

TAURANGA & WBOP and HAMILTON

# GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER TWO 2022



**Grey Power is not  
just for the old and grey!**

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[www.greypowertga-wbop.org.nz](http://www.greypowertga-wbop.org.nz)

**TAURANGA & WBOP AND  
HAMILTON GREY POWER**

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We would like to hear your opinions  
or concerns on subject matter for  
printing in our magazine.  
Letters must include the writers name,  
home address and phone number.  
Letters should not exceed 120 words  
inclusive.  
We may not always print all letters  
we receive. Letters may be edited for  
clarity and length.  
**Post to:** the address above or email  
the editor: barb.editor@gmail.com

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**President's Word**



I'd like to extend a very warm welcome to new members who have joined both Tauranga, WBOP and Hamilton. I hope you enjoy our magazine and see what Grey Power does for the older age sector in NZ.

Covid has presented many challenges over the last 2 ½ years and there has been a loss of many seniors this year – our love and thoughts go out to their families and friends. The war in Ukraine has now dragged on for over 100 days and news footage of the destruction and loss of lives can be emotionally draining to watch. Also, the knock-on effect of shipping goods in and out of NZ could still increase both the scarcity and the price of common commodities here for some time. It's not the only reason for the hike in the cost of living, the money put in by the Government to keep some of our own businesses afloat over the last two years has also contributed to the spike in inflation.

To brighten the mood – the recent celebrations for the Queen's Jubilee have been spectacular and uplifting. Even if you are anti royalist, in general people feel that Queen Elizabeth has been an example of a warm-hearted person, working hard and putting others before herself.

As the next few months of winter close in, we will be keeping an eye on Covid, the economy and how we can assist the Board to lobby the Government to keep them on track in relation to issues that affect the older sector of society. There are other ways that we, as members, can help to bring other organisations awareness of what needs to be addressed – for example, Consumer NZ has done a lot of work on pushing the Govt to scrutinise the supermarket industry which has had some immediate effects and hopefully long term we may end up with a competitor to help bring prices down. Write or talk to us about concerns and solutions you have about issues that affect you or your community.

It would seem that our office will be moving to a new location in the front of the Village. We have not been given a date but we will make sure there is plenty of signage to direct you to the right place.

At our Zone 3 (regional) meeting today some of what we discussed involved the gradual deletion of the 'low usage rate' with power companies, trial banking hubs and the plight of people who rent and don't benefit from the rates rebate scheme.

With our AGM being held on 7 July I look forward to being able to have a chat with some of you and hope that one or two will put their names forward to join our committee.

Take care, *Jennifer & the Team*

**GREY POWER TAURANGA & WBOP**

**SUBSCRIPTION RENEWALS  
TAURANGA & WBOP**

Forms are on the inside back page for renewals

**The financial year is from  
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details with cash in the mail slot after hours.

**Invite a friend or neighbour to join Grey Power  
to help us make our voice heard.**

Historic Village, 17th Ave, Tauranga Ph 571 2558  
Hours: Tues – Wed – Thurs 10am to 2pm

**TGA & WBOP AGM**

**THURSDAY 7 JULY 2022 AT 10am  
SENIOR CITIZEN'S HALL,  
14 Norris St, Tauranga**  
(It will be in the rear hall with access  
on the left-hand side).

**All welcome**, it would be great to have  
your support at our annual meeting.



Our speaker this year will be  
Wayne Werder the General  
Manager of TECT. TECT are  
major sponsors of community  
events and facilities  
throughout the Bay. This year

their community funding  
has increased significantly from  
\$6.75 to \$27.45 million.

All financial members are eligible to vote at  
the AGM. Morning tea will be served.

**COFFEE MORNINGS**



**All meetings are subject to  
health and safety guidelines at the time**

Everyone is welcome to come along for discussion  
or a chat.

**TAURANGA COFFEE MORNINGS**  
1st Thursday of the month at 10am.  
**Dates: 7 July (AGM), 4 Aug, 1 Sept, 6 Oct**  
Due to very low numbers attending the Tauranga  
coffee meetings we are going to look for another  
venue. One possibility is a return to The Raft Café or  
somewhere similar. Do drop us a line or phone the  
office with any ideas.

**KATIKATI COFFEE MORNINGS**  
Coming soon - expect an email.

**PAPAMOA COFFEE MORNINGS**  
3rd Thursday of each month at 10am.  
We will continue meeting at Pacifica Cafe, Tara Rd.  
**Dates: - 21 July, 18 Aug, 15 Sept**  
All inquiries please phone the Grey Power office,  
Tuesday - Thursday on 571 2558.

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

**We are looking for people to  
serve on our committee**

Particularly if you are computer literate and have a  
passion for a cause such as housing for the elderly,  
healthcare, disability support, homecare, retirement  
villages etc. If you want to volunteer or ask  
questions give Jennifer a call on 021 676 276.

**NEW WEBSITE ADDRESS**

**www.greypowertga-wbop.org.nz**





## Federation Board Snippets

David Marshall phone: 022 1854 263  
Zone 3 Representative Federation Board

The Board has traditionally met 4 times a year, but with the increasing number of projects to tackle meetings have been more frequent this year, with the last meeting in April, and the next at the end of June. Some highlights include the following: -

- A letter was sent by the President to the Minister of Finance expressing the Federation's concerns about digital exclusion of older people in the banking system, and the future of banking hubs as more bank branches close. The Board has resolved to survey members in areas with the Banking Hub trials to provide support for lobbying for their expansion across NZ.
- The Federation has raised membership concerns of cuts to Home and Community Support Services to the Prime Minister. While we accept some reduction of services due to staff illness, we are opposed to further cuts in service for those struggling – just because they managed with the help of friends and families during the recent Omicron outbreak.
- Lobbying is continuing with the Minister of health on staffing issues in Aged-Care facilities due to the significant pay disparity for nurses employed by a DHB and those in Aged-Care facilities. This disparity is currently over \$5000/year.
- The Minister of Social Development & Employment – the Hon Carmel Sepuloni requested a meeting with Grey Power Federation representatives in Auckland on April 1st. While it was a short meeting the Minister welcomed questions from grass-roots membership, and concluded by suggesting that we meet at least 6 monthly!
- We established that there is no increase in the Winter Energy Payment this year – despite the increases in power and gas prices. Other issues raised included access to banking services, support for those on NZS alone, delays on the WINZ Senior Line, the silo approach on eligibility for Accommodation supplements, initiatives to assist older people to downsize from larger homes to smaller warm dry properties. The Advocacy NAG will be meeting with the Minister at the end of June to follow up some of the responses from the Minister's Office on these issues.
- There will be a submission to the Retirement

Commissioner at the end of June with comments on the adequacy of NZS and potential improvements in the future. Thank you to all those who have contributed to the on-line Retirement survey. As of the 9th June we had over 1000 responses with this number expected to at least double. This is important data to support our case to the Commission.

- The Federation AGM is at the end of July in Wellington and we will have 2 Association delegates attending – Jennifer our President & Jill our Minute Secretary.

## HAMILTON AT ZONE 3 MEETING

Three Grey Power members from Hamilton, Rudi du Plooy, Ray Mudford, and Mark Kilgour, attended the Grey Power Zone meeting in Matamata on Friday the 10th of June. At the meeting representatives from throughout the region reported on what has been a challenging year and the range of initiatives each of their branches has undertaken. These initiatives included transportation, banking services, donations, and other activities aimed at improving the wellbeing of their members and the wider community.

Discussions were also held with the Regional Zone 3 Representative David Marshall and Jennifer Custins, Tauranga's Grey Power President, which is the area currently administering the Hamilton Grey Power Branch. The Federation will be calling a Special General Meeting for Hamilton Grey Power members to discuss the way forward and hopefully a new committee can be formed with local members who can help to reinvigorate the association. All members are encouraged to attend and a notice will be sent out in the coming weeks.

## EDITOR

Our wonderful editor, Barbara, is planning to spend some time overseas next year and we desperately need a replacement. If you are good at proofreading and have some spare time at home, please contact the office. We need someone to help with the September issue so that Barbara can explain the process.

Articles will be submitted which need to be proofread and then arranged neatly to send to the publisher. There are 4 issues a year and a couple of newsletters. If you were able to contribute an article or 2 to the magazine that would be an extra bonus but not a requirement.

## GREY POWER HAMILTON

### SUBSCRIPTION RENEWALS HAMILTON

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Or set up an annual A/P

**Any queries ph 07 571 2558 Office hours  
Tue-Wed -Thurs 9.30 – 2.30 or leave a message.  
Hamilton phone number is no longer in operation.**

## NEW WEBSITE ADDRESS

**[www.greypowerhamilton.org.nz](http://www.greypowerhamilton.org.nz)**

Catch up on past magazines and newsletters or any other articles and news. It is a dual site at present but in the future, it can be separated to run on its own when there is a new committee formed and someone to keep it updated.

## Hamilton Grey Power Association Extraordinary Meeting

**The Federation will shortly be advising all current financial members, by mail, of an Extraordinary Meeting in August.**

**You will have the opportunity to elect a new committee so the Hamilton Association can move forward again.**

**As this is critical for the future you are urged to plan to attend.**

## COFFEE MORNINGS



**All meetings are subject to health and safety guidelines at the time**

These meetings have now started up again and it would be great to have as many there as possible. Speakers to be advised.

**Venue:** Hamilton South Baptist Church Hall, 131 Ohaupo Rd, Melville at 10am

**Dates:** June 27, July 18, Aug 29

Wear a name badge if you have one and bring a \$2 donation for the hall hire.

## AGM REPORT

Your AGM was held on 2 May at the Whitiara Bible Church Hall. It was attended by approximately 45 members and Jennifer Custins, President of Tga & WBOP, David Marshall, Zone 3 Representative and Jan Pentecost the National President.

All of the previous committee tendered their resignation which was accepted and the members agreed that the association would continue to be administered by the Tga & WBOP Association until such time that a new committee could be formed in your region. Jan and David are taking care of this and are planning to facilitate a special meeting in July to explore the feasibility of a full or caretaker committee to run the Hamilton Association going forward. If you are interested in serving on a committee, please let David Marshall know by emailing him at [dandj@bethany-bop.com](mailto:dandj@bethany-bop.com)

## GREY POWER ELECTRICITY CUSTOMERS.

From time to time we get payments for Grey Power Electricity paid into our bank account. Apart from being time consuming to sort out, it is also inconvenient for all concerned. How you have the names of your payees set up on your system is up to you, but could I suggest that the one used to pay Grey Power Hamilton is set as Hamilton Grey Power and the one to pay your power bill set as Electricity Account.



# GARDENING

Well, I do hope that by the time you read this we will have had some fine days without the excessive rain we have experienced this month! In a rare moment this morning, the sun peeped out and as I gazed out of my kitchen window, I saw something special. A stray passion fruit vine tendril – which doesn't seem to realise that now is the time for it to be dormant, has reached out and upwards to a lonely trail of variety of jasmine hanging from a large tree. They must have liked the look of each other because despite the wind and the rain they are now holding hands. Ah!

A lot of plants seem quite confused about what they should be doing this year with the extended high temperatures and will we ever have a good frost to kill off the unfriendly bugs that can decimate the new spring growth? Just in case the frosts come late I'm going to leave some of my pruning until early spring. Hydrangeas in particular are best left as the spent flowers protect the new shoots.

A few weeks ago, camellias and azaleas started to bloom and I took these photos while I was out walking – just exquisite. They don't like the rain so I'm glad I captured them at the time. Now is a good time to repot some of the indoor pot plants while they are resting and don't mind being handled as much. With the weather so much warmer I might try some bean sprouts or micro greens for fun.

Happy gardening, Jennifer



Winter brings a unique set of fire dangers that you need to be aware of. Follow these fire safety tips to help keep yourself and your family safe, no matter the season.

### Fireplaces and Chimneys

- Clean chimneys and flues before you light the first fire of the season.
- Always use a fireguard or spark-guard when using an open fire.
- Never throw rubbish into the fireplace – particularly batteries and aerosol cans.
- Always empty ashes and ashtrays into a metal bin and pour water over them before disposal. Remember that ashes can take up to 5 days to cool.
- Keep matches, lighters and anything else that can create fire out of reach of children.

### Electric Blankets

- Replace your electric blanket every 5 years with newer heat-protected models, which are safer. Worn and old electric blankets can cause an electric shock, fire and possibly even death.
- At the first sign of wear have your electric blanket checked by a qualified electrician.
- Don't place heavy objects on the bed while the blanket is on and never sleep with it on.
- Make sure the blanket is always flat on the bed and that controls or cords are not twisted or caught between the mattress and the base of the bed. Twisted cords are a common cause of electric blanket fires.
- Roll your blanket when you store it for the summer, don't fold it.

### Heaters and Clothes Dryers

- Remember the heater-metre rule – always keep furniture, curtains, clothes and children at least 1 metre away from heaters and fireplaces.
- Never cover heating appliances or store objects on top of them.
- Don't overload clothes dryers and clean the lint filter after each load cycle.

### Portable LPG Gas Heaters

- Check to see the gas hose is in good condition and doesn't show any signs of damage or wear.
- If the heater does not light straight away, turn it off and then try again. Don't let the gas build up before trying to relight it.
- Always have fresh air coming into rooms where a gas heater is in use.
- Have your heater serviced every 12 months.

Want to make sure your home is fire safe? Use the fire safety checklist on the Fire and Emergency NZ website to find anything that might be putting you at risk. For more fire safety tips at home, visit: <https://fireandemergency.nz/at-home/>

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THE BUDGET PRESS RELEASE for MAY 2022

Budget 2022 has been a disappointment for New Zealand’s leading advocate for older people.



Although the Grey Power Federation is pleased to note that the Government is investing \$3.103 million over four years to continue implementing the Better Later Life – He Oranga Kaumātua strategy’s current action plan priorities to encourage digital inclusion, senior entrepreneurship, and shared housing and announced an increase in the dental health grant which has been overdue for many years, the Federation president Jan Pentecost said it was particularly disappointing that the cost-of-living package, announced in the budget, excluded vulnerable older people on national superannuation.

“This budget appears to have forgotten or chosen to exclude some of the most vulnerable in our society, even though the UN expert on the human rights of older people in her 2020 assessment has stated the basic New Zealand pension was very close to the poverty threshold with 60 percent of singles and 40 percent of couples with little or no additional income apart from their pension.

We know the Government increased superannuation by \$52 a fortnight for a single person and \$80 for a couple in April but that was a catchup, not an increase. And for numerous people national superannuation is all they have to meet the current rising rents and other cost-of-living crises. Many of these people assisted in the construction of underlying infrastructure and paid high taxes to help build the New Zealand of today and to leave them behind now in their declining years is unconscionable.

An important issue we had hoped to see mentioned in the budget was adequate reimbursement for home and community support and rest home carers. Grey Power knows very well that these workers provide an essential service that many older people and others rely on every day. Without adequate pay and conditions some of these carers will look for employment elsewhere and the likely outcome for their clients is an increase in ill health and even fatalities. We hope to hear that this has been addressed in the health expenditure detail.”

Pentecost said it was a sad tragedy that vulnerable seniors in their twilight years had been overlooked when it would have been relatively simple and cost effective to ensure those years were comfortable and affordable. This was not a budget where we could say older people matter too.

Jan Pentecost | Federation President

WBOP District Council Activities

David Marshall

- Your Association lobbied the Katikati Community Board to acknowledge the needs of the 39% of the population over 65 years of age in its 10 year Community Plan, The final plan basically ignores the recommendations of our submission although it is so vague in some of the recommendations that some initiatives may be able to be advanced in the future. As we approach the Local Body elections we will be asking for commitments from candidates regarding implementing the Age-Friendly Aotearoa New Zealand Program across the district – an initiative embraced by Tauranga but still not acknowledged in the WBOP.
- The barriers to older people downsizing from large homes as they age was highlighted at our presentation to the Council at a recent hearing and was well received. The ability for older people to subdivide and build a new smaller home on their property, and to release their larger home for a family, is financially impossible for those whose income is NZS alone. Suitable 1-2 bedroom properties within local communities are also like hen’s teeth. Council were encouraged to work cooperatively with others to provide solutions to this challenging housing situation that faces older retirees no longer able to maintain their properties and keen to downsize. We look forward to some new initiatives in the next few months that will be of assistance.

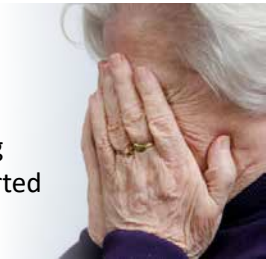
DEMENTIA - BETTER CARE & UNDERSTANDING

For the last couple of years, EnlivenPlus has been researching how best to support people living with dementia and have now started a trial program in Tauranga with Ruth Thomas as the Clinical Lead and Adrian Toft as the Programme Manager. They both came to talk at our Tauranga coffee morning to help us have a better understanding and awareness for those in the community with dementia. They were able to answer a range of questions, from what is dementia, through to how to reduce your risks of developing dementia and better support friends and family who are dealing with the condition. Although the attendance was low, we all had a very lively and informative discussion about the subject. Of course, we all wanted to know how we could ensure that we would never be affected by dementia! One interesting answer that Ruth gave was that if you sat at home and religiously did puzzles every day you would just become very good at puzzles. A different and more effective way of keeping the mind alert was to get dressed, go out and preferably walk to a venue where there were other people and play any game or sport. Have a cupper and a chat. This type of activity is more likely to keep the brain exercised and sharper. She also reminded us that “what is good for the heart is good for the brain”. For example, good food, plenty of exercise and restful sleep.

Enliven looked at overseas models, focus groups for those with dementia, carers, GP’s, specialists and various NGO’s.

- The World Health Organisation states, “Dementia is one of the biggest health and social care issues of the 21st century. Many face the condition alone or struggle with inadequate care and support. One in three children born today will develop it in their lifetime, and nearly all of us will be affected by dementia in some way”
- In New Zealand we know over 70,000 people are diagnosed with dementia, but the ‘hidden’ numbers will be far greater. Numbers are expected to double every 20 years as our population gets older.
- It currently affects 8% of over 65’s and 25% of all people over 85 years.

With no cure for dementia, support and care is a priority. EnlivenPlus wants the government to lend greater support to this health issue as there is no funding for the new service and therefore it is having to



start out privately with the aim of demonstrating better outcomes which could result in government funding or subsidies, and therefore better equity for those living with dementia. The present level of in-home care only allows for basic personal care such as showering, meal prep and bed making but doesn’t encourage that very necessary connection with the client or family.

Adrian says, “It is evident there is a real need for people living with dementia to receive better community support. This encompasses a move away from ‘getting affairs in order’ and ‘task-based support’ to acknowledging dementia but not being defined by it. Supporting people living with dementia to have purposeful, fulfilling and connected lives. Part of this is supporting them to better connect with their communities through better understanding, reduced stigmatization and greater acceptance.”

Their aim is to see those with dementia and their care partners living purposeful, fulfilling and connected lives with reduced anxiety and stress leading to fewer crises and delaying admission to care. This in-home care and support places a focus on helping everyone better understand the condition, supporting them to acknowledge the dementia whilst living life to the fullest.

Ruth shared insights from 30 years as an expert in the dementia field. “Dementia affects the most complex organ in the body and can be challenging and life changing for the person themselves and their family. As a community we need to see the person and not the diagnosis. We wish to see people being heard, retaining meaningful activities and remaining connected socially”.

For more information go to [www.enlivenplus.org.nz](http://www.enlivenplus.org.nz)

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We may be older, but.....

By Shirley Porter



We know our children love us; we know they care about our welfare. We see sadness in their eyes as they watch us grow older, sometimes forget things, especially names, which suddenly are back there as vivid as the day we first learnt them. Our knees creak, we walk slower, not because we are slow but because there is pain to deal with in our joints. We laugh when we have to roll over to stand up after we've been weeding. Grocery shopping takes two hours by the time we stack in the car, unstack, carry bags one at a time and find homes for everything. Carting in wood for the fire two logs at a time instead of being able to bring a wheelbarrow load slows us down. Be patient as we learn to deal with changing circumstances. It takes time, sometimes years, to adjust to hearing aids, not because of vanity but because it's a tangible symbol that our bodies are wearing out.

But please remember we are fighters, we have been fighting all our lives: fighting for our babies, maybe for

their lives; fighting for the right for fair treatment for our children at school; fighting for the world to see the good and the wonder in our teenage children; fighting to send them into that world so they can discover who they are and learn their strengths. We have learned to trust in ourselves; we had to find our new selves when the children are all finally gone from the security of home. We have confidence that, muddled as we may seem, we do know what is best for ourselves. If we need a new hobby, new friends, a new challenge, or interest, we can find it.

The pendulum has not swung so that now you need to take care of us. Do not try to make us old before our time – and there is never a time. Above all do not try to change what we do, particularly without any discussion. You may not realise it but doing this diminishes our identity and our strength.

How lovely, say the outsiders, that her daughter installed a heat pump; how lovely that she organised for someone else to do the gardening. Such thoughtful surprises.

No! If we need help, we will ask for it. Give us support and encouragement in our endeavours, sometimes even push us to do more than we think we can. Be a friend who is there to give love, show interest, share discussions, and yes, share our dreams. We can still have them until the day we die. Inspire us to live our lives to the fullest; if we wear away it is far more fulfilling than rusting away.

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Rejuvenation can be the name of the game!

Because your computer is running slower these days, some people believe that they need to delete files, which they think must be the cause of this retardation. Unfortunately, deleting files will not solve the performance problem and is unnecessary in 99/100 cases. On average, a computer will last a decade, and so its growing slowness is usually due to a couple of required hardware upgrades.

Each passing year, MAC OSX and WINDOWS operating systems require more and more RAM (random access memory), or 'Memory' to run the software applications. To survive the coming 5-years, you will need 16GB RAM, and to reach 10-years, you will need 32GB RAM. Maybe you only have 4GB, or 8GB RAM installed today?

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# NZ HOME-BUYERS’ NATURAL HAZARD BLIND SPOT

William Cheung asks why New Zealanders seem to be neglecting natural hazards when buying a house



Flooding events have impacted thousands of homes across New Zealand. However, such events have not resulted in lasting property price decreases - even in many flood-prone neighbourhoods.

## Are people really neglecting the risk of natural hazards when looking to achieve their Kiwi dream?

Research I recently carried out with my colleague Associate Professor Edward Yiu, titled Public perception of flood hazards in the housing market: revealed a preference study of affect heuristics and availability heuristics, suggesting that people will only typically pay less for a property if a flooding event has occurred recently.

Based on property transactions in the Auckland region, the study demonstrated that after some severe flooding events, property prices in those flood-prone areas had a short-lived decrease in the first six months after controlling for coastal amenities; however, such a discount fades over time.

Our research also revealed that most home buyers care more about coastal amenities than some intangible risk of flooding in the distant future, particularly when the information on flood risks is not clearly available.

It’s apparent that coastal amenities such as a stunning water view from a flood-prone property can generate a feeling of affection or the so-called “affect heuristic” that leads a potential homebuyer to overvalue a house price. Having said that, people are not entirely ignoring climate change-related risks such as sea level rise, and increasingly frequent and catastrophic flooding events should continue to raise people’s concerns.

## What can we learn from these patterns of public perception of flood risks?

Because public perception of flood risks can vary

substantially in different locations and at different times, such as from a recent flood event and/or the co-existence of coastal amenities, then a more transparent disclosure of flood risk information to prospective buyers at the early stage of a property transaction is crucial.

Although homebuyers receive a Land Information Memorandum (LIM) report that contains flood zone information regarding the property, it is still far from sufficient. The critical issue here is how to ensure homebuyers are aware of the potential impact of flooding risks in their home purchases.

Provided the problem is associated with the cognitive bias of people in perceiving the distant future risk of flooding, then a 'nudge' towards having flood risk labelling in the property sales information might help. Indeed, sellers have a duty to disclose any previous flood events that have affected the property if they know of any. However, the disclosure is made only at the request of home buyers.

If the extent of flood risks could be presented in a format like a 'flood rating', which was required to be displayed in the sales materials, this would become a piece of readily available information to prospective homebuyers.

The idea is not something new, and as with the star rating for many food products in the supermarket, how at-risk a property is to flooding is also something that should be available in a clear and easily digestible format.

## Western Bay: never forget your bin day again

Having trouble remembering which day to put your bin out each week? Get a reminder straight to your phone and join Western Bay of Plenty District Council’s crusade to reduce waste and costs.

Physical 2022-2023 recycling collection calendars will not be delivered to households.

"Instead, you can download a copy from [kerbsidecollective.co.nz](http://kerbsidecollective.co.nz), or use the Antenno app," says Western Bay of Plenty Council's Deputy CEO and Group Manager Infrastructure, Gary Allis.

Gary says the kerbside service has been running for almost a year now, and most people are comfortable

with which bins to put out and when.

"Instead of printing and delivering 18,500 calendars again this year, we’ve decided to go digital as part of our waste minimisation efforts," says Gary.

"It's a team effort to reduce our waste and so we are doing our bit to support the incredible mahi of our community."

For those that prefer a printed calendar, you can pick up a copy of the new 2022-23 recycling day calendar from any of the council's libraries and service centres or download it from the council website. "You will also be able to cut the calendar out of all your community newspapers – Katikati Advertiser, Lizard News, Te Puke Times and Weekend Sun this week."

Gary encourages those more technologically inclined to download the Council's free Antenno mobile app – "a great way to stay on top" of which day to put your bins out each week. "You’ll receive a notification straight to your mobile the day before your scheduled bin day to remind you what bin to put out," says Gary.

"And of course, our website [kerbsidecollective.co.nz](http://kerbsidecollective.co.nz) is the one stop shop for all your kerbside questions, with a handy item search function and bin day tool, plus other tips and advice." Like the 2021-22 kerbside period, the only change for the upcoming 2022-23 collection period will be Good Friday on April 7, moving to Saturday April 8. All other public holidays will not affect collection days.

Council’s kerbside rubbish and recycling service started on July 1 2021. It’s designed to increase the amount of material diverted from landfill by about 60 per cent – around 1800 tonnes a year.

For more information, see [kerbsidecollective.co.nz](http://kerbsidecollective.co.nz).

Sunlive 31st May 2022



Western Bay of Plenty Council's Deputy CEO and Group Manager Infrastructure Gary Allis. Photo: Supplied.

# Real Estate Update from Vanessa

In May 2022 the median residential house price in Tauranga was \$980,000, with an increase of 4.3% compared with May 2021 and a drop of 2.5% compared with April 2022. The market is dropping back after the huge gains in 2021. Residential house sale numbers are down by 35.6% compared with May 2021 and up 1.8% compared with May 2022. The number of enquiries for properties is low and there is a lot more choice for buyers who are under little pressure to rush their purchase. (Source REINZ Statistics).

When purchasing a house, it is recommended that the purchaser gets a building report. There is an accreditation process that pre-purchase building inspectors can complete. An accredited inspector should provide a detailed and well-written report. This is particularly important with houses that were constructed from 1988 to 2004 and have some monolithic cladding.

## Seniors Real Estate Tip:

Houses with two stories and large gardens get increasingly difficult to live in as we age. It is a good idea to have a moving plan in place or to move early as being forced into moving because of illness or injury makes the process harder.

Vanessa Charman-Moore is a Tauranga Seniors Real Estate specialist. For more information, see Vanessa’s advertisement below or visit [www.seniorsrealestate.co.nz](http://www.seniorsrealestate.co.nz)

Editorial supplied by Vanessa Charman-Moore

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# CUT YOUR LOSSES, OR STICK AROUND FOR THE RIDE?

Mark Lister, 26 May 2022



I feel for those new to share market investing.

With the S&P 500 in the US down almost 20 per cent from its January peak and the NZX 50 not far behind, those who entered the fray during 2021 won't have had a great experience.

Some will be tempted to get out completely, cutting their losses in case markets fall further.

If you're a trader with a six-month time horizon, maybe that's the right approach.

There's every chance things get worse before they get better, especially if inflation remains stubbornly high and the response from central banks (which is higher interest rates) leads to an economic downturn, or even recession.

However, if your foray into share investing is part of a longer-term strategy, based on building your wealth and generating a sustainable, growing, income stream for retirement, you've got a more difficult decision to make.

If you fall into the latter camp, you'll presumably want to re-enter the market when all this blows over, which means you'll not only need to judge whether now is the right time to bail, but also when you should get back in.

There have been six occasions since 2000 where the S&P 500 has fallen more than 15 per cent. The average fall across all six was a 32.5 per cent decline, and the average duration of the downturn (from top to bottom) was ten months.

**Each of those times, when things turned, they turned quickly.**

In the first month after the bottom, the average return was 17.3 per cent. After the first three months, it was 24.6 per cent and after the first 12 months it was 46.2 per cent.

Unless you're extremely good, you won't recognise a market bottom until it's behind you and by the time you jump back in, you'll have missed a fair whack of those gains.

Financial markets look forward. They take all the information at hand, form a collective judgement about the future, then factor that into today's prices.

At the moment, prices reflect the many challenges on the horizon, even though we haven't seen all of those show up in the economic data or earnings releases just yet.

It'll be the same on the way back up, whenever that is. The bottom will come long before we see firm evidence of a clear path ahead.

Cast your mind back to March 2020 when COVID-19 first emerged. The NZX 50 index fell 33.9 per cent and it bottomed out on the 23rd of March.

The borders had only just been closed at that point, and two days later on the 25th we went into a level four lockdown.

**In the real world, things were just starting to get ugly.**

However, In the world of financial markets, investors had sniffed that out early and reacted in advance, and things had already turned the corner.

By the time the Prime Minister was outlining plans for our move to level two seven weeks later, the NZX 50 was already more than 25 per cent up from the bottom.

It was similar during the GFC. The S&P 500 bottomed in March 2009, even though the US economy was still in recession at that point.

The recession ended in June of that year, and by then the S&P 500 had rebounded more than 35 per cent from its lows.

It's impossible to pinpoint how much worse this sell-off will get, or where the bottom is. Things will eventually turn around, as they always have, and nobody rings a bell to tell you when.

Whether you get off now or stick around for the ride is up to you, but first consider what you're trying to achieve and if you're good enough to also get back in at the right time.

You might be better off to strap in and stay put.

*from Craig's Investment Partners*

# Grey Power is not just for the old and grey!

We are an apolitical lobby voice for all older New Zealanders

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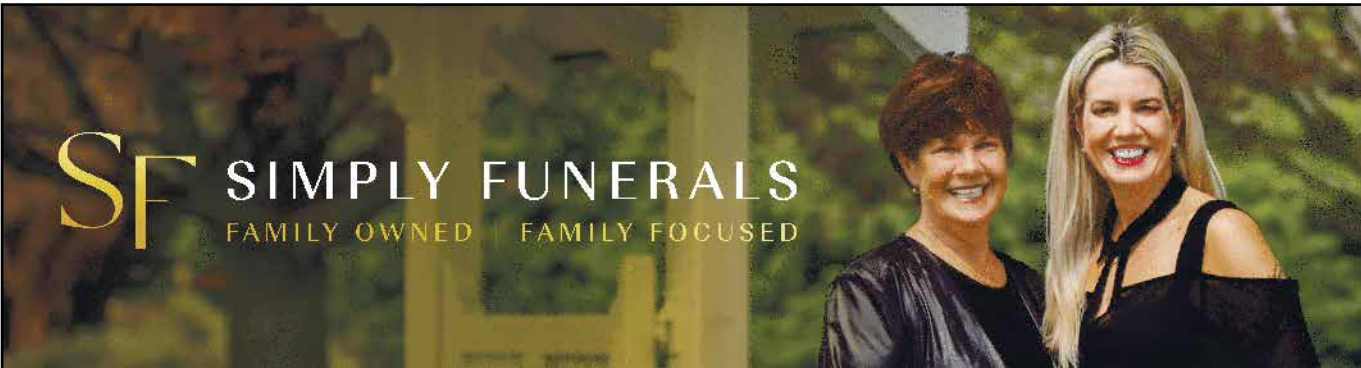
Grey Power, often in association with other organisations, has achieved: -

- ✓ Removal of the Super Surtax
- ✓ Lower doctor & pharmacy fees
- ✓ Lower tariff electricity (Grey Power Electricity)
- ✓ NZS increased to 66% of national average wage
- ✓ Code of Practice for Rest Homes
- ✓ Abolition of interest on student loans
- ✓ Rates rebate scheme indexed to CPI
- ✓ Retention of SuperGold Card off-peak travel
- ✓ Winter energy payment
- ✓ Restoration of NZS to those stranded overseas due to COVID
- ✓ Increased funding for glaucoma operations

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A funeral is an occasion to come together, acknowledge memories and celebrate the legacy of your loved one through a meaningful farewell. With understanding, respect and support, we'll collaborate with you to capture what's most important and create a celebration of life that is a true reflection of your loved one and your family's wishes.

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# Creating Mindfulness



One thing many of us don't like to talk about is the fact we are getting older. We may believe if we ignore this reality, it might go away. However, this leads us to not fully living in, and accepting, the present moment. To live mindfully in life is 'to live in the present moment', rather than dwelling on the past or anticipating the future. Becoming mindful enhances your resilience and your overall happiness in life.

## Mind

Think about where you are right here and now, all of the wonderful things you have accomplished in your life and what you are grateful for. Focus on saying out loud all that you are grateful for. When we can live in a place of gratefulness, we automatically raise our vibration to being more positive and are able to create more happiness in our life. The more often you do this, the happier you will become. I suggest writing in a journal, every night, 5 – 10 things you are grateful for, you don't need to go into detail, but this exercise will help you to think more positively and sleep more soundly when you are focusing on gratitude.

## Our Thoughts

Pay attention to the thoughts you are thinking most often. Are they positive and uplifting or are they critical and negative? Choose to create a positive mindset and try not to let negative situations or thoughts control you. Did you know we can retrain our brain to block out negative thoughts? All you need to do is start by noticing when you have them and then reframe the thought instantly to be positive. For example, you may think "I have no energy today" change this to "I feel like I do have some energy today" which will instantly pick you up rather than keep you feeling low in energy. Sounds simple, and it is, but with practice and lots of reframing, your motivation and happiness will increase.

## Body

Eat blueberries! Not only do blueberries boost your immunity but they are full of antioxidants and packed with vitamin C and potassium. They lower the risk of heart disease and cancer and are anti-inflammatory. Blueberries are also known to improve your memory and motor coordination.

Walking in nature. When you are out walking amongst the trees or walking along the beach, notice how you instantly feel calm. Walking in nature gives you more energy, helps you sleep better, have sharper memories, and feel more positive about yourself. It doesn't have to be a long or strenuous walk, it can be a short stroll, but most importantly is making it into a regular routine.

## Soul

Being purposeful with your life and doing something meaningful to you. This may be volunteering for a charity or a charitable trust or regularly helping at a food shelter or a hospice. If you have the time and energy this can be an incredibly meaningful way to give back to those who have supported you or a family member in the past, and it can be incredibly rewarding to make a difference in somebody else's life.

Being creative can help you to pour your emotions out in a productive and meaningful way and can be fun and relaxing at the same time. Being creative can also be a powerful motivator, allowing you to live in the present moment, rather than dwelling on the past or having negative thoughts. Create a vision board of what you would like to manifest in the next season of your life. Use inspiring words you love, and write them on your Vision Board or cut them out of magazines with pictures of what you want to inspire into your life.

Growing older we experience so many changes, including career transitions, children growing up and leaving home, the loss of loved ones, health challenges, and sometimes a loss of independence. How we handle and grow from these changes is often the key to aging gracefully and happily.

As we grow into the golden years, we need to adapt to change rather than live in the past or become anxious about the future. What is important to our happiness is connection. Connection to those we love and feeling connected to our community.

By Karlyn Sullivan-Jones  
author of 'Be Inspired!' In Grownups.co.nz

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Fitzgerald Law is based in Mount Maunganui, we are approachable, committed to excellence, simplify legal terminology and will get the job done.

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# ZOOM Pharmacy

## – a New Zealand Born Initiative

COVID has changed the way we work in many ways. A word that we heard often during the pandemic was Zoom. People said they were all “zoomed out”. Of course, they were referring to working and communicating via the USA based on-line zoom conferencing tool which became an essential alternative to face-to-face meetings during lockdowns worldwide.

However, you may have been unaware of a different, uniquely New Zealand ZOOM that has played a great role during the pandemic and will continue to enhance the quality of many lives in our community – especially those who are older with chronic health conditions.

ZOOM Pharmacy was the brainchild of David Taylor, founder, and Managing Director of ZOOM Health Ltd, which was launched locally in 2017. David was concerned that many people with chronic long term medical conditions, requiring multiple medications, often became ill and required hospital admission. Often this was due to patients taking their medication incorrectly or inconsistently. If taking their medicine was easy, everyone would do so. ZOOM Pharmacy set out to support people to get the benefits from medicine that their doctors intended!

ZOOM Pharmacy’s philosophy is to offer personal support to patients, especially to those on multiple medications for Long Term Conditions.

Long term conditions (LTCs) can be defined as any long term, ongoing or recurring chronic health conditions. These can include diabetes, cardiovascular disease, cancers, stroke, heart failure, asthma, COPD, arthritis, chronic pain, dementia, mental health conditions – just to mention a few.

### What can ZOOM Pharmacy do for those with Long Term Conditions?

Long term conditions can have a significant impact on people’s lives. Many people suffer from several LTCs. Kiwis living with a LTC should expect high quality care, and care that is integrated across the healthcare system.

Primary care, including pharmacies like ZOOM Pharmacy, have a key role in the prevention, detection, and management of LTCs.

If you are taking several ongoing medications, you may qualify for the FREE Long-Term Conditions (LTC)



Pharmacy Service. You may already be registered for this service at a previous pharmacy, or you may not be registered at all. This is a service the government recognises and will fund ZOOM Pharmacy to provide for you.



### This service includes:

- Medicines Review Consultation with a ZOOM pharmacist
- Compiling a full list of your medicines to avoid any double-ups or missing medicines
- Making sure your medicines are correct on new prescriptions
- Packing your medicines into easy open daily sachet packs for you
- Providing reminders when repeats are due, or a new prescription is needed
- Delivering your medicines to your door
- Synchronising all your medicines to ensure they are dispensed at the same time

## The ZOOM Pharmacy LTC service is completely free of charge

The LTC service gives ZOOM Pharmacy the authority to contact your doctor, if needed, to discuss and clarify changes, or even to request prescriptions – just to make sure everything runs as smoothly as it can for you.

Using ZOOM Pharmacy to dispense your regular prescription medicines, and having you registered with ZOOM, means they can offer more services in the future, to support you and improve your care over the long-term.

### Do you qualify for ZOOM Pharmacy’s free (no co-payments) monthly medicines service?

ZOOM Pharmacy believes that if they remove the impact of co-payments on people taking more than

four medicines, that they can save everyday Kiwis money, time, and stress. This allows people to stay healthy while focusing on what is important in life, spending time with those they love.

With ZOOM Pharmacy, if you are taking four funded prescription medicines or more, and qualify for our monthly medicines service, you get free prescriptions, free monthly packing, and free delivery – to anywhere in New Zealand.

*I got my first month’s meds today and I’m totally impressed with Zoom Pharmacy. My daily meds are in individual sachets, named and dated in a roll inside a dispensing box delivered free to my door. I saved \$55 which is huge for our budget as I have to see my GP every three months which is \$66 so saving \$55 on meds is a lifesaver.”*

*‘DONNA’ AGE 61, WELLINGTON REGION, FEB 2022*

### Want to know more?

Call ZOOM Pharmacy on Freephone 0508 966 622, email to [customerservices@zoompharmacy.co.nz](mailto:customerservices@zoompharmacy.co.nz) or browse their website <https://zoompharmacy.co.nz/>

*Article compiled by David Marshall (Grey Power) and ZOOM Pharmacy*



An elderly couple return to a Mercedes dealership to find the salesman had just sold the car they were interested in to a beautiful, leggy, busty blonde. “I thought you said you would hold that car until we raised the \$75,000 asking price,” said the man. “Yet I just heard you closed the deal for \$65,000 to that lovely young lady there. You insisted there could be no discount on this model.”

“Well, what can I tell you? She had the ready cash, and just look at her, how could I resist?” replied the grinning salesman.

Just then the young woman approached the old folks and handed them the keys. “There you go,” she said. “I told you I could get the joker to drop the price.” “See you later granddad.”

**NEVER MESS WITH THE ELDERLY!**

## Will I Have to Be Sexy At 60?

An ode to the joy of letting yourself go!



Will I have to be sexy at sixty?  
Will I have to keep trying so hard?  
Well I'm just going to slump,  
With my dowager's hump  
And watch myself turn into lard.  
I'm not going to keep exercising,  
I'm not going to take HRT,  
If a toy boy enquires  
I'll say, "Hah! Hard luck squire!  
Where were you in 73...?"  
I'm not going to shave my moustaches,  
I'm just going to let them all sprout,  
My chins'll be double  
All covered in stubble,  
I'm going to become an Old Trout!  
My beauty all gone and forgotten,  
Vanished with never a quibble,  
I'll sit here and just  
Kind of gnaw at a crust  
And squint at the telly, and dribble.  
As my marbles get steadily fewer,  
Must I battle to keep my allure?  
Have I still got to pout  
Now my teeth have come out  
And my husband has found pastures newer?  
Farewell to the fad and the fashion,  
Farewell to the young and the free!  
My passion's expired,  
At bedtime... I'm TIRED!  
Sexy and sixty? Not me!

By Pam Ayres





## BOOK REVIEW

### THE PALACE PAPERS, BY TINA BROWN

“The fascination of monarchy is that its themes repeat themselves because its protagonists are earthly,” is Tina Brown’s conclusion to *The Palace Papers*, her latest book about the British royal family. This is a very Tina Brown way of saying –

after more than 500 exhaustive pages of Windsor arcana – “Oh well, we’re all human.” In fact, I think the fascination of the monarchy is that no matter how many books are written about them, and no matter how hagiographic they intend to be, there’s always some new information within that proves they’re even more repulsive than you originally thought.

This is genuinely impressive – superhuman, even – given that the Windsor’s shenanigans are about as unexamined as the assassination of JFK. I’m no royalist – after all, I do work for the Guardian, which Brown describes as “mercurial” and “sour” due to its rude republicanism – but hey, I watched *The Crown*. I’ve even read Brown’s previous royal book about that similarly untapped subject, *The Diana Chronicles*. I’m up on the royals, OK? Or so I thought until I read in *The Palace Papers* about Charles’s other mistress in the 1970s and possibly 80s, Dale Harper, who was dropped by Charles for being too keen on him. Later she fell out of a window and was paralysed below the waist. When she “frantically pursued Charles in her wheelchair” at a polo match in 1997, he issued “a chilly statement saying they were no longer the friends they once were”. Or how about this one, which was told to Brown by “an American media executive” about the time he had lunch with Sarah Ferguson in 2015: “Andrew came in and sat down and said to me, ‘What are you doing with this fat cow?’ I was so stunned by his level of sadism. She has to sing for her supper.” In other words, Brown concludes: “He bails her out when she’s in trouble, and she backs him up when he’s assailed by scandal.”

Brown gets in an even more satisfying dig at Andrew by making good use of the unpublished memoir of Virginia Giuffre, who claims she was forced by Jeffrey Epstein and Ghislaine Maxwell to have sex with Andrew three times. The first of these encounters, Giuffre writes in her memoir, was “the longest ten minutes of my life”. (Andrew, famously, denies he ever met Giuffre.) Even

the revered Queen is diminished by some of the claims. Most people know she went away for weeks at a time when she was a young mother. But I did not know that, after a six-week trip to Malta when he was 12 months old, “instead of rushing straight back to see Charles at Sandringham as one might expect, she lingered in London for a few days, catching up on admin and attending an engagement at Hurst Park Races where she had a horse riding,” Brown writes. She missed both Charles’s second and third Christmases and his third birthday. Really puts that modern parental guilt about going out two evenings in one week into perspective, doesn’t it?

Yet Brown doesn’t want her readers to hate the royals, which is always the problem with books about them. The royals, like celebrities, only matter as much as people believe they matter, and a book just about Andrew’s awfulness and Charles’s pettiness would be true, but would also make the reader question just why they are reading about this absurd, irrelevant family. Current events, however, are in Brown’s favour as they have enabled her to play a double game. So, in *The Palace Papers* there are the Good Royals – the Queen, Prince Philip and the Cambridges – who are written about in prose worthy of Mills & Boon (“There’s a Mona Lisa quality to Kate,” Brown writes, presumably without throwing up on her own keyboard). Then there are the Bad Royals – Prince Andrew, Sarah Ferguson, the Sussexes – who get a thorough kicking. Prince Charles is neutral, the others non-existent. In other words, she’s pretty much sticking to the script of the palace’s current PR strategy, which has cut the deadwood adrift and focused the spotlight entirely on the Queen and the Cambridges.

In regard to the Sussexes, Brown is assisted in her endeavours by Meghan Markle’s father, Thomas, who adds Brown to the long list of journalists to whom he has trashed his daughter. Brown duly rewards him by defending his indefensible behaviour, insisting that Prince Harry made Thomas feel “disempowered, perhaps even emasculated” when he asked his father-in-law to please stop talking to the press. And that’s another interesting thing about the royals: as bad as they all are, the bottom-feeders around them are even worse.

You can’t write as much about the royals as Brown has without taking them seriously, and she absolutely does. Her writing becomes positively orgasmic when describing Kate’s alleged triumph in bagging William: “Kate did not wait eight years for any rich, connected man. She waited for the man – the future King William V, by the Grace of God, of the United Kingdom of Great

Britain and Northern Ireland and of Her Other Realms and Territories King, Head of the Commonwealth, Defender of the Faith – Your Majesty to the rest of us.” She gives poor Prince Philip a death scene that would have made even Charles Dickens say: “Tina, mate, come on. Dial it down a bit.”

But Brown is also an absolutely dogged researcher. A significant part of *The Palace Papers* seems to be gleaned from earlier, very well-known books (*Diana* by Andrew Morton, *The Insider* by Piers Morgan, *Diary of an MP’s Wife* by Sasha Swire). Even so, she dredges up enough colour to enliven the outlines of this all-too familiar story. And by God, it’s familiar. Are there really any readers out there with the stomach to wade through details of Megxit again? More people still agog for the alleged fairy tale of Prince William and commoner Kate? Anyone on the planet desperate for another rehash of Charles’s cruelty to Diana? The answer, of course, is yes. And that, really, is the most fascinating thing of all about the royal family.

By HADLEY FREEMAN in *The Guardian*

## WHY DO I NEED TO PEE MORE IN THE COLD?

You’re taking a stroll or out shopping on a cold winter’s morning, when it hits you – the need to find a bathroom, and quick! This didn’t used to happen in summer. Is there something about winter that makes us need to pee more? There are two main explanations for what’s going on.



**1. Our lifestyle changes:** In summer, we tend to be outside and more active. We sweat more (to lose heat) and it’s easy to become dehydrated if we don’t drink enough water. This impacts the amount of free fluid our body is willing to excrete, and our urine volume is often reduced because of this. In winter, we’re often indoors, around water sources, so we are more likely to be hydrated, less active, and to sweat less. As such, we tend to have more free fluid to excrete via our urine.

**2. Our body wants to avoid losing too much heat:** If we become cold very quickly, the body protects our internal organs in a number of ways. One is “cold-induced diuresis”, or an increase in urine excretion in response to the cold. Initially, blood is diverted away from the skin to avoid losing its heat to the outside air. This means more blood ends up flushing through

your internal organs. In particular, blood rushes to your kidneys in a greater volume and at a higher pressure. This increases the amount the kidneys need to filter. As a result, your rate of urine excretion increases.

**What should I do?** Our diet, age, blood pressure, and personal situation can all impact how much we urinate. Producing more urine can also be a sign of hypothermia. This is your body responding to the cold as a stressor, so act quickly. Find somewhere away from the cold, and slowly warm up your body. If the increased urine is also accompanied by other symptoms, such as extensive shivering, breathing difficulties, or confusion, seek medical attention immediately.

**Keep up the fluids in winter:** If you’re out in the cold, you may not feel thirsty. Nonetheless, be sure to drink plenty of fluids during the day. Although it may be tempting to avoid drinking so you don’t need to keep rushing to the bathroom, this can lead to dehydration.

If you’re often cold and tend to wear lighter clothing and you find this increases your urinary output, it can impact over the long term.

Frequent urination can be detrimental to your body’s natural salt balance (particularly sodium and potassium). So be sure to maintain a healthy diet and wear warmer clothing. Snug fitting clothes keep the body warmer than those that are loose fitting. It does seem like a bit of a balancing game. The key, however, is to avoid stressing your body this way when it’s cold. To do this, be sure to dress appropriately and keep warm.

Although the body has mechanisms to make you urinate more in the cold, not everyone notices peeing more in winter. If you keep warm, there’s no reason to think your body would often be “shocked” into responding to cold temperatures. In fact, when tracked in research studies, it has been common for researchers to record no difference in urinary output between the seasons.

It’s not just the volume of urine that might be different in winter. The composition can change too as the body excretes a higher amount of calcium in the urine during winter. This is more likely due to lifestyle during cold seasons rather than anything internal. We tend to be less active in winter, gain extra weight, and eat more salty, preserved and processed foods and this means there can be a higher risk of developing kidney stones during winter for people who are susceptible.

So as the weather cools down, be sure to maintain a healthy lifestyle, stay warm, and don’t forget to stay hydrated, even when it’s cold.

*Ref: The Conversation*





## NEW WEBSITE

# www.greypowertga-wbop.org.nz

Please visit our new website which has just been developed and will have up-to-date information added in the coming months. If you need back information - the last 5 Magazines and latest Newsletters are all there.



## HAMILTON MEMBERSHIP FORM

HAMILTON GREYPOWER INC. c/- The Village, PO Box 841, Tauranga 3144  
EMAIL hamgreypower@gmail.com Ph 07 571 2558 Tga

ANNUAL SUBSCRIPTIONS – SINGLE \$20 – DOUBLE \$30

RENEW Membership No .....

**Internet banking pay into new account – 38 9001 0051732 07**

SURNAME.....(please circle) Mr/Mrs/Ms/Miss)

FIRST NAME(S) .....

ADDRESS (or New address) .....

.....Post code.....

PHONE..... Mob #.....

EMAIL ADDRESS .....

**MEMBERSHIP SUBS ARE NOW DUE FOR RENEWAL FOR THE 2022 -23 YEAR**

**The year runs from 1 April to 31st March.**

Ways to pay: internet banking, set up an annual automatic payment which can be done over the phone or at your bank, if you are close to a Kiwibank you can pay cash into our account and give your name and membership number as reference.

## TAURANGA & WBOP MEMBERSHIP FORM

Tauranga & WBOP Grey Power Assn Inc  
PO Box 841, Tauranga 3140 ( Historic Village, 17th Avenue)  
www.greypowertga-wbop.org.nz | Email: tgaagrey power@gmail.com | Ph: (07) 571 2558  
**\* Membership year is from 1 April to 31 March**

New Member ☐ Renewal ☐ GP Electricity ☐ yes ☐ no Membership Number: .....

Name: (s) Mr / Mrs / Miss / Ms .....

Address: .....

Post Code: ..... Phone Number: ..... Mobile: .....

Email Address: .....

AGE GROUP INDICATION: 0 – 49 50 – 65 66 – 75 76 – 95 + [circle one]

**Privacy Act Requirements:** All information will remain confidential and will not be supplied to any other party. Please note promotional material may be inserted in mail outs for the interest of members.

**ANNUAL MEMBERSHIP** (please circle):

Single \$20.00

Double \$35.00

Donation \$

**TOTAL:** \$ .....

**Online Banking: Kiwibank 38 9001 0051732 00**

**Cash - pay at office**

Office Hours: 10am to 2pm Tuesday - Thursday.

Please note we do not have eftpos

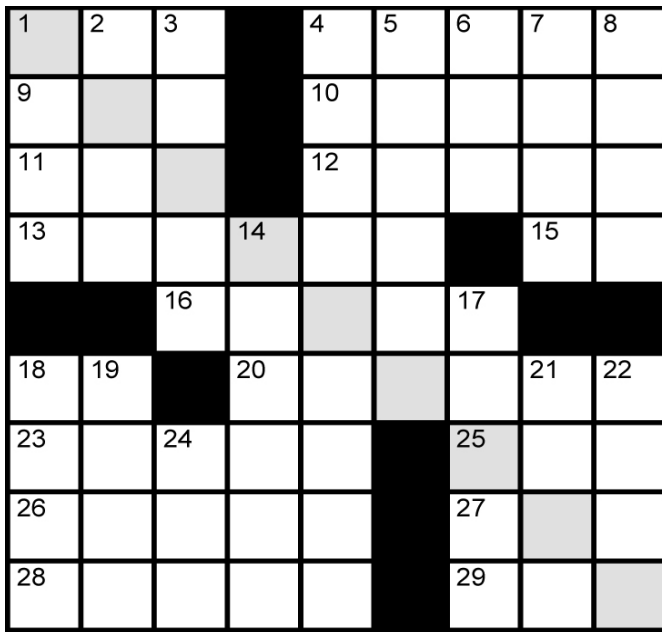
(Renewals use membership number as reference.

New members use phone number)

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



# Investors Delight



Across

1. Netflix rental
4. More artful
9. "Rocky \_\_\_\_"
10. Minor

11. Gun, as an engine

12. It's debatable
13. Mark and Shania
15. Exists
16. Bumps

18. Atop

20. Imagined

23. Arm bones

25. "\_\_\_\_ what?"

26. Backgammon piece

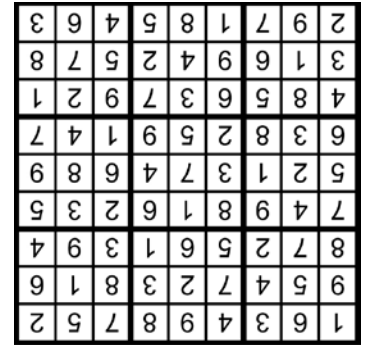
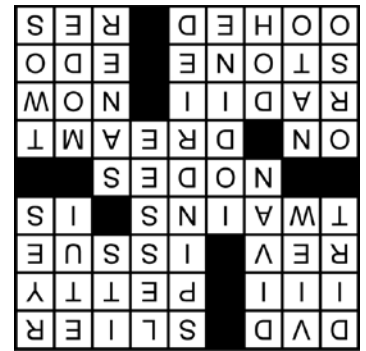
27. Old name for Tokyo

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-\_\_\_\_



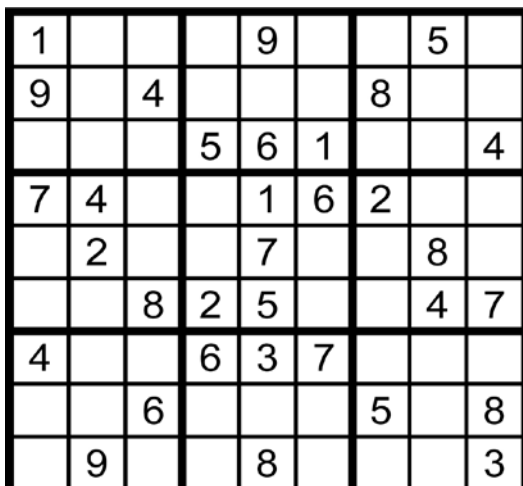
*The title is a clue to the word in the shaded diagonal.*

## SANDWICHES

BAHN MI  
BARBECUE  
BLT  
CLUB  
CORNED BEEF  
CRISP  
CUBAN  
DELI  
DENVER  
EGG SALAD  
ELVIS  
FINGER

FISH  
GATSBY  
GYRO  
HERO  
HOAGIE  
HOT DOG  
ITALIAN  
MARMITE  
MELT  
PANINI  
PIMENTO  
CHEESE

PO BOY  
POCKET  
RACHEL  
REUBEN  
SAUSAGE  
SLIDER  
SOUVLAKI  
SUB  
TAVERN  
TEA  
WRAP



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.*