, 155A Tennyson Street, Napier

Newsletters: These are produced each quarter with the next three issues planned for:

Tuesday 9th June, Issue 2
Tuesday 11th August, Issue 3
Tuesday 17th November, Issue 4

If you have any news or items of interest that you think could be good in the Newsletter please contact Maxine Boag our editor, Maxine.boag@gmail.com or 021 0247 0484

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<http://napiergreypower.org>

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www.kiwipublications.co.nz

PLEASE DO NOT PAY YOUR GREY POWER ELECTRICITY BILL INTO OUR ACCOUNT!
If you pay us on line, please help us identify you!
We need a membership number or a full name

You cannot save people, you can just love them.



Stuart Nash

MP for Napier

MINISTER OF POLICE, FISHERIES, REVENUE, AND SMALL BUSINESS

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INVOICE for GREY POWER MEMBERSHIP 2020-2021

If you are a NEW member; or an EXISTING member (and the sticker on your Grey Power membership card is not GREEN) your membership fees are due

Either:

1. Pay your sub online to **bank account number: 38-9009-0434068-00** Grey Power Napier & Districts; put your Surname and Initial and Grey Power membership number if renewing. If a new member, please email wutsie@xtra.co.nz or phone 844 4751 to let us know you have joined. OR:
2. Complete this form and drop it off in an envelope with CASH to 15 Durham Ave (John Wuts' locked secure letterbox) or phone him or Bruce at 844 5635 to arrange a pickup.

Your name/s

Address

Phone email M'ship no

You are paying \$15 for 1 member (tick if applies) or \$27 for a couple

Amount paid: Payment Type:

Would you like to volunteer with Grey Power? Can we email your newsletter?

Thank you

PRE ORDERED FROZEN MEALS NOW AVAILABLE from Age Concern Napier

Meals are available in two sizes – standard \$6.70 and large \$8.80 and all meals come with vegetables. The range we offer is:
Roast Chicken * Roast Lamb * Roast Beef * Roast Pork * Beef Casserole * Cottage Pie * Curried Sausages * Lasagne * Sausages and Onion gravy * Macaroni Cheese * Creamy Fish Pie

Meals are preordered one week in advance. Please telephone the office on 842 1346 for more information or to order



2020 Plans:

General Meetings: unfortunately these are on hold until we are absolutely sure that it will be safe to all get together again. We will advise you when the timing is right. Ideally it would be good to have a meeting in August (or earlier) to invite candidates for the General Elections being held on September 19th.

Newsletters - we will definitely be doing these as planned in August and November;

Our AGM planned for June has been postponed until further notice.

Discount Book 21-22. our next new Discount Book is planned for distribution in November offering savings to you for the next two years. Bruce would like some assistance! If you know of a business or service that you think could be a good one to have in the book please let him know 844 5635; we need a sales person to meet current advertisers and potential advertisers. If you like meeting people you will enjoy helping with this during September and October. If interested in helping with this project please contact Bruce at 844 5635.

Christmas Luncheon. If we are back to having meetings and hopefully, we will be, our Christmas Luncheon is planned for November Tuesday 24th, same venue as last year. Again, we will let you know in plenty of time.

Your Grey Power committee is still active in working on your behalf. Please stay in touch!

Answers Mix and Match Committee photos - The Who's Who: Baby A - Ian Cook, Baby B - Rana Dallas, Baby C - John Wuts, Baby D - Allie Beattie, Baby E - Bruce Carnegie, Baby F - Jacquie Hurst, Baby G - Maxine Boag, Baby H - Isabel Wood, Baby I - Russ Wyeth.

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