

CHRISTCHURCH

New Zealand  
Permit No. 3285



# GREY POWER

50+ QUARTERLY NEWSLETTER

Phone (03) 942 8816  
SUMMER ISSUE 2020



GREY POWER CHRISTCHURCH  
PO Box 31010, Ilam, Christchurch 8444  
**General Enquiries contact:**  
Maureen Price (03) 942 8816



**COMMITTEE 2018 - 2019:**  
**PRESIDENT: Brian Christian**  
Ph: (03) 338 6565 | Email: brianlouise@xtra.co.nz  
**VICE PRESIDENT: Neville Wootton**  
Ph: (03) 942 5453  
**SECRETARY/REGISTRATIONS: Maureen Price**  
Ph: (03) 942 8816 | Email: nanachooksboyz@gmail.com  
**TREASURER: Ann Ferrari**  
Ph: (03) 383 6589 | Email: joeannferrari@gmail.com  
**TELEPHONE TREE/BUS TRIPS: Tui Brown**  
Ph: (03) 385 3392  
**COMMITTEE:** Brian McNicholl (03) 338 4488,  
Joe Ferrari (03) 383 6589, Julie Ede 027 245 8877  
**MEMBERS ONLY - EMAIL COORDINATOR: Julie Shepherd**  
Email: justewshep@gmail.com

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**Grey Power Christchurch donate each year to two charities this year they are donating to St John's and the Men's Prostrate Society.**

### Foot Care Service

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**Ana Troon**  
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**Ph: 021 231 1577**

## Presidents Word

Well time to come up with a report for the newsletter. Could well be my final one but we shall see how things go, Neville seems to be happy the way things are going, so perhaps I shall play it by ear.

How have you all got along since lockdown. OK I hope, seems to be a new way of life really, still some other changes will take a bit of getting a grip of such as no cheques, this I think will be a worry to a lot of our seniors. Mention of the ban has I think been given a fair amount of forward work to be able to manage.

I think our members are more up to date than we give them credit for but we shall see, already I have had the odd phone call asking what do I have to do. TALK TO YOUR BANK.

Looking ahead Maureen and Ann have been busy working on the programme for next year and have February, March and April set up already which is much appreciated. It's been a difficult year but next year should be better.

Your committee is looking forward to what should be a good year.

*So cheers everyone.*

Cheers *Brian Christian*

**Check on those people you love and care for.**  
Reach out to your older relatives, friends and close neighbours to check in with how they are and talk through their worries. Whether it is giving them a phone call or writing a letter, staying connected and connecting often is important.

### Our Owl is our symbol

The wise old owl sat on the oak  
The more he listened the less he spoke  
The less he spoke the more he heard  
Who of us is like this wise old bird

Grey Power loves our owl it is our official symbol and is used in all correspondence.



## Social Afternoons

### Superannuitants' and Friends

Meetings will be held at the Cashmere Club starting at 1.30pm

**FEBRUARY 2021**  
St Johns to give a talk. Phillip on the guitar.

**MARCH 2021**  
Talk by Mobility Services.  
Allens men to entertain.

**APRIL 2021**  
Talk by WINZ

"I believe the second half of one's life is meant to be better than the first half. The first half is finding out how you do it. And the second half is enjoying it."  
~Frances Lear

**Mark Glanville**  
Manager & Funeral Director

**Mike Chandler**  
Funeral Director

**Nick Allwright**  
Funeral Director

### CHRISTMAS SOCIAL

This year has been hard for Clubs as the Covid pandemic has caused a lot of cancellations.

We made an all-out effort to make this Christmas Social special as a pay back to our Members. We arranged the biggest Raffle ever with 12 Hams and 15 other prizes. We had David Petrie playing from 1-2 p.m. followed by the Riverside Ukuleles, all in the Christmas spirit. Half time the Raffle was drawn. There were only 30 Members and 8 were the Committee.

We would appreciate your feedback if you wish to carry on with the Socials next year. Have a Happy Christmas and safe New Year.

**BURWOOD HOSPITAL SNIPPETS**  
Well it's been a very unusual year, with things being cancelled due to the Covid virus. Music for Older Persons Health has started again in Wards Bq1 & C1  
It was great seeing (O/T) Sue & Kathryn again and how caring they are with the patients at Music. I doubt everyone fully realises what a wonderful therapy Music is - certain music soothes for depression, joy, grief, and happiness moodsets. I wish you could see the affect on the patients faces as many songs Don plays and they sing to brings back such fond memories.  
Of late a large number of members have had heart attacks and been in Public hospital or several have been in Burwood for Stroke recovery hip and knee operations, and a number of men having their hernias done. We wish them all a speedy recovery.  
Cheers *Tui*

## Simplicity Funerals

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**We offer funeral information talks to groups. Please call us for a speaker to come to you.**

MEMBER **Funeral Directors**  
ASSOCIATION OF NZ



Off course but a sure bet

On our September bus trip with everybody happy to be free of the Covid 19 restrictions and back to level one, the modd was one of complete relief.

Aside from a few lingering clouds, the day was warm and ideal for going rural, in fact not just rural but to a Harness Racehorse Training establishment owned by Murray and Kelly Edmonds.

First impressions were of a family business where the shear joy of horses was paramount. A husband and wife enterprise where each complimented the other in all respects.

After a brief introduction to the physical aspects, a long line of horse boxes, some occupied, complimented by other horses in the adjoining paddock. But why divide the paddock into small areas enclosed by electric fencing and only one horse per enclosure. Here, we were introduced to the finer points within the horse community in that when in a group horses have a definite hierachy and so it is important to respect this by keeping to strict age grouping, division of sexes and never never mixing sex groups out of age groups outside of breeding requirements.

JOHN RHIND

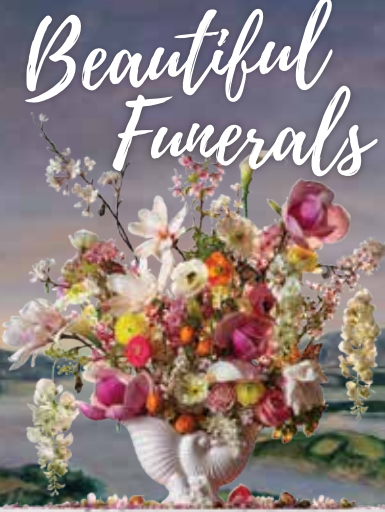
Funeral Directors

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Our attention was then drawn to three horses tethered outside the Tack room come wash down area. Here we were shown the trust between animal and human. While Murray was busy shoeing one of the horses Kelly prepared the other two for a workout. To the uninitiated the hammering of nails into a horse’s hoof came as a bit of a surprise but when the horse lifted its leg with little encouragement by Murray to have the exposed ends of the nails removed and filed off they were more than impressed. In like manner it was as if each animal knew what to do at each stage of being harnessed. The lifting of each leg in anticipation of Kelly attaching individual pieces of harness almost to the extent of expecting Kelly to ‘get on with it’ was a sight to behold.

Eventually the horses were ready, sulkies attached and off we all went to the nearby racetrack. Each horse was put through its trip round the one-mile track. Here we discovered both a grass track and hard surface track to suit the individual horse. They each did 3 circuits so their 3 miles of hard work was noticeable at the end of which the pacer was brought to the fence where we were standing only to be showered by its snorts and heaving of belly.

Exercise over we all returned to the stables where both Kelly and Murray answered our many questions and particularly giving us an insight to the daily routine of an owner, the requirements expected of them as owners and in turn the rewards of being an owner which are not always reflected financially, at times quite the opposite.

Their respective personal backgrounds stemmed from taking up their parent’s occupation and their intense interest in and care of horses came through loud and clear. A real labour of love for horses. But what’s this about labour - Kelly and Murray just love what they are doing and their tripping around the country in pursuit of this love, the occasional win, being the icing on the cake so to say.

Colin Taylor



We should start referring to “Age” as “Levels”, because “I’m at level 50” sounds more badass than just being an old person.

Mature Moves is about helping people

If you are considering moving into a smaller home, perhaps a retirement village or residential care and you feel you could use some help Mature Moves could be your answer. They are a Christchurch based company with local people helping older people to downsize and move, when the need arises. They understand that sometimes your family are not positioned to help as they might like to or have time restraints. True to their motto ‘to treat you like they treat their own families’, the team at Mature Moves can pack up, declutter and move all of your belongings and furniture to your new home.

Then they unpack and set up your new home to the very last detail, setting up the home just the way you like it.

Decluttering can be a bit overwhelming, however, it is made much easier with some understanding help. Step-by-step you can have things sorted and organised with minimal fuss and stress.

Along with this wonderful service, they can also organise selling things you no longer require, or gifting them if you desire to family or charities. They can also clean homes inside and out, and complete the gardening to get houses ready for sale. Mature Moves is about helping people. You let them know what you need help with and they will set about showing you just what they can do to help you.

A visit and consultation is free of charge, with no obligation to use their services. However, if you feel they may be of assistance a quotation can be provided for your consideration.

You can call Mature Moves on 0800 777 214 to talk about your move. We are sure Sharon and Gary can help you to lighten the load and make your move a smooth transition.

Are you thinking of moving?  
Could you use some help?



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Estate Clearance

Email: [info@maturemoves.co.nz](mailto:info@maturemoves.co.nz)  
[www.maturemoves.co.nz](http://www.maturemoves.co.nz)

# Summer Wellness

By Jessica Dua

(pharmacist at Countdown Pharmacy Eastgate)



With the events that have unfolded over 2020, many of us have been spending more time indoors. Now that New Zealand is at Alert Level 1 and the weather is warming up, we will all be wanting to be out in the sun and fresh air with our friends and family. However, summer comes with its own set of problems and concerns such as sunburn, heatstroke, insect bites and stings. By taking just a few small precautions, you'll be able to relax and enjoy the summer months.

## Be SunSmart

We have all heard of Slip, Slop, Slap and Wrap - but let's delve a little deeper and find out exactly what we need to do to be safe in the sun:

**SLIP** on some light clothing to protect yourself from the sun, and slip into the shade of a tree or an umbrella. Avoid spending too much time directly in the sun.

- Choose light clothing with longer sleeves and a tight weave to create a more effective barrier from the sun's rays. Darker coloured clothes are also better, although you may find yourself getting quite warm in these!

**SLOP** on a good sunscreen - the best ones are broad spectrum, waterproof and with SPF 30 or higher. If you are unsure of which sunscreen to choose - and there are certainly a lot out there - the staff at your pharmacy will be able to recommend one to you.

- Most sunscreens take time to activate after application. Make sure you apply the sunscreen at least 20 minutes before going out into the sun. Reapply the sunscreen at least every 2 hours.
- In order for the sunscreen to work properly, you should be applying the correct amount to each area. This might be more than you think - as a rule of thumb, apply about one teaspoon's worth to your face, neck and ears, one to EACH of your limbs, one to your front, and one to your back. That's seven teaspoons in total!

**SLAP** on a wide-brimmed hat, or a cap with flaps. This gives added protection to your head and neck area, which are the parts of our bodies that are sunburnt more often than any other area.

**WRAP** on a pair of sunglasses. Choose a pair that are close fitting and specifically protect against UV radiation. Usually this will be indicated on the tag or on a sticker on the lens. Those of us who wear prescription glasses and don't own a tinted pair may be able to find sunglasses designed to fit around your

glasses. Your optometrist will be able to help you with these.

- Take time to choose the best pair of sunglasses for you. The colour, material or price of a pair of sunglasses does not reflect how suitable they will be for your individual needs. If you are having some difficulty choosing, ask your pharmacist or optometrist.
- No pair of sunglasses is dark enough to look directly at the sun. Never look directly at the sun as it may result in damage to your eyes.

## A few more tips for a SunSmart summer

### Treating sunburn

So, you may have been out in the sun a tad too long without having taken the proper precautions, and perhaps you are now sporting that rather unflattering barbecued prawn look. Follow these tips for quicker recovery:

- A sunburn should be treated as an injury, just like a normal burn.
- Apply something cooling to the area, such as cold running water, or a cool damp towel.
- Aloe vera gel is also useful to cool and moisturise burnt skin, and can be applied frequently and liberally as long as the skin is intact.
- If the sunburn is painful, apply an anaesthetic spray. Paracetamol can also be taken if needed, at the advice of your pharmacist or doctor.
- Do not touch any blisters if they form. If the blister is ruptured, the skin beneath may be at risk of infection. Should this happen, see your doctor as soon as possible.

### Preventing heat exhaustion and heatstroke

Our bodies produce sweat to cool us down in hotter temperatures, however if we sweat too much, we can end up dehydrated and at risk of heat exhaustion or, even worse, heat stroke.

Heat exhaustion can manifest itself in symptoms such as headaches, dizziness, cramps, nausea, excessive thirst, and sometimes a fever of over 38°. Heat stroke is a more severe condition where a person may feel very hot although they are not sweating. They may also have a fever of more than 40°, have a seizure, or lose consciousness. If this happens, it is important to call 111 immediately. Both heat exhaustion and heat stroke can be prevented by drinking adequate water, staying in the shade, taking cold showers or baths, and avoiding excessive alcohol or too much strenuous exercise.

### Bites and stings, and how to prevent them

Warm weather not only draws us humans out, but various insects too. Luckily for us in New

Zealand, being bitten by an insect is usually not life threatening. However, insect bites and stings can still be painful, itchy, and can even lead to infection in some cases. Because of this, it is still important for us to take steps to prevent bites and stings, and to treat them properly if we do end up getting bitten.

### Prevention

- Try to wear long-sleeved clothing when outdoors
- Wear insect repellent when outdoors (those with high DEET levels are best)
- Brightly coloured clothing and sugary food and drink will attract insects - try to avoid these
- Spray citronella oil (diluted in water) around outdoor areas, or burn citronella candles
- Ensure the grass in your gardens does not grow too long
- Some insects are mostly found near stagnant water - drain any puddles around your home and try to stay away from stagnant bodies of water
- Regularly inspect your house and pets and treat if necessary
- Close your windows and doors at night to prevent insects coming in

### Treatment

- Try to touch the area as little as possible - scratching will only cause more irritation, and in some cases, infection
- Use a credit card or blunt side of a knife to remove a sting - do NOT squeeze as this will cause more venom from the sting to enter the body
- Apply something cooling (such as ice or aloe vera), or an anti-itch preparation. If you are unsure of what to use, ask your pharmacist
- Other medications may be available to help with itch or pain. Talk to your friendly pharmacy staff to find out which is suitable for you

### See your doctor if the bite or sting...

- ...is close to the eye
- ...persists for more than two weeks
- ...becomes infected (i.e., red, swollen, very painful, may or may not be filled with pus)
- ...causes you to develop a fever or chills

### Call 111 IMMEDIATELY if there are any of the following signs of an anaphylactic reaction:

- Swelling of the tongue or around the lips and eyes
- Rapidly developing rash
- Tightness in the chest or throat
- Difficulty talking or breathing (may be accompanied by wheezing or coughing)
- Loss of consciousness

### Enjoying summer amidst a global pandemic

As we head into summer and the holiday season, it might be strange to think that we are in the

middle of a global pandemic. While New Zealand has managed to band together to keep our COVID-19 cases low, we must still be vigilant to ensure that these numbers stay low.

### Personal hygiene

- Continue to wash your hands frequently
- Applying hand sanitiser is a good alternative when hand washing facilities are unavailable, though you should still wash your hands as soon as you are able
- Cover your coughs and sneezes - cough or sneeze into your elbow, or into a disposable tissue. If using a handkerchief, wash this regularly
- If you are unwell, stay home until you feel better
- If you need to leave the house while unwell, wear a mask to protect others
- Wear a mask if you need to enter crowded, enclosed areas (don't forget to stay cool and hydrated)

### Be vigilant

While the worst of it may be over, health experts have not ruled out the possibility of more 'flare-ups' of the virus in the future

- Keep a record of places you have visited, and people you have spent time with (this can be done with the COVID Tracer App for your smartphone, or with a COVID Tracer booklet)
- If you suddenly develop COVID-19-like symptoms, OR you have been in contact with someone who may have been exposed to COVID-19, you will need to stay home and call your doctor for advice
- A full list of symptoms and other helpful information can be found on the official NZ government COVID-19 website: [covid19.govt.nz](https://covid19.govt.nz)

### Be kind

- Look out for your loved ones - if they seem to be unwell, encourage them to stay home to rest and recover
- We are all in this together. Everyone deals with situations differently, and a little kindness and patience goes a long way

### Have a safe and relaxing summer!

**\*\*Countdown Pharmacy is New Zealand's first supermarket pharmacy. We have pharmacies within 35 different Countdown stores across the nation and growing! Being inside a supermarket we offer convenience and easy access to our customers. Apart from prescriptions we also offer a range of pharmacy services, medical and general health advice like any other pharmacies. Each pharmacy is also equipped with a private consultation room to suit your needs. We are open seven days a week so come in and see us for your health needs.\*\***





## POLITICAL FORUM

### Megan Woods

Minister of Energy  
and Resources

#### Commerce Commission study into supermarkets



The ideal of 'getting a fair deal' is one that is close to New Zealanders' hearts. When things are tough for people financially, the idea that something costs more than you think is reasonable, can be difficult if there aren't alternatives.

Last week we announced an in-depth look into one of our most regular and costly weekly expenses; the groceries.

We know that the cost of a weekly shop is a major issue for people on fixed and modest incomes, so as a Government, we need to be absolutely sure Kiwis are getting a fair deal at the checkout.

Roughly 17 per cent of the average New Zealand household's weekly expenses is on food, and the average weekly household expenditure on food increased by 9.2 per cent in the three years to June 2019 (compared with a 6.5 per cent increase for other categories).

The Government has asked the Commerce Commission to study what goes on behind the scenes of our supermarket shelves, including how goods are bought at the wholesale level, how items are priced, and what shoppers get in terms of quality, product range and service.

The Supermarket Study comes on the heels of the Commerce Commission's fuel market study that

resulted in legislation passed in August that will deliver lower prices at the pump by making the sector more competitive.

The Commerce Minister David Clark says because New Zealand has one of the most concentrated retail grocery markets in the world with two main players – Foodstuffs and Woolworths – it may be that competition has weakened over time.

The uneven bargaining power of supermarkets may mean they can push suppliers' prices down very low, but how much of those savings are actually being passed on to customers is unclear.

There have also been issues around supermarket discounting methods such as when online specials don't display the regular price next to the sale price. There have also been concerns about the availability of suitable land for potential competitors to join the market because of strategic land acquisitions by the existing supermarkets.

These issues matter because food prices impact all New Zealanders, especially when times are tough. While some in the big supermarket chains insist there's already a healthy degree of competition in the sector, we want to test that.

We will act on the results of the study, which might result in actions such as a code of conduct for relationships with suppliers, removing restrictions on land use and tenancy in shopping malls, and ensuring consumers get better information. Supermarkets played a vital role during the COVID lockdown. But it is important that we now take a closer look at the way they operate.

We must ensure that Kiwis are getting a fair deal at the checkout.

## Hamish Campbell

### National Party

#### How will COVID19 end?

There is probably a lot of COVID19 fatigue these days, there have been large numbers of articles written about all different aspects of this pandemic, some more speculative than others. But one thing that isn't really talked about is how this pandemic is going to end. Often people refer to previous pandemics and how they ended but commonly they include plagues and other illnesses. We need to look at previous pandemics caused by viruses to really get a clue about how this pandemic is going to end. The most well-known viral pandemic would be the 1918 flu.

The 1918 flu struck around the end of World War 1 and spread widely as soldiers returned home from around the world. At the time, scientists didn't know what virus was causing it.

The discovery of the 1918 flu virus is in its self a fascinating tale which could almost be a script for an Indiana Jones movie. It includes digging up graves, dogged determination and adventure. Once a suitable sample of the virus was found, in 1997, it took almost another 10 years to work out the complete genetic sequence of the virus. Compare this to the current pandemic where the novel coronavirus was isolated and the genetic sequence was available within about a week, and once the first code was cracked individual cases could then be sequenced in a couple of hours.

Why is the genetic sequence of this historical virus so important? well, it allows us to determine what happened to the virus and where it ended up, interestingly, the virus didn't leave us at all. The virus morphed into just another seasonal flu and descendants of the 1918 virus make up the influenza viruses we fight today. Generally, the natural progression of viruses— but not always — is that they become less lethal as time wears on. Evolution encourages viruses to become more infectious because naturally, as the virus mutates the more infectious strains will dominant, but there is no evolutionary pressure, nor is it in the best interest of the virus to kill off their host, so if anything as they mutate they tend to become less lethal over time. This means that the 1918 flu pandemic didn't come to a nice discrete end, rather the virus stayed on probably through a mixture of immunity and



mutation.

While it would be easy to gloss over the differences and lump both the flu virus and the novel coronavirus together, there are some differences with these viruses so we can't draw exact parallels.

Another difference in the current pandemic is that through technology and science we have generated a number of potential vaccines. While this might seem to be an expected outcome, it is not one we should take for granted. These vaccines are using new and exciting technologies, only made possible through scientific research, additionally, these technologies allowed the rapid development of these vaccine candidates, which traditionally would have taken years.

In the race to produce a suitable vaccine there appear to be four front runners, Pfizer, Janssen Pharmaceutica, Moderna and AstraZeneca (the "Oxford vaccine"). While none of these vaccines will necessarily provide 100% protection, they all appear to be relatively effective in early trials. These four vaccine makers have moved at record speed and are expected to apply for regulatory clearance for their vaccines in the coming weeks.

The four front runners can be split into two types of vaccines, the first type is the vaccines produced by Moderna and Pfizer and these are posed to be first-ever mRNA vaccines in history to get regulatory approval. Traditionally vaccines contain deactivated viruses or proteins derived from the coat of viruses which then once injected the immune systems recognises and remembers. But these mRNA vaccines are different, rather than containing the proteins that make up the virus coat, these vaccines contain the genetic material – mRNA – that encodes the viral proteins. When these short-lived genetic instructions are injected into the body, the body's cells translate them to make the virus coat protein directly in the body. The advantage of this approach is the rapid vaccine development, the disadvantage is that these vaccines need to be kept very cold (-70 or -20 degrees), because mRNA every easily degrades. The other two companies have made a vaccine out of a virus called an 'adenovirus' that is modified to no longer replicate in cells and has been engineered to contain the genetic instructions to make the SARS-CoV-2 coat protein. Again once injected, the vaccine instructs human cells to produce the SARS-CoV-2 coat proteins — the immune system's main target against coronaviruses. The

*(continued on page 10)*



(continued from page 9)

advantage of this approach is these vaccines are a little more robust and don't require such cold storage temperatures.

The battle between these vaccines will probably come down to a logistical one, including storage temperature, the speed of manufacturing the number of doses required and of course government approval.

Any coronavirus vaccine probably won't be a silver bullet against COVID19 but it is an important step. There is still a number of hurdles to overcome yet, the vaccines need to be approved, they need to be manufactured and they need to be distributed. And even when the vaccine is approved and is being rolled out, we will still need to be mindful of social distancing and other measures, partly because it is going to take time to immunize enough of the population to stop the virus spreading, assuming these vaccines produce long lasting immunity. Which means that returning to normal will take some time. But like after the 1918 pandemic, life will return to some normalcy, but let's hope we don't have short memories and forget the role science has played in this pandemic. We need to advocate for more spending into health research, currently, New Zealand spends only 0.76% of its healthcare budget on research and this amount is falling! (<https://www.nz4healthresearch.org.nz/>)

- Dr Hamish Campbell, is a scientist with a PhD in cancer and viruses from the University of Otago. These are his own opinions.

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## There are many choices for families when arranging a funeral service.

There is some misconception that the funeral must be held at the Funeral Home or at the Crematorium.

We have held many special services through out Christchurch at many different locations. From different Churches, Chapels, Marae, Clubs, Homes and few beautiful home gardens in the warmer months.

As a business that has 'Keeping Traditions Affordable' as our main goal we stive to provide the best service for families whilst keeping the costs realistic.

We have decided not to have our own chapel at the moment and this has been driven by us, as a company being able to provide families more choices in relation to funeral location.

Funerals are about families, friends and the community coming together to support those who have lost a loved one and remembering, celebrating the fact that we will not hear their voice, see their smile or feel their physical presence again.



editorial supplied by Just Funerals

**PHONE**  
**0800 804 663**

*Just Funerals*

## Christchurch's Only Affordable Funeral Home Proudly Family Owned and Operated

### Committal Service with Cremation

Transfers within Christchurch | Preparation at our licenced Mortuary | Choice of Eco Coffin Option or Woodgrain Finished Coffin (*upgrades available*) | 1 Hour gathering at Just Funerals preferred Chapel (*including hearse transfer*) | (Catering available at an extra cost) | A hand tied bouquet of current seasonal flowers Cremation (*Just Funerals Preferred Crematorium*) | 1 Death Certificate

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## BOOST YOUR CONFIDENCE THIS FESTIVE SEASON

The festive season is nearly upon us and with that brings much cheer, but unfortunately for some it can also bring up some uncomfortable feelings. When we think of parties and get together, some people tend to shy away from the festivities due to fears around bladder weakness or incontinence. Despite these fears, it is important for us to remember that these symptoms are more common than we think – 1 in 5 people experience some form of continence struggles in their lifetime. With these statistics, we need to ask ourselves why we are feeling shy, embarrassed or uncomfortable, and strive to be more confident in who we are. To help with these struggles, here are a few tips to help manage these discomforts during this festive season and live a life in full view!

**1. Keep Hydrated** | Some people believe that by reducing fluid intake, they won't have to go to the toilet as often. Well this is what really happens: your urine becomes concentrated (a dark yellow colour) and this irritates the inside of the bladder. Your bladder then wants to squeeze itself to remove the urine making you have to go to the toilet more often. Even worse, some drinks also have this effect on your bladder – drinks that have caffeine in them such as coffee, tea, soft drinks, energy drinks and alcohol should be reduced to help us maintain a healthy bladder. So how much fluid should you drink each day? It's a simple question with no easy answers. Studies have produced varying recommendations over the years, but in truth your water needs depend on many factors; including your health, how active you are and where you live. Consequently, try to drink when you are thirsty but keep in mind that you should be having around 6- 8 glasses of 250 ml of fluids per day. Just remember that water will always be your best choice of fluid!

**2. Try to keep alcohol intake in check** | To promote a healthy bladder, it is recommended to have at least 2 alcohol free days a week – however the more the better! Both men and women should consume no more than 2 standard drinks on any day (which may be hard during the festivities) where one standard drink is equivalent to:

- One 375ml can or stubbie of mid-strength beer
- 100ml wine (13.5% alcohol)
- 30ml nip spirits
- One 250ml can of full strength pre-mix spirits (5% alcohol)

**3. Eat plenty of unprocessed, fresh foods** | I could prattle on for hours about eating well, however it all boils down to this simple rule. Processed foods (biscuits, cakes, takeaways, soft-drinks etc.) are all laden with sugar, salt and bad fats – so fresh is best! Don't think of it as a 'diet', think of it as 'eating well'. Don't forget it's also a good idea to eat more fibre, which can be found in vegetables, fruits and whole grains. This helps prevent constipation – a cause of urinary incontinence.

**4. Toilet Visits** | Teach your bladder good habits! Try not to go to the toilet 'just in case'. This can result in a lazy bladder that gets into the habit of believing it needs to be emptied regularly. Try to go to the toilet only when your bladder is full, and you really need to go. Also, whilst you are out and about, to help you be better prepared find a toilet close by for you in advance.

**5. Get moving!** | Honestly, we all know that we sit on our butts way too much, but we make lots of excuses as to why we can't exercise. Let's change our mindset and decide that it isn't exercise that we are going to do, but just moving. By 'moving' 30 minutes at least a day, you will be doing your body (and its future) a huge favour. This will help by keeping your bowels regular and assist you in losing any extra weight that may be putting strain on your bladder and its supporting muscles. There are lots of different ways to get moving but the trick is to find something that suits you. Try parking the car further away from your destination and walk the extra distance instead. That will be a great start!

**6. Use the right protection** | Make sure you are using the correct size and absorbency for your continence products. If you are not using the correct product, you may find that the performance will not provide the results you require and you may feel uncomfortable. If you are unsure if you have the right product for your needs, Lille Healthcare NZ can send you a few samples to try before you buy.

**7. Personal Hygiene** | Good personal hygiene is very important in managing incontinence. If you wear an absorbent product it is always a good idea to have a pack of wet wipes or wet wash gloves on hand for your personal hygiene and wellbeing so that you can refresh when needed.

Please remember, if you have any questions surrounding your bladder discomforts or continence troubles, you can reach out to the Continence NZ Helpline 0800 650 659.

Ref: <https://www.ontexhealthcare.com.au/articles/boost-your-confidence-this-festive-season/> December 12, 2018

## Tui's Greypower Bus Trip

by Julie Ede

The last Bus trip for 2020 was held on Wednesday 25th November at which everyone had to wear a Christmas Hat or Novelty.

When getting on the bus at Tui's home and Addington Raceway Carpark we did not know where we were going.

Bob our bus driver took us on a short tour through the city then we headed north to Kaiapoi for Lunch which was at the Kaiapoi Workingmen's Club & MSA. The meal was very enjoyable and a lot of fun. After lunch we got back on the bus and headed to Te Kura

O Ruataniwha -Kaiapoi North School where we were welcomed, given afternoon tea and entertained by 7 enthusiastic and talented groups representing a roll of 540 Year 1-8 Students, which include the School Choir, Junior Kapahaka, Ukulele Group, Jump Jam team, Pasifika Group Hip Hop and Senior Kapahaka. These performances were very well executed and amazing, the children were exceptionally talented and enjoyed what they were doing.

We all appreciated the time and effort that the students and their teachers put into this Concert for us. It was then time for us to get back on the bus for our trip home.

A very enjoyable day was had by all.



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If you haven't already done so now is the time to plant out the rather delicate plants such as tomatoes, cucumbers, pumpkins, courgettes, capsicums, basil and coriander.

This is also a good time to think beans, you can plant them out as seedlings or grow them from seeds, the ground should be warm enough for the seeds to germinate. Beans grow well staked in a bamboo teepee or against a growing frame or choose dwarf varieties that require no staking. Beans also grow well in containers on any deck or balcony, great for easy access. Place two or three bricks under the container, helps with drainage and prevents damage to a wooden deck. Beans do not enjoy heavy clay soils, but they do like well-rotted compost with good drainage. Keep them well watered. Deeply water every two to three days. Picking beans regularly encourages the plant to keep flowering and produce more pods. Use pyrethrum or garlic spray to control aphids and green vegetable bugs.

I've also "bean" thinking about herbs. Herbs come into their own in summer and growing your own is both enjoyable and adds so much flavor and freshness to any cooking. They are generally easy to grow either out in the garden or in containers. It is a good idea to grow them close to the kitchen, at least the herbs you use the most. They like sun, although can do very well in partial shade over the hot summer months. Water and liquid feed regularly. Coriander does better in some shade, make sure it does not dry out and pick often to stop it from bolting. Basil is an easy to grow annual herb and is essential to any kitchen. The more you harvest it the longer it will last.

In the flowering department we have some stunning

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Geraniums in a range of colours. These are perfect for a warm sunny spot, often used in hanging baskets and pots. These have become popular in recent years; younger gardeners tell us they remind them of their grandmothers' gardens. Another comeback flower is the Dahlia, these can also be grown in pots a bit different to my grandmother who had half a dozen rows planted up in her garden. Dahlias are a wonderful cut flower and come in many interesting colours and shapes.

Your roses will be flowering nicely, remember to give them a good long deep water and dehead any flowers that are past their best. This encourages more blooms to appear. Watch out for any aphids, Portstone has a product called Enspray 99 from Grosafe which will take care of these unwanted critters.

Pots at Portstone – we have two shipments of pots over the past couple weeks. Interesting colours and shapes. Pots can add interest to your space. A lot more people are living in smaller properties and find they can grow a wonderful selection of shrubs, vegetables, roses and their colourful bedding.





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Our Christmas lights will go up inside next week and there will be lots of great ideas for present giving. Hard to find us a month away from Christmas once more, and what a year it has been. We will all be grateful that we are safe and live in a very beautiful part of the world. Now the warmer weather is here the outdoor seating area of the café has been popular. There is great coffee as well as menu and cabinet food, prepared and cooked on site. We have a good gluten free choice. Remember our great offering at Portstone Garden Centre is 10% discount for Gold Card Holders on most of our products. Our team are experienced and helpful, and look forward to seeing you at Portstone soon.  
*Portstone, 465 Ferry Road (under the big gum tree) phone: 389 4352*



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Thanks

## WORRIED ABOUT HOW TO PAY YOUR BILLS.

Now that cheques are being taken away from us and most of us have used cheques nearly all our lives it is a worrying time. There are several ways that you can pay your bills by internet banking, telephone banking or going into the bank and doing it over the counter.

As some firms send out accounts by mail and others by internet the choice is yours. But if you have difficulty in going to a bank to pay your bills and you don't have the internet telephone banking is the way to go. I have been doing this for about 12 years and the reason for this is my eyesight is not too good, I find telephone banking easy.

What about the hard of hearing community who cannot hear on the phone the banks should help sort this out for you as well. This maybe where some of us may have to go to the bank and do it manually.

It is becoming a worrying time for our older people especially when you hear that we may become a cashless society in time and we all will have to work with cards. If you are at all worried about this new system coming in please go to your bank and talk to them or ask the bank to send someone to your home to discuss this with you. Some of us use family members who are younger to handle all this for you which is good if you have made them your agent then they can take the burdon off your shoulders.

Take care stay safe *Maureen*

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## What is a reverse equity mortgage?

A common problem for retirees is that they can run out of money. This is particularly so in situations where interest rates are low and supplementary income from investments is not available. Many retirees are asset rich, particularly if they own their own home and don't have a mortgage. Traditionally people have downsized from a larger family home to a smaller home to release equity but in today's market, the cost to purchase a smaller home often takes all the proceeds from the sale of the larger home, and sometimes more. This article talks about options for releasing equity from your assets without selling your home.

In some families, high income earning children are often able to provide their parents with a regular weekly income from their own funds. While many parents are reluctant to access funds in this way, it is a practical solution to cashflow problems in your later years. The funds provided by the child / children can be recorded as a loan by your lawyer, with the loan repayable from the estate upon the death of the last surviving parent. If a family loan arrangement is put in place, it is a good idea to discuss the general arrangements with all your children so that there are no surprises (or arguments) when it comes time to repay the loan.

In cases where funds are not available within the family, a reverse equity mortgage may be an option. A reverse equity mortgage works in the opposite way to the normal type of mortgage you might have on your home. In a normal mortgage you make monthly

payments, and over time the loan is paid off. With a reverse equity mortgage, the bank pays you monthly, and the loan grows over time. There is no interest paid during the term of the loan, and instead it is added onto the loan and is repaid, along with the capital, when the house is sold. Interest rates for reverse equity mortgages are higher than normal mortgage interest rates.

Only one lender in New Zealand currently provides reverse equity mortgages and the rules around eligibility and independent advice are strict. Before taking out a reverse equity mortgage you are required to be provided with independent legal advice about the loan.

Reverse equity mortgages can have significant disadvantages. Because the loan and any interest owing is repaid when you sell your house, you may find that you do not have enough funds available should you need an Occupation Licence for a home in a retirement village. Your options for alternative accommodation later in life may be limited. The size of your estate could also be significantly reduced, depending upon the size of the reverse equity mortgage you take out and the length of time that interest accumulates.

Our team at Godfreys Law can help by checking that you have gone through all the options available to you before looking into a reverse equity mortgage. We have strong contacts with mortgage brokers, financial planners and the banking sector, so we can check that you have fully explored all of the options available to you. We can also give you some options on arrangements you may be able to make with your family. If none of those options work, we can help you look at options for a reverse equity mortgage.

Recognising the importance of providing our older clients with specialist advice we have recently established a specialist Life Law Team here at Godfreys Law. The team members are experienced in all aspects of the law as it relates to our older clients as well as trust law, estate administration and conveyancing. Give the Life Law Team at Godfreys Law a call on 366 7469 or email [shona@godfreys-law.co.nz](mailto:shona@godfreys-law.co.nz).

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