BREY Super People

Kapiti Coast Grey Power Association Inc https://www.facebook.com/Kapitigreypower WINTER 2022 Issue 142 www.kapitigreypower.co.nz

Offices: First Floor, Coastlands, Paraparaumu. (Mon to Fri 10am-2pm) Otaki Library, Cnr Main and Aotaki Streets. (First and third Thursdays 10am-1pm) Ph: 04 - 902 5680 | Email: kapitigreypower@outlook.com | PO Box 479, Paraparaumu 5254

THANK YOU ALL!

Kapiti Coast Grey Power said a 'Gigantic Thank You' to all the people who make the organisation tick. We held our annual Volunteers' Morning Tea in early May, with a great turnout of those who staff the desk at Coastlands, distribute this magazine and sit on the management committee.

We said Special Thanks to four of our own who are "retiring". Diana Pierce, our Office and Administration Manager, was awarded a Life Membership of our Association for her tireless work. Diana gave us notice some time ago she would be leaving, but has been generous with her time handing over the administration. You might still catch up with her again if you drop into Coastlands. She's offered a shift a fortnight in the office.

Others to be specially thanked are Chris Robertson (seen receiving her certificate from President Derek Townsend at the AGM). Diana, Fay Doyle and our retiring Treasurer Brett Pierce were unable to make the events.



Brett Pierce



Chris Robertson and Derek Townsend



Emiliia McDonald says "Thank you" on behalf of Grey Power's Volunteers



Faye Doyle



GREY POWER KAPITI COAST

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Facebook:

https://www.facebook.com/Kapitigreypower **Website:** www.kapitigreypower.co.nz

COMMITTEE MEMBERS 2022/2023

President: DEREK TOWNSEND mtmz@outlook.com / 021 124 4091 Vice President: ROGER BOOTH chrisrog@outlook.com / 04 902 5680 Treasurer: IVAN RYNIKER Treasurer.kgp@gmail.com / 027 348 5362 Secretary: BRETT SANGSTER brett.sangster@gmail.com / 022 198 5043 Health: DAVID OGDEN david.ogden01@gmail.com / 027 445 2650 Local Body issues: TBA Local IT: CHARLES LLOYD lloydce@gmail.com / 04 904 1640 Super People Editor: CHRIS TWEEDIE editor.gpKapiti@gmail.com / 0210 239 2653 Marketing: MARLENE FROST Marlene.frost@xtra.co.nz / 021 043 7454 Local Body issues: ENRICO VINK evmwink@gmail.com / 022 52 5593 **Off Committee Magazine Co-ordinator:** JOHN GIBSON - jg.kgibson@gmail.com / 04 902 5680 Volunteers & Roster Co-ordinator: EMILIIA McDONALD - emiliiamc@hotmail.com 04 902 5680 / 027 358 5731 Office & Membership Admin: MARY TWISS Kapiti.greypower@outlook.com / 04 902 5680 Age Concern: KEVIN BURROWS kevinburrws@gmail.com Otaki Representative: JUNE SIMPSON 06 364 7673 or 021 109 2583

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PRESIDENT'S REPORT

What a crazy three months we have just been through. With the Covid outbreak our office was closed to protect the volunteers who work there. We cancelled the March social meeting for the

same reason. Then in early April I contracted Covid ... and as I write this I'm still having ongoing problems such as a runny nose, and lack of energy. It has not been a nice experience.

On April 20th we held our 28th Annual General meeting and it was pleasing to see that 28 people bothered to attend.

At this meeting we presented Chris Robertson, a long serving volunteer on the committee and who has also been our Treasurer, with a certificate and small gift. Chris has decided to retire from active duties and hopefully enjoy life more.

This report is appearing in the first of our new look magazines, a step we have taken to reduce the growing annual deficit incurred because of a drop in members and a general cost increase in just about everything we do so this is the first of our cost cutting projects. I hope you enjoy it.

As it is Local Body elections this year, we will be holding a series of Meet the Candidate meetings in the various districts. This is an opportunity for you to meet them and hear their proposals if elected. We are applying for a grant to help pay for these events. Hopefully you will join us at one of these meetings.

In the meantime, please stay safe, steer clear of Covid and hopefully will see you at our June social meeting.

Derek Townsend | President



Revised Urgent Care/ **After Hours Opening Hours**

Team Medical at Coastlands has advised patients the Urgent Care clinic will be open Monday to Sunday from 8am to 8pm (not 10pm) until the end of July due to an acute interim shortage of urgent care doctors.

For general health advice and information after 8pm call Healthline on 0800 611 116. If you require urgent medical care please either call or visit Keneperu Accident & Emergency or phone 111 in case of emergency.

This should not affect normal GP appointments.

TIME TO GET YOUR FLU JAB

This year's influenza immunisation campaign has begun, and if you're over 65, then you're eligible for a free Flu Jab. Get in touch with your GP to arrange this.

If you need to know more about the Flu Vaccine, vou can check out the helpful videos on the Health Navigator website https://bit.ly/3vYHYTW.

You may have heard something about two different types of Flu vaccine. This is correct - but only one type is free for over 65s. Called Alfluria Quad, this vaccine is effective.

The second vaccine available is called the **Fluad Ouad** and offers modest improvements in immune response and effectiveness to Alfluria Quad. But the Fluad Quad is not funded, and therefore does cost.

The Immunisation Advisory Centre has issued a fact sheet about the difference between the two vaccines. You can read this at https://bit.ly/3vyvWI6

If you're unsure or want further information please consult your GP.

KĀPITI'S VACCINE CENTRE

Your family doctor or medical centre is inviting Covid-19 patients for vaccinations.

The Kāpiti Community Covid-19 Vaccination Centre is at 92 Kapiti Road Paraparaumu, and can be contacted direct by ringing 0800 122 504 or by email at haumaru@horotepai.co.nz













Road safety resources

New booklets and webpage for senior drivers Waka Kotahi NZ Transport Agency has just released five new booklets a new pamphlet and a new set of

webpages for senior drivers:

The road ahead:

This pamphlet discusses six good things to know

Road rules refresher: An overview of kev road code information





Driving safely as a senior: How to check out yourself and your car



Supporting senior drivers: How to have helpful conversations around safe driving

Getting around as a senior:

An explor atuon of varied trannsport options



Renewing your driver's licence: An explanation of the process.



Information can be found at https:// bit.ly/3Lp48V5

OFFICE NEWS

We are pleased to introduce two new ladies who are job sharing the position of Office and Membership Administrator, that has been recently vacated by Diana Pierce.

Emiliia McDonald, who has been looking after the Odd Job Scheme and the Office Volunteers, will be doing this with Mary Twiss who has been assisting Diana with data entry for the past 18 months.

Both have been working with our Grey Power Members to provide all aspects of what is required in our Office, and we are delighted they are taking on this role.

Occasionally you will see Diana in the Office or answering the phone as she will continue to assist with one shift a fortnight at the Office Desk.

June will be back in June

Kapiti Coast Grev Power's Otaki Office will reopen on Thursday June 2nd, 2022. Our volunteer, June Simpson, will reopen her desk at Otaki Library from 10am to 1.00pm on the 1st and 3rd Thursdays of the month.

She's looking forward to seeing you all again.

Age Friendly

Perfect Storm

The ongoing pandemic, raising inflation, supply line issues, a growing housing crisis the invasion of the Ukraine have caused a perfect storm. As a result not a lot has been happening on Age Friendly.

The Age Friendly Reference Group (AFRP) is in the process of developing an overarching high-level strategy and a work programme with actions.

Housing

You will recall the first report Grey Power presented to Council on Age Friendly and the survey members completed highlighted a number of issues on housing. Since that time Council has done more research and developed a report which shows the stress people are facing due to the housing crisis. Grey Power members should be proud of the fact you helped bring the housing situation in Kāpiti into focus.

The report shows the stress both young and old are facing across the whole housing spectrum and without adequate housing that is warm, safe, and affordable there can be no wellbeing.

The Age Friendly Reference Group has requested Council staff give them a presentation on the housing situation in order we can have a constructive input.

Office for Seniors

The Office for Seniors has undergone substantial changes. There has been a significant increase in Staff and Age Friendly communities is now one of their priorities. The Office sees Kāpiti as one of the leading communities in Age Friendly and the work done by Grey Power as an example to other communities.

Whatever needs doing we are there for you.

Funeral Directors

MEMBER

NZIFH

Kevin Burrows

Kapiti Coast Funeral Home local family business, serving Kapiti for 30 years

Discounts for all Grey Power members

- No charge for streaming services in our chapel.
- No charge for our follow up Bereavement Care after a funeral when you use us
- No markups on items purchased for you, like flowers or newspaper notices
- No charge to set up Pre Arranged funerals, or Pre Paid funerals.
- Free Memorial Photobook

We minimise costs and believe in transparency, it's the bottom line that counts.

HINEMOA ST PARAPARAUMU 04-298 5168 www.kapiti coast funeral home.co.nz Office open: Monday – Friday 8.30am to 5.00pm Saturday mornings, 10.00am – 1.00pm

Volunteers to man the Front Desk

Kapiti Coast Grey Power are looking for people who may have four spare hours a fortnight to help staff the front desk in our office on Level 1 Coastlands Shopping Town, or to go on our casuals list. Full training will be provided to those interested.

As with all organisations who rely on volunteers, we would love you to help us make a difference. This is a great opportunity to meet members of our local community on a one-to-one basis and the satisfaction of being able to assist in some small way.

Please contact Emilia McDonald at the office from 10am to 2pm, phone 04 902 5680 (or leave a message on our answerphone) or email us at kapitigreypower@ outlook.com.

Call for Odd Jobbers for the Odd job Scheme

Our Odd Job Scheme lets Kapiti Coast Grey Power members access services from other members who are willing and able to help through a mutual, informal arrangement for small assistance jobs. The Discount Book (free to members when joining or re-joining this year also lists recommended certified tradespeople available where specialist services are needed, through Grey Power).

Are you are able to spare a few hours a month to help others? Do you have skills that can help our members such as:

- Minor building/carpentry work,
- Gardening including lawn mowing, weeding ٠
- Shopping •
- Gutter cleaning
- Window cleaning

- General handyman
- Housework
- Driver transport
- Cleaning

No matter how obscure your skills, we would love to hear from you. When using the Odd Job Scheme any costs associated with each task must be mutually agreed but are usually done at 'mate's rates'. Both parties must be clear about all other costs associated with the job, so as to remove the risk of unwanted surprises.

Please contact Emiliia McDonald at the office during 10am to 2pm or phone 04 902 5680 (leave a message on our answerphone) or email us at kapitigreypower@outlook.com.



Painters – interior/exterior

Here's a ioke vou won't be able to tell any more:

Two women were chatting on the veranda of their retirement home. "You know." said Molly, "I'm verv disappointed in my grandchildren. I send them money for their birthdays and I never get a card or a call with a word of thanks."

"It's quite the opposite for me," says Mary. "I send off the money and the following weekend they all come around to visit me. It's so lovely to see them all."

"I wonder why there's such a difference," ponders Molly.

"It's easy," says Mary. "I don't sign the cheque."

Barbara Edmonds



04 237 9842 | 1 /BarbaraEdmondsMP



Yes, real difference can be made to your heart and health in middle age By Sarah Berry | March 12, 2022 – 5.00am

With his endlessly youthful energy, Warnie seemed immortal and was certainly a man of immortal sporting achievement. His sudden death from a heart attack at 52 has been a wake-up call for many men in their 40s and 50s. Less than a week later, Labor Senator Kimberley Kitching's death from a suspected heart attack, also at 52, has put a spotlight on heart health in middle age.

If you've never exercised or you've lost fitness, can you change anything by starting today? Is there a safe way to do it and what real difference can people make to their health and hearts in mid-life?



The answer is that we can change the course of our lives even if we've not looked after our health until now.

The average age for a first heart attack is 65.6 years old for men and 72 years old for women, but heart attacks are increasingly common in younger adults as well. In 2018, there were an estimated 58,700 coronary events in Australians aged over 25. Two-thirds of those occurred in men. None of this, however, is writing on the wall.

"It's never too late to start being physically active and to reap benefits from this lifestyle change," says Professor Anne Tiedemann, who leads the healthy ageing research at the University of Sydney's Institute for Musculoskeletal Health. "Even small increases in physical activity are associated with health benefits, both in the short and long term."

In fact, the people who get the most benefit are those who go from being sedentary to starting regular exercise, says Tony Blazevich, a professor of biomechanics at Edith Cowan University.

Fitness



How exercise changes our brains

"When our fitness levels are low, we get massive health benefits from increasing our fitness levels by just a little bit," says Blazevich, who is also the director of the Centre for Exercise and Sports Science Research. "So, choose any physical activity you like, from walking around a park or the shops, to parking further from your office, to riding a bike, digging in the garden, or starting those gym or swimming classes you always wanted to, and then get stuck in."

The benefits include reduced risk of heart disease, stroke, diabetes, some cancers like bowel and breast cancer, dementia and depression. There is also improved mood and mental health as well as physical fitness.

"The key is regularity and finding something you can do consistently," says Dr Erin Howden, the head of the human integrative physiology lab at the Baker Heart and Diabetes Institute. "Exercise doesn't have to be on a treadmill or a bike."

Exercise is just one piece of the puzzle - smoking, alcohol misuse and an unhealthy diet are the other three major risk factors for non-communicable disease (heart disease, stroke, cancer and diabetes) - but it is an important piece.

Has COVID changed our exercise habits for good?

"Research has shown that even in people who smoke or are overweight/obese, increasing participation in physical activity does actually reduce the risk of developing heart disease and is associated with prolonged life," Tiedemann says. "This is good news for people who may struggle to change other modifiable lifestyle factors."

One 2021 meta-analysis found that adults who did the most physical activity had a 67 per cent lower risk of early death than those who did the least physical activity. Even an extra 1000 steps a day reduced the risk of early death by 13 per cent.

In short, as Howden puts it: "You're more likely to live longer and live free of disease."

This matters when only about 13 per cent of 45-55-year-olds and 11 per cent of 55-64-year-olds in Australia meet the physical activity guidelines.

In one small 2018 study, led by Howden, sedentary middle-aged adults were put on a two-year exercise program. Over time, their hearts became less stiff, which can provide protection against heart failure.

"The heart of someone in their 70s who has exercised over a lifetime looks like a sedentary 20-year-old," Howden says. "If you haven't exercised, starting in middle age is a good time because the heart retains some cardiac plasticity at that point and ... you can actually reduce the cardiac stiffness of the heart by exercising four-to-five days a week for 30-60 minutes."

Howden suggests a visit to the GP for a heart health check for those who haven't been exercising regularly, but "if you want to just get started with general walking, it's safe to do that."

From there, for maximum bang for buck, "just like our diet, a physical activity plan that's rich in variety has the biggest benefit". Blazevich says: "Remember, accredited exercise physiologists are Medicareclaimable allied health professionals, and many people get one or more visits for free under their current private medical insurance."

For those who haven't been exercising regularly, visit your GP for a heart health check before commencing a new fitness regime.

Dr Erin Howden, Baker Heart and Diabetes Institute Tiedemann adds: "Once we hit about 60 years of age it's important to do balance challenging exercise to reduce the risk of falls."

As for the intensity, doing the same thing is fine for maintenance, but Tiedemann says that to see improvements in fitness or strength, there needs to be an element of challenge.

The dose does make the difference, Howden agrees: "When you're exercising, if you can speak easily you might need to up the intensity. Being breathless, huffing and puffing is a normal response."

immediately.

"[It] creates a habit that we can stick to for life." Tiedemann says. "Much like brushing our teeth twice a dav."



You can choose the places you want to be notified about, so you're not being bothered you with things that don't affect you. It's up to you! You can also opt out of topics that aren't of interest.

Antenno sends information directly to your mobile phone about roadworks, major water outages, road closures, rates and water rates payment reminders, dog registration reminders, consultations, sports ground closures, aquatics and library closures and events.

Alerting us about something

Antenno is also a fast easy way you can send Council info about Council-related issues, for example graffiti that needs to be removed from a public place, or a tree that's fallen and is a danger. The app will prompt you for the info needed.

If you send your report outside working hours (8am-5pm, Monday to Friday) and it's urgent, call Council on 0800 486 486 so it can respond immediately. Otherwise, your report will be processed on the next business day.

Download Antenno

Antenno is free for all Kapiti residents - download it from the App Store or get it on Google Play now. It doesn't ask for any personal information or login details, so it's a nice easy way to stay informed.



Although beginning in middle age can help our health and longevity in the long term, the best part about it might just be that it improves our wellbeing

Antenno is a free mobile app that sends you **Council-related** notifications about the

places you care about.

CHANGES TO NZ SUPER ENTITLEMENT **ON THE HORIZON**

The not-guite retired (many of our children) are starting to make calculations about whether they will get New Zealand Superannuation (NZ Super) if they have spent years living overseas. People who have already reached the age of eligibility for NZ Super or are on the brink are not affected by legislation passed late last vear.

But from July 2024, residency requirements for getting NZ Super will gradually increase. This is the result of the NZ Super and Retirement Income (Fair Residency) Amendment Act, which was passed by parliament in November 2021, last year.

It started out as an attempt by the New Zealand First Party to stop immigrants from coming here in late middle age and picking up a pension. After New Zealand First was ousted in 2020 the bill was picked up and refined by the National MP Andrew Bayly and was subsequently passed.

Many believe that NZ Super will become unaffordable for future Governments and Andrew Bayly said the new law would help in that regard, but not by much.

"I think there is a figure of \$200 million over time, it depends on what time you are measuring of course. It's not massive but it is one of the building blocks to make (NZ Super) more affordable."

The National Party has campaigned in two elections to gradually raise the age of eligibility for NZ Super to increase affordability, but Labour opposes this.

The new law will not affect those already receiving NZ Super. People will still be eligible for the pension at 65 if they have lived in New Zealand for at least 10 years after age 20. An added requirement is that they must have lived for five of those ten years in New Zealand or a realm state like Niue, Tokelau or the Cook Islands, since they turned 50.

The new rules apply to migrants who have moved to New Zealand from overseas but it also applies to New Zealanders who might have been appointed to a job overseas, or who went abroad for an OE and stayed on.

However, from July 2024, their residency period will gradually increase from 10 years to 20 years by July 2042. The rate at which the required years of residency will increase is gradual, rising in two-year chunks. That means it will not reach the full 20-year span till 2042. Further details can be found on this website:

www.workandincome.govt.nz/about-work-and-income/ news/2021/changes-to-residency-rules-for-nz-super-coming.html

There are special arrangements for refugees. In addition, people may gualify for NZ Super with less than the relevant residence requirement if they have migrated to here from a country that New Zealand has a social security agreement with which includes Australia and the UK.

Ref: Eric Frykberg Feb 2022

KAPITI COAST GREY POWER ASSOCIATION INC. STATEMENT OF FINANCIAL PERFORMANCE. For the year ended 31 December 2021.

| INCOME | 2021 \$ | 2020 \$ |
|---|------------|-------------|
| Member Subscriptions | 35,267 | پ 36,613 |
| Donations | 2,845 | 4,202 |
| Postage | 394 | 391 |
| Sales of Discount Books | 1,644 | 1,718 |
| Advertising - Discount Book | 1,044 | 2,703 |
| Sundry Book Sales | 320 | 155 |
| Advertising - Super People | 5,142 | 3,617 |
| Bank Interest - Current Accounts | 5,142 | 5,017 |
| Bank Interest - Term deposits | 226 | 1,034 |
| Social - Christmas Lunch | 0 | 1,771 |
| Raffles - Social Meetings | 137 | 106 |
| Names - Oocial Meetings | 45,980 | 52,317 |
| | , | , |
| EXPENSES | 2021 | 2020 |
| | \$ | \$ |
| Capitation Fee to Grey Power Federation | on 12,446 | 13,178 |
| Cleaning and Waste Disposal | 844 | 596 |
| Donations Paid | 50 | 100 |
| Hospitality | 790 | 0 |
| Grey Power Federation AGM | 1,797 | 0 |
| Office Rental | 5,036 | 4,583 |
| Sundry Book Purchases for Resale | 225 | 0 |
| Discounting Book Publishing Costs | 5,188 | 5,025 |
| Super People Publishing Costs | 13,055 | 11,576 |
| Sundry Printing | 60 | 0 |
| Social Raffles - Costs | 47 | 0 |
| Membership Prizes | 174 | 0 |
| Subscriptions | 52 | 0 |
| Travel | 371 | 415 |
| Computer Expenses | 2,264 | 741 |
| EFTPOS Charges | 649 | 602 |
| Election Meetings 2020 | 0 | 1,761 |
| Insurance - Public Liability | 275 | 280 |
| Administration | 2,750 | 3,850 |
| Annual Accounts Review - 2020/2021 | 900 | 400 |
| Photocopying | 394 | 0 |
| Postage | 2,056 | 2,818 |
| Security | 78 | 0 |
| Social Meetings | 0 | 2,927 |
| Stationery | 775 | 0 |
| Sundry Expenses | 312 | 4,268 |
| Telephones | 1,262 | 1,624 |
| Venue Hire - External | 512 | 487 |
| Advertising | 1,870 | 2,889 |
| Total Expenses | 54,232 | 58,120 |
| NET DEFICIT FOR THE YEAR | -8,252 | -5,803 |

Equity at Beginning of Year **Current Year Operating Deficit** Equity at End of Year STATEMENT OF FINANCIAL POSITION As at 31 December 2021 Current Assets Accounts Receivable Current Accounts - Kiwibank Office Cash Float GST Paid **Total Current Assets Current Liabilities** Subscriptions Paid in Advance Unidentified Deposits Prepayments - 2022 Discount Advertising Accounts Payable GST Received **Total Current Liabilities** NET WORKING CAPITAL Term Assets Term Deposits -Kiwibank TOTAL NET ASSETS Brett Pierce C.A Derek Townsend Treasurer President KAPITI COAST GREY POWER ASSOCIATION (Inc) Re Financial Statement for year ended 31st December 2021 **REVIEWERS REPORT** To the members of the Kapiti Coast Grey Power Association (Incorporated) I have reviewed the financial statements and books of the Kapiti Coast Grey Power Association for the year ended 31st December 2021. A review is limited primarily to enquiries of the officer involved in the administration of the Association and analytical procedures applied to financial data, and thus provides less assurance than an audit. I have not performed an audit and accordingly, I do not express an audit opinion. Based on my review, nothing has come to my attention to cause me to believe that the accompanying financial statement does not give a fair view.

24/3/22

STATEMENT OF MOVEMENTS IN EQUITY

| 30,374 | 36,177 |
|--------|--------|
| -8,252 | -5,803 |
| 22,122 | 30,374 |
| | |
| | |
| | |
| | |
| 265 | 511 |
| 7,258 | 11,439 |
| 100 | 126 |
| 1,038 | 0 |
| 8,661 | 12,076 |
| -, | , |
| | |
| 940 | 0 |
| 15 | 0 |
| 3,527 | 0 |
| 1,210 | 1,702 |
| 847 | 0 |
| 6,539 | 1,702 |
| | |
| 2,122 | 10,374 |
| | |
| | |
| 20,000 | 20,000 |
| | |
| 22,122 | 30,374 |

GOLD CARD WALK

Explore the rolling hills, bush-clad valleys and farmland that lies between the Hutt Valley and Porirua and take in spectacular views, waterfalls, and WW2 sites.

Belmont Regional Park covers 3,500 hectares of hill country and farmland between the Hutt Valley and Porirua.

Choose from more than 10 different trails. from short beginners' routes to day-long journeys, and take in some of the park's exciting features.

Visit the historic Korokoro Dam (start at the Oakleigh Street entrance to the park, at the track nearest the information kiosk), or WW2 ammunition magazines, or travel the original Old Coach Road between Lower Hutt and Porirua.

There are spectacular views over the region across Boulder Hill, Round Knob, Canons Head and Belmont Trig, or find a peaceful spot to picnic by a waterfall.

Entry points via State Highway 1 (Porirua) are at Cannons Creek via Mungavin Ave and the Cannons Creek Lakes Reserve; and Tākapu Road, Grenada North to the Belmont Regional Park.

There are regular bus and train services to Lower Hutt, Porirua and the surrounding areas. Timetables are available from the Metlink website.

Be aware

The park has moderately steep hills and is exposed in places. Walkers must be aware of bikes travelling downhill at high speeds.

Dogs are not permitted on or near farmland. However, they are permitted on leash in the rest of the park (Korokoro, Stratton St and Dry Creek Valleys).

Here are just two of the ten listed walks:

Puke Ariki 21.6KM 7-8 HR

The Puke Ariki (or 'The Place of Leaders') trail traverses the length of Belmont Regional Park. offering a unique and varied half-day journey across some of the region's most beautiful, and at times rugged, terrain.

Starting at the Dry Creek entrance, you'll climb to the top of Boulder Hill then over undulating farmland to the Airstrip, then Round Knob, Cannons Head and Belmont Trig. The track then descends into the Korokoro Valley and exits at Cornish Street in Petone.

This trail is often referred to as Haywards Korokoro Traverse. It is suitable for both mountain bikers and walkers.

Belmont Trig Track 2.3 km 4 hr return

The trail, surrounded by native forest and birdlife, descends to the Korokoro Dam then climbs uphill via Baked Beans Bend to the Belmont Trig. You'll be rewarded with 360-degree views from the Tararua Ranges all the way to the Kaikoura Ranges. On your return journey you'll pass through farmland and forest, including Tawa, Kahikatea and Rimu, This trail is primarily for bikers, but walking is permitted.

You can find more walks through the website https:// bit.lv/39HYNet



Kapiti Coast Grey Power Membership Survey

Hello Members. A challenge for the Management Committee at Kapiti Coast Grey Power is how to identify, then respond to your needs as members now we all live in in the new Covid environment, while still meeting the ideals of Grey Power. Your Committee is keen to keep in touch and understand your needs and thoughts.

To ensure that Grev Power's activities remain relevant. We invite you to participate in this survey. Your responses will help us to further our mission: "Advancing, supporting and protecting the welfare and wellbeing of elder people"

This Survey closes on 30 June 2022. We will publish the results on our website and in Super People. You can complete it electronically at our Website (www.kapitigreypower.co.nz/survey).

If you complete this printed version, detach it from Super People and drop it off at Grey Power's office at 1st floor, Coastlands between 10am and 1pm weekdays, or in the marked boxes at Kapiti Coast District Council Libraries at Otaki, Waikanae, Paraparaumu or Paekakariki.

We fully respect your privacy, as outlined in our Privacy Statement which can be found on our website.

Derek Townsend | President, Kapiti Coast Grey Power

The Survey

Firstly about you and Grey Power (*Please circle your answer*) 1.0

| 1.01 | Indicate your age group | 50-59 | 60-79 | 70-79 | 80+ | |
|-----------------------------|--|---------------|------------|--|---------------|--|
| | | | | | | |
| | | Otaki | | Town / Bea | ch/ Country | |
| | | Waikan | ae | Town / Bea | ch | |
| 1.02 Tall us where you live | Parapa | aumu | Town / Bea | ch | | |
| 1.02 | 1.02 Tell us where you live | | Raumati | | Beach / South | |
| | | Paekak | ariki | | | |
| | | Other | | | | |
| | | | | | | |
| 1.03 | Do you live in a retirement village / com | munity | | Yes | No | |
| | | | | | | |
| | | | | Less than 1 year 2 to 5 years 5 to 10years | | |
| 1.04 | How long have you been a member of G | ov Dowor? | | | | |
| 1.04 | How long have you been a member of G | ey Power: | | | | |
| | | | | More than | 10 years | |
| | | | | | | |
| 1.05 | Are you, or have you been a volunteer w Grey Power? | ith Kapiti Co | ast | Yes | No | |
| | | | | · | | |
| 1.06 | Have you ever visited or contacted our of | ffice for adv | ice or | | | |

- Have you ever visited or contacted our office for advice or 1.06support?

No

Yes

| 1.07 | Are you responding as an individual member of Kapiti Coast Grey Power or as a household | Individual | Household | |
|--------|---|----------------|-----------|--|
| 1.08 | 1.08 Kapiti Coast Grey Power needs people prepared to assist with the various voluntary tasks our activities involve. Would you consider volunteering by taking part in any of the following activities? | | | |
| _ | Assisting our office team (Helping our Office Manager with membership payments and enquiries, odd job enquiries, and other phone enquiries) | | | |
| _ | Assisting with delivery of quarterly newsletter Yes | | | |
| - | – Executive Committee involvement Ye | | Yes | |
| _ | Assisting Executive Committee roles Yes | | | |
| If you | are interested in helping, please give us your details so we ma | y contact you. | | |

| Name: | |
|--------|--------|
| Phone: | Email: |

About our communicating with you 2.0

| | | View website / Facebook | Yes |
|------|-------------------------|-------------------------|-----|
| | | Email | Yes |
| 2.01 | What is your preferred | Newsletter | Yes |
| | means of us | Other: | |
| | communicating with you? | | |
| | | | |
| | | | |

| 2.02 | 2 02 What do you think of our communication | Super People | 12345 |
|---|---|----------------|-------|
| 2.02 What do you think of our communication | Email Newsletter | 12345 | |
| | tools? (Please score each 1-5, where 1 = | Website | 12345 |
| Excellent and 5 = Poor) | | Facebook group | 12345 |
| Comn | nents | - | |

comments:

Your perceptions of Kapiti Coast Grey Power and its activities 3.0

| 3.01 | As a socially active organisation delivering meetings and other similar events | Yes | N |
|------|--|----------|---|
| Comn | nents: | <u> </u> | |
| | | | |
| | | | |

| 3.03 As an effective political lob | bby group to Central government | Ye | es No |
|------------------------------------|---------------------------------|-------|-------|
| Comments: | | | |
| 3.04 As an effective provider of | social services | Ye | es No |
| Comments: | | | |
| | | | |
| | | | |
| 3.05 Other | | Ye | es No |
| Comments: | | | |
| | | | |
| | | | |
| | | | |
| | Shopper's Discount Guide | Aware | Used |
| | Odd Job Scheme | Aware | Used |
| | Grey Power Electricity | Aware | Used |

| 3.06 | How aware are you and have you used any of our member services? |
|------|--|
| Comm | ents: |

4.0 Social meetings

Kapiti Coast Grey Power holds quarterly social meetings. These have been restricted due to Covid-*19 during 2021 we are hopeful of restarting them once Government restrictions allow.*

4.01 Have you ever attended a Grey Power social meeting

Please indicate your preferences by ticking the box after each

| Fraguanay | Quarterly |
|------------------|------------|
| Frequency | Bi-month |
| | Mid-morr |
| 4.03 Time of day | Mid-after |
| | Evening |
| | Preparing |
| | Health iss |
| | Recreatio |
| Topics | Travel |
| | Wills/ End |
| | Funeral a |
| | Technolog |
| | |

| Shopper's Discount Guide | Aware | Used |
|--------------------------|-------|------|
| Odd Job Scheme | Aware | Used |
| Grey Power Electricity | Aware | Used |
| Grey Power Broadband | Aware | Used |
| AIL Insurance package | Aware | Used |
| Travel discounts | Aware | Used |
| Office Help Desk | Aware | Used |
| Our Library | Aware | Used |
| | | |
| | | |
| | | |

| ng? | Yes | No |
|-------------------------|-----|----|
| h item. | | |
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| ly | | |
| ning | | |
| noon | | |
| | | |
| for retirement | | |
| sues | | |
| n | | |
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| during Powers of Attorn | ey | |
| rrangements | | |
| gγ | | |
| | | |

| | Ocean Road Community Centre, | | | | |
|-------------|------------------------------|--|--|--|--|
| | Paraparaumu | | | | |
| | Paekakariki venue | | | | |
| | Other Paraparaumu venue | | | | |
| 4.05 Venues | Waikanae venue | | | | |
| 4.05 Venues | Otaki venue | | | | |
| | Name of other venue: | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

5.0 What issues should we be giving priority to addressing for you?

Grey Power Kapiti published a list of the issues facing older people, and which Grey Power Kapiti believes it is necessary to pursue, in the May-June 2021 issue of Super People at page 12.

| | | | 1 = top priority, 5 = lowest |
|------|---------------------------------------|-----------------------------|---------------------------------|
| | | Superannuation | |
| | | Health | |
| | | Technology | |
| | | Housing | |
| 5.01 | To help us to prioritise these Issues | Transport | |
| | please rank from those listed below | Earthquake / Tsunami | |
| | the 5 issues you consider most | Age Friendly Policies | |
| | important | Government actions | |
| | | Retirement Villages | |
| | | Employment of Older persons | |
| | | Communications | |
| | | Other | |

Working with other community agencies and groups 6.0

Co-operation where-ever practical with other Not-for-Profit groups is an important way of supporting our members. Please suggest those organisations you would like us to consider collaborating with.

.....

Other issues and concerns 7.0

What other issues concern you / your household that you believe Kapiti Coast Grey Power should be addressing?

.....

Thank you for completing this survey

Help with paying your rates

We know some of our community have financial constraints. Help is available to those who are unable to pay their rates.

Kāpiti Coast District Council has a rates remission policy where homeowners facing extreme hardship may get a reduction in their rates, or postponing payments.

You should contact Council before the due date and work out a payment plan. Failure to do this will mean a 10% increase on your rates.

If you're a low-income homeowner or retirement village resident who holds a licence to occupy agreement, you might be eligible for a Department of Internal Affairs (DIA) rates rebate subsidy of up to \$665. Find out more on the Department of Internal Affairs' website https://bit.ly/3s5Bi5g, check if you might qualify and if so, apply. You can also pick up a form from Council's service centre at 175 Rimu Road. Paraparaumu.

Applications are open until June 30.

If your application is successful, the rebate will be paid as a credit to your rates account. If you're successful you can only receive one government rates rebate per rating year.

Rates remissions (Council assistance)

Council is also able to apply a remission to Kāpiti Coast District Council rates (all or part of) in certain circumstances. The criteria for each remission is outlined in the Rates Remission Policy https://bit. ly/3s30wPQ

Each year Council sets aside up to \$200.000 for the scheme. The remission can be up to:

- \$300 for residential properties •
- \$150 for licence to occupy properties in a retirement village.

Assistance could be available to ratepayers who are paying more than 5 percent of their net household income on Council rates, after any Government rate rebate has been taken into account.

Applications are open from 1 January until funding has been fully subscribed or 30 June each year, whichever occurs first.

Each year Council offers a water rates remission to provide support to larger families who have high water costs. This can be up to \$120 per household.

You could qualify if you get the tax credit and all of

- - you're receiving a Working for Families Tax Credit • you have total water charges from 1 July 2021 to 30 April 2022 of more than \$311.

property.

criteria are met:

- the property is the ratepayer's sole or principal place of residence
- there is still the required equity in the property at least one ratepayer must be either: •
 - 65 years or older

age of 103.

the following apply:

- vou pay water rates as a property owner or tenant you have two or more dependants (18 years or younger) living at your property
- Temporary financial assistance is for ratepayers who have experienced hardship due to repair of water leaks, a serious health issue, or essential housing maintenance. It can provide up to \$300 per rateable
- Remission of a late payment penalty is determined on a case-by-case basis.
- Remission is also possible for a second targeted rate for community facilities, roading and water supply where a rating unit contains two habitable units. All criteria must be met.
- Rates postponement due to extreme financial hardship may be applied for where all the following
 - having financial difficulties or unusual circumstances.
- All financial and administrative costs will be added to the postponed rates.
- Other remissions available include, sporting, recreation and other community organisations using council community properties or leasing private property for longer than one year: rates on Māori freehold land; for land protected for natural or cultural conservation purposes; and for actively farmed farmland
 - An elderly farmer once told a young female neighbour that if she wanted to live a long life. the secret was to sprinkle a pinch of gunpowder on her oatmeal each morning.
 - She did this religiously and lived to the ripe old
 - She left behind 14 children, 30 grandchildren, 21 great-grandchildren, five great-greatgrandchildren ... and a 40-foot hole where the crematorium used to be.

First Aged Care Commissioner Appointed



Carolyn Cooper has begun work as the inaugural Aged Care Commissioner.

Minister for Seniors and Associate Minister of Health Dr Avesha Verrall announced the five-year term appointment

in February "to champion the

rights of our most vulnerable.

"The current system to ensure quality and safety in the sector is fragmented, and it can be complicated navigating services to get help," said Dr Verrall. "This disconnect has made it difficult for those who want to make a complaint about aged care to speak up, be heard, and receive a timely response."

"Several reports have identified issues in aged care services, ranging from the complexity of the complaints process to people fearing repercussions if they raise issues, and the lack of visibility around services provided by home and community support providers."

Ms Cooper was the managing director of Bupa Villages & Aged Care NZ. She has also been on the board of the Aged Care Association, which represents most rest home owners and operators and in the past criticised the Labour Government's decision to establish an Aged Care Commissioner as "another layer of bureaucracy doubling up on already rigorous audit and reporting".

The Aged Care Commissioner will report through the Health and Disability Commissioner.

President of the Grey Power NZ Federation, Jan Pentecost, has welcomed the announcement, saying the organisation had lobbied for many years for such an appointment.

"We are happy that there will be a designated commissioner to investigate issues within the aged care sector, especially in the home and community support services where we are aware that numerous Grey Power members feel they are not well supported to age at home with dignity."

"We also look forward to the commissioner's support in advocating for more carers and nurses in the sector and the new commissioner's background in aged care and the health system bodes well for older people."

Local Body Elections

Local body elections will be held throughout Kapiti on Saturday October 8th.

Kapiti Grey Power will be introducing our regional and district hopefuls and hosting its customary Meet the Candidates public meetings, scheduled for:

Friday September 2nd - 10am Waikanae

Wednesday September 7th - 10am Paraparaumu

Wednesday September 14th 7pm Waikanae

Wednesday September 28th 10 am Otaki

We'll give you more details in the next edition of Super People in August. Put the date that's best for you in your diary. We'll see you there!



PLEASE SUPPORT OUR ADVERTISERS

Our advertisers support enables the continuation of our newsletter. Please support them where you can and let them know where you found them. Many thanks

A doctor that had been seeing an 80-year-old woman for most of her life finally retired. At her next checkup, the new doctor told her to bring a list of all the medicines that had been prescribed for her. As the doctor was looking through these his eyes grew wide as he realized Grandma had a prescription for birth control pills.

"Mrs. Smith, do you realize these are birth control pills?" "Yes, they help me sleep at night."

"Mrs. Smith, I assure you there is absolutely nothing in these that could possibly help you sleep!"

She reached out and patted the young doctor's knee and said, "Yes, dear, I know that. But every morning, I grind one up and mix it in the glass of orange juice that my 16-year-old Granddaughter drinks. And believe me it definitely helps me sleep at night."

ADVERTORIAL

The Retirement Villages Association (RVA) has recently completed a national programme of meetings with retirement village residents to share its Blueprint for the Future.

article supplied by The Retirement Villages Assn.

The blueprint, which was launched last year, includes providing residents with a stronger voice, strengthening the complaints process and working with the Te Ara Ahunga Ora - Retirement Commission (formerly the Commission for Financial Capability) to monitor relicensing times so best practice standards can be developed.



The forums in Tauranga, Wellington, Christchurch and Auckland were chaired by former Seniors Minister and MP the Hon Tracey Martin, who has recently stepped down as an independent member of the RVA's Executive Committee.

RVA Executive Director John Collyns said the meetings were extremely positive and excellent progress was being made with the industry collaborative approach aimed at addressing residents' concerns and issues.

"We understand that a review of any legislation as proposed by the Retirement Commission is appropriate at some time but we have always felt that more pressing issues currently exist for government," said Mr Collyns.

"The growth of our sector, the fact more than 100 Kiwis are choosing to move into a retirement village every week and the overwhelming satisfaction levels among residents clearly demonstrates we have struck the right balance between robust regulatory oversight and effective self-governance.

"However, we accept there is always room for improvement and refinement around certain practices as our sector and our offering evolves. The blueprint sets out the tangible and definitive steps we will be taking to achieve that goal."

The Blueprint for Change addresses weekly fees (fixed or a predictable increase, ceasing when a unit is vacated), commits to making sure operators re-licence vacant units as guickly as possible, pledges to ensure the terms around transfers to care are transparent, and addresses and perceived or real "unfair" clauses in Occupation Right Agreements (ORAs).

Mr Collyns and RVA president Graham Wilkinson attended all forums to give presentations and answer questions.

A frequent question was around the role of Statutory

Mr Collyns.

Ms Martin said the RVA has committed to exploring what more could be done to support a more streamlined transfer to care both inside the sector and where they could with the Ministry of Health and Ministry of Social Development. "The retirement villages sector agrees that the move to care should be transparent. The RVA is identifying where improvements can be made, and will work with operators and regulators to ensure the process around the move is as transparent as possible.

villages."

Supervisors – who monitor the financial position of a village and the security of residents' interests. "There appears to be a lack of clear understanding over the legislative role of the Supervisor and the RVA will explore how we can improve awareness and understanding of this," said Mr Collyns.

Other points included the use of 're-licensing gains', transparency around the business income and outgoings and greater ability to negotiate terms of ORAs. Mr Collyns and Mr Wilkinson addressed all points, providing details wherever possible on where residents could access the information they required.

"We agree there is a role for continuously educating operators and residents about the re-licensing process and to encourage best practice including dealing with potential drawn-out re-licensing times," said

"It was also acknowledged by both the RVA and residents at the meeting that there could be some more clarity on wording in the ORAs around "intentions" to provide care facilities."

Ms Martin said that following each forum she enjoyed informal discussions with residents. "There were very few who were not happy with their village and none who wished to leave their village. "At the Auckland forum, a member of the residents spontaneously asked all those residents who felt that their village had kept them safe during Covid to raise their hands. Almost the entire room raised their hands. Residents attending again and again verbalised how happy they were in their

The RVA recently commissioned research into retirement village residents' degree of vulnerability.

"The research covered almost 1,700 residents across 105 member villages. It showed that there was a very small minority of residents who might be considered vulnerable," said Ms Martin. "Nevertheless, the RVA is launching a trial with Fairway Resolution across 11 Auckland villages with a confidential service to allow residents to discuss any problems no matter how small, with a skilled person."

Due to other commitments, Ms Martin is stepping down from her RVA role with former MP and former Senior Citizens Minister Hon Jo Goodhew taking on the position.

HOW MUCH WILL YOUR RETIREMENT LIFESTYLE REALLY COST? (PART 2)

Financial Advice New Zealand CEO Katrina Shanks says retirement is not just about savings and investments. There are other aspects to think about, many of which will affect financial planning for retirement in some way.



Many of the numbers in Massey University's Fin-Ed Centre's 2021 New Zealand Retirement Expenditure Guidelines, published in association with Financial Advice NZ and Consilium, threw up some stark, even frightening, facts for pre-retirees to have a hard think about. They included:

- The rate at which inflation can add to household expenditure in just one year.
- The huge shortfall between NZ Super rates and expenditure: \$167 per week for one person living in the provinces (No Frills expenditure), and \$798 for two people in the city (Choices expenditure).
- The lump sums needed at retirement to fund spending over and above NZ Super: \$170,000 for that one person above, and \$809,000 for those two people.
- Weekly savings required to achieve those lump sums: \$185 if starting at age 50, and \$47 if starting at 25; and \$917 for our couple starting at age 50, and \$251 if starting at 25.

But it doesn't have to be frightening because, as the guidelines say, there are other options to consider that will directly or indirectly affect financial planning for retirement.

FINANCIAL MATTERS

The guidelines point out that though they talked about expenditure by currently retired households, no two households are the same, so it's a good idea to look at your own pre-retirement expenditure and think about how it will change in retirement.

That's what a financial adviser would tell you, and that's the beginning of your planning.

Assuming you have established your savings habits perhaps along the lines outlined above as they apply to your situation and requirements in retirement, and preferably as early as possible - your next move is budgeting or tracking your spending, or both.

Doing either budgeting or tracking will allow you to better estimate your likely expenditure in retirement, "and will have the added benefit of possibly identifying current areas of expenditure that could be reduced to assist in achieving your retirement goal." This is probably when outside advice can be of most help. There are many ways you can make small changes to your financial behaviour that can have a big impact on your ability to save now.

The guidelines say reviewing life insurance arrangements is an important thing to do upon reaching retirement. For example, if you no longer have dependents and are debt-free, do you still need it? If you decide you still need it, how much cover do you need?

They also suggest reviewing your health insurance. While many elderly people lead very healthy lives, others have health issues that come at a time in their lives when health insurance generally becomes more expensive. Your planning may need to factor in either how you will fund that increasing cost of insurance or whether you don't want to rely on the public system and can self-insure.

LIVING ARRANGEMENTS

The guidelines refer to living arrangements as "a substantial matter" to consider in retirement.

In its 2020 report, Massey's Fin-Ed Centre looked at the difference between living in your own home and renting. It found renting required weekly savings of \$245-\$420 per week from age 50 or \$80-\$135 from age 25 over and above the savings you need to fund the difference between your expenditure and your Super.

These are big numbers and further illustrate the importance of both owning a home and saving early.

This year's report acknowledges this is only part of the question. It asks if you own your own home, will you continue living in it and for how long. And if you are likely to move closer to family, do you have the funds to buy perhaps in a more expensive area. Or staying where you are and downsizing to free-up capital to generate income.

Other options include moving into a retirement village (where financial arrangements are more complex and vary greatly), or a rest home (if you need residential

care, and for which you could be eligible for a government subsidy).

The guidelines make the point that, "Anecdotally, those who choose to downsize or move to other accommodation options, such as rest homes, often leave it later than is ideal."

They also say it's important to consider how your partner status may change: if you're currently partnered, what difference will it make for you if your partner dies? Would your plans to remain in your existing home or to relocate change?

These are all good questions, and as we get older it's harder to have these conversations so they often get put in the too-hard basket. So, there's no time like the present to have the chat.

RETIREMENT ACTIVITIES

It's important to think about what you're going to do with the time you have once you retire and the costs of that.

The guidelines point out that while the cost of staying home and doing things such as reading and gardening may not be great, buying plants can be. Similarly, though getting involved in community organisations as a volunteer may involve minimal cost, sometimes that cost can be greater than you expect. And most recreational activities have costs, both for equipment and going membership fees.

If travelling is in your plans, do you need to think about funding the purchase of a campervan, or if you have family overseas will you have to factor in that travel?

These are all little extras that can add up into a reasonable expense unless you plan for them early.

Looking at your pre-retirement expenditure to think about how it will change in retirement is vital to how comfortably you will be able to live.

Budgeting is the first and most obvious step, but aspects such as the cost of life and health insurance, living arrangements, and retirement activities should be factored in if you are to cover as many bases as possible so you don't be surprised.

Once you have this figure as a target then the next step is to work out how to get there. Don't be one of those people sleepwalking into retirement – plan now and give yourself the peace of mind that you have your retirement covered.

As always, it's always sensible to seek further advice, preferably from a professional.



Call the office 04 902 5680 if in doubt about masking up.



Members' Coffee Morning

Our next Social meeting is on Wednesday 15th June at 10am, Ocean Road Community Centre (with a cuppa from 9.30 onwards)

OUR SPEAKERS WILL BE: Bill Kwan of Helloworld Travel

with interesting information about travel around New Zealand and other places, and Cr Martin Halliday on how to apply for council rates remissions.

Terisa Ngobi MP for **Ōtaki**

I'm here to help. If you have any questions or issues, please contact my office:

106 Oxford Street, Levin 115 Rimu Road, Paraparaumu

terisa.ngobi@parliament.govt.nz

0800 MP TERISA (1)/terisangobiotaki



Authorised by Terisa Ngobi Parliament Buildings, Wellingto

For older people and those with chronic health conditions, staying active at home is extra important – here's how

The Conversation, Rachel Climie, Exercise Physiologist and Research Fellow, Baker Heart and Diabetes Institute, Erin Howden, Group Leader, Baker Heart and Diabetes Institute. Disclosure statement: Rachel Climie receives funding from the Heart Foundation. Erin Howden receives funding from the Heart Foundation.

Fitbit recently released data showing a global decrease in physical activity levels among users of its activity trackers compared to the same time last year.

As we navigate the coronavirus pandemic, this is not altogether surprising. We're getting less of the "incidental exercise" we normally get from going about our day-to-day activities, and many of our routine exercise options have been curtailed.

While we don't know for sure how long our lifestyles will be affected in this way, we do know periods of reduced physical activity can affect our health.

Older people and those with chronic conditions are particularly at risk.

Cardiorespiratory fitness

To understand why the consequences of inactivity could be worse for some people, it's first important to understand the concept of cardiorespiratory fitness.

Cardiorespiratory fitness provides an indication of our overall health. It tells us how effectively different systems in our body are working together, for example how the lungs and heart transport oxygen to the muscles during activity.

The amount of physical activity we do influences our cardiorespiratory fitness, along with our age. Cardiorespiratory fitness generally peaks in our 20s and then steadily declines as we get older. If we're inactive, our cardiorespiratory fitness will decline more quickly.

One study looked at five young healthy men who were confined to bed rest for three weeks. On average, their cardiorespiratory fitness decreased 27% over this relatively short period.

These same men were tested 30 years later. Notably, three decades of normal ageing had less effect on cardiorespiratory fitness (11% reduction) than three weeks of bed rest.

This study demonstrates even relatively short periods of inactivity can rapidly age the cardiorespiratory system.

As we get older, our cardiorespiratory fitness declines. But the news isn't all bad. Resuming physical activity after periods of inactivity can restore cardiorespiratory fitness, while being physically active can slow the decline in cardiorespiratory fitness

associated with normal ageing.

Staying active at home



Generally, we know older adults and people with chronic health conditions (such as heart disease or type 2 diabetes) have lower cardiorespiratory fitness compared to younger active adults.

This can heighten the risk of health issues like another heart disease event or stroke, and admission to hospital.

While many older people and those with chronic health conditions have been encouraged to stay home during the COVID-19 pandemic, it's still possible for this group to remain physically active. Here are some tips:

- 1. Set a regular time to exercise each day, such as when you wake up or before having lunch, so it becomes routine.
- 2. Aim to accumulate 30 minutes of exercise on most if not all days. This doesn't have to all be done at once but could be spread across the day (for example, in three ten-minute sessions).
- 3. Use your phone to track your activity. See how many steps you do in a "typical" day during social distancing, then try to increase that number by 100 steps per day. You should aim for at least 5,000 steps a day.
- 4. Take any opportunity to get in some activity throughout the day. Take the stairs if you can, or walk around the house while talking on the phone.
- 5. Try to minimise prolonged periods of sedentary time by getting up and moving at least every 30 minutes, for example during the TV ad breaks

6. Incorporate additional activity into your day through housework and gardening.

A sample home exercise program

First, put on appropriate footwear (runners) to minimise any potential knee, ankle or foot injuries. Also ensure you have a water bottle close by to stay hydrated.

It may be useful to have a chair or bench nearby in case you run into any balance issues during the exercises.

- Start with five minutes of gentle warm up such as a leisurely walk around the back garden or walking up and down the hallway or stairs
- Then pick up the pace a little for another ten minutes of cardio - such as brisk walking, or skipping or marching on the spot if space is limited. You should work at an intensity that makes you huff and puff, but at which you could still hold a short conversation with someone next to you



- Next, complete a circuit program. This means doing one set of six to eight exercises (such as squats, push ups, step ups, bicep curls or calf raises) and then repeating the circuit three times
 - these exercises can be done mainly using your own body weight, or for some exercises you can use dumbbells or substitutes such as bottles of water or cans of soup
 - start with as many repetitions as you can manage and work up to 10-15 repetitions of each exercise

20 GREY POWER KAPITI COAST ASSOCIATION INC

perform each exercise at a controlled tempo (for example, take two seconds to squat down and two seconds to stand up again)

 Finish with five minutes of gentle cool down similar to your warm up.

 If you have diabetes, check your blood sugar levels before, during and after you exercise, and avoid injecting insulin into exercising limbs.

• If you have a heart condition, it's important to warm up and cool down properly and take adequate rests (about 45 seconds) after you complete the total repetitions for each exercise. For people with cancer, consider your current health status before you start exercising, as cancers and associated treatments may affect your ability to perform some activities.



downloading data from the cloud



Why keep it a secret?

(A booklet published by Grey Power Rotorua Inc 2003)

This booklet is a personal record of matters pertaining to your estate. It covers issues, for example your will, life insurance, health insurance, pension plans, bank account details, safe deposits etc as well as especial information regarding organ donation and funeral requests ... all for you to fill in and keep in a safe place.

To order or purchase a copy, please contact the Kapiti Grey Power office on 902 5680

Cost: \$5 each + \$2 postage (if required)

INFORMATION RESOURCES

From time to time the Health and Disability Commissioner (HDC) receives complaints from older people and their families about their experiences with health and disability services. To help reduce stress, HDC has created a new booklet called Using Healthcare Services in the Community. You are welcome to pop up to our office at 1st Floor, Coastlands Shopping Town and collect a copy.



Kapiti Grey Power's Facebook page is updated regularly. It can be found at:

https://www.facebook.com/Kapitigreypower Please "Like" it and also promote it to your online networks.

If you have ideas for content for this page or issues we may look to seek feedback on, please let our administrator, Brett Sangster, know on secretary.kgp21@gmail.com

Paraparaumu Pop-In Centre

Pop in for a chat and a cuppa. Meet and make new friends, come and go

as you please. Where: Paraparaumu Library, Iver Trask Place Every Friday 1pm-3pm



All financial members of Grev Power are covered by a \$2,000 Accidental **Death & Dismemberment Benefit** provided through American Income Life Insurance Company.

This is an automatic membership benefit of belonging to Grey Power.

It is important that you remain a financial member of our association, otherwise this benefit will lapse.

To have an AIL representative deliver your certificate of coverage and explain additional insurance coverage available: Reply Online: AILNZ.co.nz/request ; Or email your name, address, and contact number to pr@ailnz.co.nz, or phone: (09) 973 5254

Thank you Judy Hodson for your response to last magazine's article about over 75s driving. She wrote:

"The article reminded me of my husband doing driver testing duties when he was employed by the Ministry of Transport. The tests were booked at Wainuiomata or Eastbourne and always produced some great tales. The drivers were over 70 and one driver came for his appointment with his wife, it was explained that only the driver and the officer were able to go out in the car but he insisted his wife had to go as he wasn't able to turn his head, so his wife did all the looking to make sure the road was clear and he did all the driving!

That was his last drive! It was always hard to make those decisions as it was their independence they were losing with their licence."

Our committee member, Charles Lloyd commented: I guess this is the problem – there are people who should not be on the road and there needs to be a test to discover those. However, there is no standardised process between medical centres and there is a general feeling that the tests applied are not relevant to actual driving.

On top of all that, the whole process is a stressful one which in itself makes the tests less accurate. I do think that the way society has developed has made driving a car an intrinsic part of life. Our house for instance is guite remote if neither of us could drive, and simple actions such as shopping, visiting family and friends, medical needs and so on become very difficult and complex without a car.

Tinnitus - Millions of people suffer from tinnitus, or "noises in their head" which don't seem linked to anything outside. Many find they eventually get used to it, and no longer really notice it after a time. Others find it can disturb their sleep, their ability to hold a conversation and to concentrate.

Tinnitus is most often related to hearing loss - including ear wax blockage. An assessment and full diagnostic hearing test carried out by an audiologist can rule these two causes out.

Hearing loss can be caused, or be made worse by, loud noise, head injury, or by psychological factors, such as grief, or stress. Sometimes, if you have tinnitus in only one ear. it may be necessary to be referred to an Ear Nose and Throat specialist to rule out anything more serious. (Note: they would need a copy of your hearing test, so get one first.)

Some medications may cause tinnitus as one of their side-effects. Issues such as high blood pressure, diabetes and chronic pain can make tinnitus more noticeable.

Relief:

It can be possible to get relief from tinnitus, especially if it is caused by damage to your hearing and other



awake.

Name(s): Address: _____ Suburb: _____ Postcode: _____

Email(s): _____ Preferred phone number:

Our membership year runs from 1 April to 31st March. MEMBERSHIP SUBS ARE NOW DUE FOR RENEWAL You MUST be a financial Member of Grey Power to enjoy the benefits we offer. (Your private information will be forwarded to the Grey Power Federation for the sole purpose of the distribution of the national Grey Power quarterly magazine)

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pay: nt: Kiwibank 38 9018 0409796 02 up an annual automatic payment using the web, over the our bank branch. By cash: Call in to our offices at 1st Floor, at Otaki Library (see Page One of this magazine for opening (iwibank and you can pay cash into our account. (Give your Power membership number as our reference). Check with your ney will transfer your cash to our Kiwibank account (Warning, your bank may charge for this service).

causes are ruled out. You can try out hearing aids at most audiology clinics for several weeks to see if they help with reducing the tinnitus. Some studies show that up to 98% of people who wear properly-tuned hearing aids find their tinnitus is greatly reduced.

Other things you can try are to avoid stimulants such as caffeine: reduce salt intake, avoid loud noises or music that damage your hearing more: listen to music. or tinnitus masking apps (which can be accessed on the internet via YouTube). Sounds of rain, or of water can help you fall asleep if your tinnitus is keeping you

There is also evidence that relaxation of mindfulness meditation can help.

Good sleep is helpful: avoid too much alcohol or screen time before bedtime, and make sure that your bedside reading lamps have "warm light" bulbs.

KAPITI HEARING Audiology and hearing aid clinic



9A Ngaio Rd, Waikanae, 5036; 4 Margaret Rd, Raumati Beach, 5032. PO Box 141 Waikanae, 5036. Email: admin@kapitihearing.co.nz. Tel:04-293-4693 Audiologists: Jeanie Morrison-Low, MNZAS. Dr Paul Catlow, MNZAS.

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Investors Delight

| 1 | 2 | 3 | | 4 | 5 | 6 | 7 | 8 |
|----|----|----|----|----|---|----|----|----|
| 9 | | | | 10 | | | | |
| 11 | | | | 12 | | | | |
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| 28 | | | | | | 29 | | |

Across

- 1. Netflix rental
- 4. More artful
- 9. "Rocky ____
- 10. Minor
- 12. It's debatable 13. Mark and Shania

11. Gun, as an engine

- 15. Exists
- 16. Bumps

| BAHN MI | FISH | PO BOY |
|-------------|---------|----------|
| BARBECUE | GATSBY | POCKET |
| BLT | GYRO | RACHEL |
| CLUB | HERO | REUBEN |
| CORNED BEEF | HOAGIE | SAUSAGE |
| CRISP | HOT DOG | SLIDER |
| CUBAN | ITALIAN | SOUVLAKI |
| DELI | MARMITE | SUB |
| DENVER | MELT | TAVERN |
| EGG SALAD | PANINI | TEA |
| ELVIS | PIMENTO | WRAP |
| FINGER | CHEESE | |

| 1 | | | | 9 | | | 5 | |
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| | | 8 | 2 | 5 | | | 4 | 7 |
| 4 | | | 6 | 3 | 7 | | | |
| | | 6 | | | | 5 | | 8 |
| | 9 | | | 8 | | | | 3 |

18. Atop

- 20. Imagined
- 23. Arm bones
- 25. "____ what?"
- 26. Backgammon piece
- 27. Old name for Tokyo
- 28. ____ and aahed 29. ____ publica

Down

- 1. Gossip
- 2. Penthouse feature
- 3. Couch
- 4. Like clothes in a washer
- 5. Rent payer
- 6. "____ alive!"
- 7. Needle case
- 8. Bakery selections
- 14. First-aid item
- 17. More rational
- 18. Approximately
- 19. Alliance acronym 21. Fashion
- 22. Deuces
- 24. Play-___



- The title is a clue to the word in the shaded diagonal.
 - SANDWICHES

т т Ο т Ο н Ε R G Ο G D Ο А L L т D Α S κ L А G G Ε в т Ο т S U L κ V Α L L Ν S υ С Е Е Ρ R Ε н Ο G Α Г Е в Е Ν J R Х D V Ε R В κ G С Y Ν U Ν Α в U С Q в В А С R Е Ο Т Ο Ν D В Е Е F S С Ο Р Е Е Ε н Т Ν Е м Т Т Α U н S F R S L М Ν G Α ΜZ Α D Е Т Т А I Α Ν L L Е S R Е D н R Ο R V Υ G L Ν В U S Ο н L L М Ρ В Ο Υ С т L Е А С R S Ρ L М L S Ζ т G А L R R Ε L F Ν Ν R С Е А R В Е С Е Α W в U С н L М Ν н Α в V Υ L U В

How to solve sudoku puzzles. No math is required to solve a sudoku. You only need logic and patience. Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. *The difficulty on this puzzle is easy.*