

TAURANGA & WBOP and HAMILTON

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER FOUR 2022



HEALTH NZ RESTRUCTURE PAGE 16

Alone on SH2 PAGE 8

**Clutter -
why it's so bad for us** PAGE 12

www.greypowertga-wbop.org.nz

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Tuesday to Thursday

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LETTERS TO THE EDITOR:

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

tgagreypower@gmail.com

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President's Word



Another year is coming to an end and for many it could be somewhat of a relief as it's not been an easy year for everyone. However, summer is here and the pohutukawa are flowering, Christmas is around the corner and if it stops raining, it might be time for an ice cream!

A documentary on Child Poverty in NZ last month reminded me of a forum that I attended, run by TCC, on how to make our city accessible to older people. Not surprisingly, the main topics were housing availability and the rising cost of essential goods and services. I very much fear that if more attention to these issues is ignored, we will be having very similar conversations on the news about the plight of 'older people'. Having been involved in the Age Friendly City Strategy for many years, the philosophy entrenched in this was that if we got it right for a 'frail old person' then it would be of benefit to all, busy people in a hurry, people with disabilities, mothers with strollers or small children. At the moment housing is one of the bigger issues that is driving older people into hardship because many are living in bigger homes that they can no longer maintain and the cost of rates is soaring. There has been an ongoing determination from developers over many years now to only build 4 bedroom - 2 lounge size homes because it is cost effective for them but there is now a critical shortage of affordable 1- or 2-bedroom homes for older people to move into.

It seems that now that we are used to including Covid into our everyday lives but also as a result of our collective experiences over the last 3 years, meetings and forums are being formed again. Accessibility, I think, is going to be at the forefront of many discussions next year. For example, transport for older people and the less able, communication for those unable to use the internet and another big one is home care. There is a lot said about how much better it is if we can age in our own homes with appropriate care when it's needed. Unfortunately, it is becoming harder to secure that care as and when it's needed, so a group is being formed to study what's happening and ultimately, we will be taking our concerns to the government.

I have decided that apart from health problems, the worst thing that has impacted older people and those less able, has been the removal of cheque books made even worse by the closure of so many banks.

The best thing is that as a country we seem to have weathered the worst of Covid and although the cost of living is really hurting some – as a country we are not disastrously badly off economically. We have been advised to reduce our spending which is a very good thing for the environment as well as our bank balances. I'm hoping this will encourage people to give a gift of an experience, recycle something, cook some goodies or make something from what is already in the home.

My sincere thanks to the committee and our dedicated volunteers and I wish them, and all our lovely members, a very happy Christmas and who knows – 2023 might be marvellous! Take care out there.

Jennifer & the Team

GREY POWER TAURANGA & WBOP

MEMBERSHIP SUBSCRIPTIONS for 2023

New members can join for just \$10 single or \$17.50 double until December 31. This will be valid to 31 March 2023. Our fees from 1 Jan 2023 will be \$25 single & \$35 double for the year starting 1 April to 31 March 2024.

To join: go to our website, fill in the form and submit. Then either pay through internet or by phone banking. Alternatively, fill in the form on page 23 and pay cash at a Kiwibank branch or our office. Account number: 38 9001 0051732 00
Historic Village – 17th Ave, Tauranga
Hours: Tues-Wed-Thurs 9.30am to 2.30pm

MEMBERSHIP FEE INCREASE

At our AGM in 2021 it was put forward that the capitation fee that is paid to the Federation would increase from \$5 to \$7.50 per person. The members agreed for the fees to be raised to \$25 and \$45 respectively. Now, however, because of the economic hardships for many, the committee has voted on only raising the single fee to \$25 and leaving the double at \$35.

Our surprise "members only Christmas \$100 Prezzy Card draw" was won by John & Adrienne De Faye. Congratulations and thank you for your continued support!

EDITOR NEEDED

We are still on the lookout for an editor to take over the editing and collating of our quarterly magazine.

You would need to have a good command of the English language and be confident to communicate, save and collate Word documents. We have 4 publications a year plus 2 Newsletters.

Please contact Jennifer if you think this is something you could manage to do from home.
jaycustins@gmail.com

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

The Raft Cafe, Chapel St, (near Briscoes)
1st Thursday of the month at 10am.

Dates: 2 Feb, 2 March, April TBA

KATIKATI COFFEE MORNINGS

Katikati Community Centre, 45 Beach Road (just past the schools).

\$2 for members & \$5 for others.

Dates: 16 Feb, 16 March, 20 April

PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am.

We will continue meeting at Pacifica Cafe, Tara Rd.

Dates: - 16 Feb, 16 March, 20 April

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.

Our office closed on Friday 16 December and will re-open on Tuesday 17 January 2023



www.greypowertga-wbop.org.nz

Grey Power Hamilton

Rising from the Ashes – Stronger

Dr Mark Kilgour, Treasurer

Arriving at my first Hamilton Grey Power meeting earlier this year, I was perplexed at the fact that it was a meeting to close the branch. Given that Hamilton is New Zealand's fourth largest city, and we have a rapidly ageing population, I could not make sense of the decision. In addition, the range of issues Hamilton is facing – massive increases in rates, transportation issues, a healthcare system in crisis, a banking system making billions but closing branches almost as quickly as they are putting up mortgage interest rates, meant I thought there was a crucial need for a senior citizens' advocacy group. I also know that kiwis help kiwis and while it is becoming difficult to get volunteers in general, there are plenty of people who want to give back to our great city.

Fast forward to today and I am part of the one-year transition committee that is focused on rejuvenating the branch. Our aim is to set the foundation for a strong Grey Power community in Hamilton. As a committee, we know that this starts with understanding our senior constituency's needs and wants. The core questions are: How can Grey Power provide value to people over 50 in Hamilton? What can we do to support and ensure a better quality of life for senior Hamiltonians?

As a marketing specialist, I know this process must start with conversations, listening to other senior citizens and not making assumptions about what is wanted. Our committee has therefore begun the process of asking questions – doing the research. We have attended Grey Power regional and national branch meetings. We have spoken to long-time Grey Power members. We have begun the process of trying to understand what matters most. Transportation, banking, rates, community initiatives, especially those that support children, our tamariki, are all issues that appear high on the agendas of senior Hamiltonians.

However, these conversations are only the starting point. As an academic, I am looking into what the broader research states, not to make assumptions about whether these are important to Hamilton's seniors, but to increase our understanding of issues that we can then take to the people. Our aim is to keep an open mind and to be corrected when we make poor assumptions.

The next stage is to collate these initial findings and put together a survey that we can put to the people over 50 in Hamilton. It will be important to determine what Grey Power can do to directly help senior citizens in Hamilton, but more importantly determine the key areas that require strong advocacy.

Grey Power is primarily an advocacy group for senior citizens and this role is crucial. This point was driven home to me yet again as I read an article in the Hamilton News today. The article was on the Hamilton Bowling Club. It has been told it has to pay \$236,000 to the council to put a canopy over its green¹. It appears Hamilton is the only town where they have faced such a massive fee. This highlights yet again that it does not matter how hard you work as an individual or group, if the people in charge can undo all your efforts with the stroke of a pen. Those who make the rules will win the game every time. Yet this is not a game.

Grey Power Hamilton will be as strong as its members, and this fills me with hope. Hamilton has an ageing population. A population filled with wisdom. A population that has expertise and strength. A population that is concerned about the future and has learnt lessons from its past. More importantly, a population that is caring and compassionate and will leave a strong legacy. We look forward to helping where we can.

16th Nov 2022, Stephan Ward <https://www.stuff.co.nz/waikato-times/news/300740492/club-bowled-over-by-236k-in-development-contributions-request-by-council-for-new-canopy-over-bowling-green>.

HAMILTON CITY RATES REBATE SCHEME

Raymond Mudford – Vice President

The Government and Council have a rate rebate scheme for people in financial difficulty, including those on a pension.

The schemes are not well utilised. Councillors Bydder and Van Oosten are seeking information from Hamilton Grey Power members about how easy the scheme works for you.

Send your replies to greypowerhamilton@gmail.com by 31 January 2023. Your replies will be collated and forwarded anonymously to the above councillors who will try and improve the rebate system.

Grey Power Hamilton, trying to improve the well-being of our members.

CHECK US OUT: www.greypowerhamilton.com

Christmases Past and Present

By Jenny Argante

So here we are once more, marching inexorably towards Christmas and the end of yet another challenging year.

For me, an Englishwoman, coming to New Zealand meant my first Christmas here was an unfamiliar festival celebrated in summer. Like Bing Crosby, I had been dreaming of a white Christmas. Yet when Jesus was born in that stable in Bethlehem, I doubt if there was any snow on the ground. In fact, I have it on good authority from a learned scholar that his true date of birth was almost certainly September 29th AD 3. (I refer you to Ipso Facto by Don Leichel.)

So we might have got the date and the climate wrong. Would there have been a bleak midwinter in Bethlehem? One thinks of Palestine and Israel as sunny lands, usually milder than Europe or North America.

So many of the traditions associated with an English Christmas seem to work better in cold weather. Father Christmas in his red velveteen suit trimmed with coney fur. The sled pulled by reindeer, indigenous to a frozen north. The Christmas tree, coniferous, and though well-adapted to this and other lands, originating from more temperate zones. Christmas Eve Mass with the bells pealing out joyously and hot toddies for the choir as they sing their way home.

Next morning, after ripping the paper off our presents, a breakfast of croissants hot from the oven with cream and Mum's strawberry jam. A buck's fizz to start the day right. A late lunch of roast turkey with Dad's chestnut stuffing and cranberry sauce. "Bring in the flaming pudding!" Dad would roar after we'd consumed our portions of meat, roast potatoes, minted peas, rich gravy and Brussels sprouts with walnuts. From the kitchen would come the expected response from Mum: "Bring in the flaming pudding yourself."

That was the signal for Dad to join her in the kitchen, and help her up-end from its bowl the dark, rich roundness of the Christmas pudding. This was made well before December and flavoured with regular injections of fine French brandy. Inside were farthings and sixpences hoarded over the decades. He'd bring it in on a silver platter, pour more brandy upon it, and set the pudding alight. When the flames died down, we each got a generous portion, with cream or brandy butter. Any slices left over were fried in more butter for Boxing Day breakfast and sprinkled with sugar. Delicious!



Here, in the southern hemisphere, beneath a sweltering sun, a fruit salad might be preferred!

My first Christmas lunch in New Zealand was rack of lamb, served outdoors, with homemade mint jelly in a bowl beside it. I was enjoying the feast 100 per cent until my hostess casually let drop that they'd selected and slaughtered that particular lamb from among the dozens still innocently gambolling in the paddock.

Dessert was, of course, a Pavlova with golden kiwifruit, strawberries and cream.

When my daughter lived at Eastbourne, where paua shells could be gathered from the beach, she hung them from a branch painted white and silver, creating a Kiwi Christmas tree, a thing of rare beauty.



I can't imagine wanting to spend any family Christmas in the future outside this land of the long white cloud, whose pristine vapours make up for the loss of snow here in the Bay of Plenty. Soon after I came here, my friend Raewyn drove me to Wellington, returning her daughter to Uni, via the Desert Road. Suddenly, she pulled over and the two of them leapt out of the car and began dancing around in the tussocks. Bewildered, I got out of the car to find out what was wrong. Ants in their pants? No. They were ecstatic because it was snowing. I counted nineteen snowflakes in Raewyn's hair and a few more floating down.

"I come from Yorkshire," I told them. "We don't get excited about snow until it's four feet deep."

What the years here in Tauranga have taught me is that if home is where your heart is, New Zealand truly is my forever home. Here the standard of our country's foodstuffs and the skills of its home cooks, cooking indoors or outdoors, makes each Christmas spent here memorable. Particularly now I've reached an age where I can leave the heavy labour to someone else.

Hopefully, Christmas reunions across the land can once again bring us together in shared love and laughter, even under the lingering shadow of the Covid pandemic.

And hard on Christmas comes the New Year. Resolutions? I gave up on them half a century ago. My one abiding wish is ongoing - that for us all the arohanui of family and friends will continue throughout the New Year.

GREY POWER HAMILTON

HAMILTON

SKILLS OR INTERESTS WANTED

We are interested to know if members can help with any of the topics below. Could you please contact Ray at greypowerhamilton@gmail.com or contact the committee at the next Coffee Meeting.

Marketing & Research

Research of Central & Local Government activity requiring Advocacy.

Prepare member newsletters and magazine.

Membership

Develop membership campaigns, hospitality and support networks for vulnerable members.

Communications

Research technology solutions and support the email, website, media distribution systems.

Finance, Sponsorship

Organise Fundraising, sponsorship, advertising and regular Association financial reporting.

Hamilton Coffee Club

MONTHLY MEETING DATES FOR 2023

VENUE:
Hamilton South
Baptist Church Hall,
131 Ohaupo Rd,
Melville



Coffee Club, Monthly Meeting & Mix & Mingle

- Jan 23, Feb 27, Mar 27, April 24

AGM + Coffee Club, Monthly Meeting & Mix and Mingle - May 29

And every 4th Monday of each month until November. Annette Freegard – Secretary

Have fun and hear about what is happening in Hamilton for our age group.

CHECK US OUT: www.greypowerhamilton.com

HAMILTON THE BEGINNING STEPS TOWARD SUCCESS

Open communication, both listening and sharing, is the key to improving our knowledge of the requirements for successful living in the 50+ age group.

As Mark has said in his article in this issue (Grey Power Hamilton: Rising from the Ashes – Stronger), our collective strength is our wisdom and skills. We have contributed many years to the New Zealand economy and are privileged to be able to provide our expertise to others. Many in our age group are struggling with the out-of-control inflation that is diminishing our quality of life. A life that we have saved hard for, so that we could enjoy our golden years.

How do we fix this?

A number of formal teams are being assembled in our association to help address these issues. They are:

- Marketing & Research
- Membership
- Communications
- Finance, Sponsorship, Publishing

In addition to the above teams, we will establish project teams to investigate and recommend solutions to issues affecting our burgeoning community. The results of this work will feed into the Federation and Association change programmes that we hope all members will actively engage in.

Your help in identifying and solving the problems for seniors is appreciated. If you are keen to assist, please register your interest by sending an email to greypowerhamilton@gmail.com and include your area of interest, list of skills, and availability. Alternatively, come to the next Grey Power Hamilton Branch Meeting to be held on 23 January 2023 at 10am, Hamilton South Baptist Church and speak to one of the friendly members of the executive team.

Together we have begun the change. *Raymond Mudford* – Vice President

www.greypowerhamilton.org.nz

PHYSICAL ACTIVITY

Staying active is important when you're getting older even if you have health problems. Regular physical activity can improve your health and wellbeing and make it easier to perform daily tasks. Summer is a good time to start a new activity – most of us feel more motivated in the warmer weather to get up and get moving.

Physical activity is any movement of the body that uses energy. It is important to be as physically active as possible and limit sedentary behaviour. Aim for a mixture of aerobic, resistance, flexibility and balance activities. Joining an exercise group is a wonderful chance to meet new people and create new social connections. Remember:

- Speak to your doctor before starting or increasing physical activity.
- Start off slowly and build up to the recommended daily physical activity levels.

Recommendations for older adults

1. Spend more time being physically active and less time sitting down.
2. Do lots of daily physical activities, e.g. walking to the shops, vacuuming, gardening, washing the car, etc.

Aerobic activity makes your breathing and heart rate increase, so aim for at least 30 minutes of aerobic physical activity on 5 days each week, such as:

- brisk walking
- ballroom dancing
- cycling
- exercise classes
- lane walking &/or swimming
- playing with grandchildren.

Do 60 minutes' aerobic activity on 5 days each week for additional health benefits. Doing exercises that strengthen your legs and core muscles and improve balance will reduce your risk of falling. Some examples of resistance, flexibility and balance activities include:

- resistance (for muscle and bone strength)
- carrying shopping
- standing up and sitting down repeatedly
- weight training
- flexing & stretching (for easy movement)
- gardening
- yoga &/or Pilates
- balance (to prevent falls)
- bowls
- modified t'ai chi
- standing on one leg

Community Strength and Balance Programmes are easily accessible in the community.

Source: www.health.govt.nz or www.livestronger.org.nz



Alone on SH2 for over 7 hours.

A Lesson in Patience & Humility

After spending 4 days in Wellington at a Board Meeting and visiting MSD Policy Analysts, I was relieved to spend a whole day at home catching up with chores and spending time with my wife. I then took off for 3 days of conference in Tauranga that included evening sessions, returning home around 10pm.



David Marshall

On the Friday I decided to skip the evening session and travel home to have dinner with my wife. However these plans started to unravel when I was halted by a stationary line of cars just before Lund Road at around 5.20pm. No cars were travelling towards Tauranga, and it soon became apparent that there has been an accident further ahead.

I texted my wife and let her know that there appeared to have been an accident and that I may not be home for an hour. Numerous ambulances and fire engines roared past over the next period, and the wait became longer – a detour would take over 2 hours, so I sat resigned to sitting out this inconvenience for a while.

Gradually different vehicles turned around and headed back towards Tauranga. I called some friends to see if I could turn around, have a coffee, and then come home when the traffic cleared, only to find that they were trapped in their car on the other side of the accident. I listened to some soothing classical music, worked on my laptop, still sure that it would clear soon. Three and a half hours later our Grey Power president called me and we had a conversation for about 20 minutes which helped pass the time. Now it was around 9.20pm and I had been in the queue for 4 hours, only advancing about 200m in that entire time.

Fortunately a large articulated truck manoeuvred for around 10 minutes to be able to turn around and escape the queue back towards Tauranga. With a sigh of relief we all looked to make significant progress as we occupied the space the truck had occupied. I went to start my car, and instead of the engine firing the dashboard screen flashed multiple times and advised that I had a "Computer Problem" that needed specialist attention. I took a breath and tried again – same result – even when I tried a third time after waiting another minute. So, in resignation I turned on my hazard lights to let those behind know I was unable to move.

In their enthusiasm to move forward in the queue I soon had an offer to push my car off onto the verge and this was accomplished quickly, although the right 2 wheels were just onto the carriage way in this narrow section of SH2. I kept my hazard lights on, and called the AA to book help as soon as possible. They advised me that there was no way that anyone could come at the moment, but I was booked in, and if I rang back when the road cleared they would action my request.

An hour later, at 10.30pm the road finally cleared and I called AA again – confident that the nearest AA service was less than 5km away from where I was stopped. I was advised that the AA vehicle would arrive between 15 and 60 minutes, after my call.

I was now parked alone with hazard lights on when other vehicles were approaching and around 6 kind people stopped to see if they could assist with jumper leads or other help. I explained that it was a computer fault and that the AA were coming soon. At least half of those who stopped in this dark stretch of road to assist were women travelling alone, and half were Māori. It made me reflect on whether or not I would stop in a similar situation to see if I could assist an unknown person sitting in the dark, just with their hazard lights on!

A Police Officer stopped to check on my situation and advised me to remain in the car. After talking to one of the helpful ladies who stopped to assist, I discovered that my electric window only crawled back up, so I now sat in total silence, no radio, no use of the electrics, other than the hazard lights when a vehicle approached. By this time I was regretting not having made the decision around 6pm to make the 2+ hour detour to get home!

At 11.30pm I rang the AA as no help had arrived, and I had received no messages to confirm that any help was on its way. I explained that my electrical system was drained, my mobile had little remaining charge, that I needed to stay with the car to operate the hazard lights and that some assistance would be appreciated! I also asked that I be advised by text as to what would be happening. I was advised that they were having challenges finding a vehicle to attend to me, but the request had been upgraded to Urgent.

At 12.15am, with no responses, I called again and made a stronger plea for some urgency. I then received a text around 12.30am advising that a tow truck from Omokoroa would be on the scene within 20 minutes. About this time a woman in a car did a U turn and parked in front of me. I got out to speak with her – she had stopped nearly 2 hours earlier and was concerned that I was still stranded. I assured her that the tow truck was on its way.

My wife had volunteered to bring me some food, but as the tow truck was on its way, I texted that I'd review the situation at 1am, if the tow truck had not arrived.

About 10 minutes later another vehicle did a U turn and parked up ahead of me – must be someone else who had seen me on the side of the road earlier! By this time, I was rather tired and famished and had been without any drinks since midday. I walked to the parked vehicle and the lady lowered the window and offered me some water in a metal drink bottle. I thanked her very much and told her that the tow truck was due any minute so I would be fine. Then, to my surprise she held out a filled roll and asked if I would like to have 1 or 2. I thanked her very much for her kindness and explained that the tow truck was due to arrive and that

my wife had some food for me at home. At this, she responded "But I am your wife!"

Now, in my defence, it was a dark night, nearly 1am, I was tired, and my wife's car had a dark weather shield along the top of the window, so standing on the side of the road I could only see the bottom half of her face as she passed out the food through the open window. Well, some experiences in life are to teach us lessons, and there were a few in this one!

The tow truck arrived 10 minutes later, and all was resolved, although not without a few additional challenges over the next couple of days. Fortunately, no new computer was required and the whole system re-set when the battery was charged so no long-term adverse consequences or repair costs!

Your humbled Vice-President & Zone 3 Representative
David Marshall



TAURANGA CITY PARKING

From 1 December this year the parking fees are \$1 per hour for first two hours and \$5 for any hour after that (*i.e.* 3 hrs = \$7).

Parking buildings - Elizabeth St and Spring St range from \$2.50 an hour to \$6 but many are leased so not available. These are free at the weekends.

Off street parking in the city is Cliff Rd, Dive Cres, TV3 rooftop & Masonic Park. Fees range from \$3 an hour or \$7 - \$12 daily.

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another HOT summer?**

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We are closed 23 December 2022 noon - 3rd January 2023
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AVOID BEING SCAMMED



At this time of the year, it's even more important to stay alert. The best way to protect yourself from scams is to be aware of the most common ones. These are some examples of the most common scams and the warning signs to watch out for.

Six common scams to look out for

1. Suspicious phone calls

Unexpected calls claiming to be from a trusted business such as your bank

- The call could come from a blocked or foreign number, but scammers can also disguise the number to look local
- They may pressure you to provide information or make a decision quickly, otherwise face negative consequences
- They may tell you there's a problem with your computer and that they can help fix it.

2. Email phishing scams

Emails that look genuine but may contain a suspicious link or attachment

- The email may contain a logo of a legitimate company, bad grammar or spelling mistakes
- There may be inconsistencies between the sender's email address and the company they're claiming to be from
- Scam emails may prompt you to click a link, then provide your login credentials, payment information or sensitive data

3. WhatsApp & text scams

Pretending to be from a friend or family member

- Message will claim to be from someone you know, who is in difficulty and in need of money
- They might claim they've lost their phone and this is their replacement or temporary number
- Messages may start friendly but will quickly move to ask for money or personal details.

4. Investment scams

Websites, advertisements and/or communication from scammers pretending to be from a reputable investment company

- Little or no information about the investment is available in writing
- You may be requested to pay for the fake

investment via wire services, credit cards, cryptocurrency or into an overseas bank with a name different to their company

- You may be told you've already made a profit despite not yet paying them any money.
5. **Online dating scams**
Scammers who pretend to be interested in a relationship
- The scammer may confess their love or strong feelings very quickly
 - They may ask for financial help or travel money in the guise of visiting you
 - They may ask you to open a new bank account or use an existing one to receive funds into. Then, you may be asked to transfer funds electronically, take it out in cash or buy virtual currency like Bitcoin – this is likely an attempt to launder money through you as a money mule.
6. **Text scams**
Pretending to be from a reputable business
- The text may claim to be from a courier wanting to deliver a parcel or bank asking you to authorise a payment
 - It might urge you to take immediate action because your sensitive details have been exposed
 - It could contain a suspicious link asking you to input personal information or download a software

Stay alert with these simple tips

- Never transfer money on behalf of another person
- Beware of anyone asking for urgent help or money
- Don't click on links from suspicious emails or messages
- Don't feel pressured to provide any information
- Be wary of texts or calls from strangers
- Never allow remote access to your personal devices.

EXAMPLE

Hello, my name's John, I'm calling from XXXbank's fraud team. There's been fraudulent activity detected in your account so I'll need some information from you first to verify your identity.

What! Is my money safe?

Only if you act quickly. Please can you confirm your account number and password?

Tip: Stop! This scam can take people by surprise and seem legitimate. Don't rush into disclosing anything, even if you think it's genuine.

NP: If you do experience an online security incident report it to CERT NZ www.cert.org.nz

'DO NOT KNOCK'

Under the Fair Trading Act, it is now illegal for 'door-to-door' traders to ignore a "Do Not Knock" sticker on your door. This is an initiative which was successfully campaigned for by Consumer NZ.

Stickers are available from any Resene ColorShop or a store that sells Resene paint. You can make your own or download a printable version.

As a form of protection it is wise to not open your door, at any time, to anyone you don't know. It is better to keep your doors locked at all times and windows closed at night unless they are fitted with proper security stays. With the summer months ahead try not to leave things like garden tools out in the garden if they can be seen from the road.



Methodology to last a lifetime

We straighten out technology in the home! That's our job. Everything polished and buffed, set-up straight, and working without the client needing to know how we configured it. Silver Service IT, at your service!

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Windows 11 has arrived on the scene, and new computers now come with it. BUT, if you are still running Windows 10 at home, it is a good idea to remain on Windows 10 for the next while. Click the option, "Stay on Windows 10 for now".

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Clutter: why it's so bad for us

Clutter is a strange concept, not something we wish for yet too often live with as an ever-present background that we're unable to divest ourselves of. If we do manage to clear out our clutter, too often it returns within a very short time. And here's the thing: clutter is seriously not good for us, impacting on our mental and physical health, and our relationships, in ways you may not realise. That's why we're going to examine this social nuisance and what we can do to control it. In this first of our 'Clutter' series, we'll take a close look at its adverse effects on us.



Clutter-the-stressor

Stress is no fun, and can be linked to a number of health issues including high blood pressure, anxiety, depression, skin problems and arthritis. A regular cause of stress is time pressure that hits hardest when we find ourselves taking more time than is necessary to do simple, everyday tasks. Whether it's hunting for your glasses, car keys or the dog's lead, something that should take seconds can take minutes or hours! It's the same with a computer search. If you didn't file a document or photo when you created or downloaded it, you can end up spending days searching for it and resentful of the time it's taking. Clutter is a major contributor to the lack of easy access to those items regularly needed, and can send the stress hormone cortisol raging through your body.

Home alone – with your clutter!

You know what it's like. You want to invite friends over for coffee, or organise a dinner party. Cooking, if you can find the ingredients in the clutter of your pantry, is the least of the work involved. It's the time it takes to clear the sofa, coffee table, bench, entrance and guest bathroom that's the killer. That's why those with cluttered homes often eschew company – it's just too hard to make space for friends to call. Clutter can even be the reason why family and friends would rather stay away even if you do get around to inviting them over. Your home has ceased to be welcoming. Unfortunately, such contact, especially as we age, is so important for

keeping minds sharp. If you surround yourself with clutter, you're setting up the perfect context for social isolation.

Workplace danger

You'd be up in arms if your place of employment was cluttered to the point you tripped over items or stumbled as you moved around them. Yet your own home is where you 'work' each day. Whether you're using your floors as storage space, or items fall from over-cluttered surfaces, you run the risk of injuring yourself as you carry out daily tasks.

Relationships

Clutter is seriously inconvenient. If it wasn't, more people would be able to park their car in the garage! While you may be able to tolerate clutter, your significant other may not. Clutter impinges on relationships, too, taking the romance out of the bedroom (if you can manage to find the bed!) No relaxing by sharing a long hot shower when clutterers can and do use the space for storage. Forget dining together (where did the table go, honey?) or heading out to enjoy some exercise together (have you seen the bicycle pump/tennis rackets/day packs ...) If you want your relationship to thrive, clutter won't help.

These examples of clutter impacting on health and relationships are only the tip of the iceberg. Maybe it's time to reach out and ask friends and family to help you cope to rejuvenate your health and well-being and make your relationships blossom.

MY TIME IN KENYA

I was asked to write about my time in Kenya in the tea growing industry.

I arrived in Kenya from the UK in May 1953 at the age of twenty-four and started work at the bottom rung of a European tea estate as the Assistant Manager of the Kenya Tea Co. The estate was 50 miles from Lake Victoria and a wholly owned subsidiary of Brooke Bond East Africa Ltd. Tea does well in Kenya at between 800m and 2100m above sea level. These estates were roughly 2000m where the rainfall was about 70" (1778mm) a year, evenly distributed throughout. I had to learn everything, from the time that seedlings were grown in the nursery, planted out in the field, through plucking and to the manufacture of the green leaf in the factory and the processes involved.

Bushes planted in the nursery are best cloned so that desirable characteristics such as good yield or drought resistance can be passed on. This was particularly noticed in the Camellia Japonica seen in the gardens there. The tea plant itself is Camellia Sinensis. Planting out is usually 2500 – 3000 bushes per acre, on the square or triangular or contoured, depending on the steepness of the land. A typical tea estate would have had about 500 acres of tea, 1000 acres of eucalyptus gum trees to fire the factory and if outlying, reserve forest land as well for future planting. All the tea was picked by hand as machine pickers, made at the time, were found to bruise the leaves and made the tea taste bitter. A factory could handle leaf from 1000 acres, i.e., from two estates, six days a week. Tea manufacture took three days: the product of 1000 acres that went into the factory on Monday could be drunk as made tea on Wednesday, or into the factory on Tuesday would be tea on a Thursday and so on.

The five manufacturing processes in the factory were:

1. Withering
2. Rolling
3. Fermenting
4. Drying
5. Sorting

Over the course of time, having done periods as a Field and Factory Assistant I became a manager with two European assistants under me and 600 head of African labour.

Unfortunately, the independent East African Governments at the time, no longer wished to have non-Africans in the tea industry so my wife and I returned to the UK in 1968 after 15 years in Kenya and Tanzania.

By *Ivor Osborne*



The property market continued to slow in spring 2022 with prices declining and time on the market increasing. Rising interest rates are leaving many purchasers waiting to see what will happen in 2023. There is still steady demand as long as vendors are prepared to negotiate.

Often, retirement is a time for significant life transitions. For example, does your current home match your future dreams? Many people use this time to upsize, downsize, or move to a new destination.

Perhaps home is where relaxation is the name of the game, and it's easy to travel because the property "takes care of itself." In this case, look for a home that minimizes maintenance and landscaping chores, perhaps focusing on townhouses or apartments with a Body Corporate. Maybe you love cooking or hosting gatherings. In this case, prioritize a home with adequate entertaining space indoors and outside and perhaps the kitchen of your dreams.

If you aren't ready to relax into full retirement or need to continue working for financial reasons, make sure your next home can accommodate remote work (a dedicated office, quiet location, etc.) or is near appealing, in-person job opportunities.

Will retirement provide more time to devote to a favourite hobby—or to tackle new skills? Make sure your home includes space for your pursuits, such as a woodworking shop, a painting studio, or a crafts room.

Seniors Real Estate Tip:

If you are considering a property with a Body Corporate it is best to get your lawyer to check the disclosure documents to ensure there are no historical issues lurking.

Vanessa Charman-Moore is a Tauranga Seniors Real Estate specialist. For more information, see Vanessa's advertisement below or visit www.seniorsrealestate.co.nz

Editorial supplied by Vanessa Charman-Moore



Vanessa Charman-Moore

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TAKING YOUR GARDEN INTO THE NEW YEAR

If you have strawberries ripening for that scrumptious Pavlova you're planning to welcome family and friends this summer, protect them from birds and water them diligently. Keep planting salad crops for summer harvesting and continue to plant colour in pots and gardens beds to welcome 2023. Now is also the time to sow seeds for flowering annuals and plant one or two swan plants to attract monarch butterflies.

Going on holiday? Gather up whatever is ripe and can be stored or given away and weed, feed and water well before you go. Use an environmentally friendly spray to keep bugs at bay and only use in the evening when the bees have all gone home.

Staying at home? Sow seeds and plant seedlings. Seeds that can be planted directly into the soil include beetroot, beans, broccoli, carrots, cabbage, cauliflower, radish, spinach and silverbeet. If you prefer to buy seedlings, these too are ready to flourish if planted now: beans, pumpkin, courgettes, carrots, beetroot, radish, capsicum, eggplant, melons, spring onions, broccoli, cabbage, cauliflower and spinach. Plenty of choice there, and healthy growth will be encouraged if you add compost to the soil as you go.

In January, your key tasks are to protect vegetable crops from white butterfly and insects and, as long as it's allowed, water generously. Water in the early morning or early evening to reduce loss due to evaporation. Roses need dead-heading and will welcome spraying not only against insects, but also for the mildew that can sometimes plague them. Mulch citrus trees and shrubs and, as an extra treat, give roots a good soak of Epsom salts in water.

Plant a second round of salad crops and continue to feed vegetables with liquid fertiliser every two weeks. Check beans regularly as they ripen. Left too long they can become stringy. Tomatoes are ready to pick when fully coloured and firm to the touch. Tomato plants doing well can become heavy, so ensure they're well-staked or framed.



The summer heat will slow growth on your lawn, so water when necessary and let the clippings fall on the grass to act as mulch, conserving water and sun scorch. Drinking home-made lemonade or a cold beer on the deck under shade will be your best reward for work done and your garden will be spruced up with plants for the family to eat and passers-by to admire.

How to keep your fruit and vegetables fresh for longer

Minimise your food waste with these simple tips.



Sick of your spinach wilting and carrots going limp before you've had a chance to use them? Love Food, Hate Waste New Zealand [<https://lovefoodhatewaste.co.nz>] is a national campaign started in 2016 to help New Zealanders reduce their food waste. Back in 2017, they teamed up with University of Otago Master of Science student Francesca Goodman-Smith and Associate Professor Dr Miranda Miroso to reveal the best ways to reduce food waste. Here are their tips on how to correctly store fruit and vegetables.

VEGETABLES

Broccoli: Keep broccoli in a Ziplock bag in the fridge if you're going to use it within a couple of days. If you need it to last longer, sprinkle the head with water, wrap in paper towels and store in an airtight container or bag. **Tip:** Instead of a Ziplock bag, reuse containers, old glass jars or even an empty bread bag with a bag clip – it just needs to be airtight.

Carrots: Store carrots in an airtight container lined with a paper towel or dry reusable cloth to stop them going limp. This absorbs excess moisture that develops when carrots are sitting in storage and extends their life up to ten times!

Celery: If you have a whole celery, wrap the root end in a paper towel or cloth and place in a bag. Squeeze out the excess air and store in the fridge. If you have chopped celery, store it in an airtight container lined with a paper towel. If you don't have a container or bag large enough, you can wrap the entire stem with tinfoil instead. Make sure there is no exposed surface.

Cucumbers: There's not much difference between a cucumber being stored in the fridge or at room temperature. Make sure to keep the plastic wrapping on the cucumber as it protects the soft skin and prevents dehydration.

Eggplants/aubergines: Store them somewhere cool, but not in the fridge. Refrigerating them can affect the flavour and lead to browning.

Kumara: Should be stored in a cool, dark place, but not in the fridge.

Leafy greens: Store leafy greens in an airtight container or bag in the fridge. This will stop them going slimy, and they'll last twice as long.

Lettuce: Wrapping your lettuce in a paper towel, cloth, or tea towel and placing it in an airtight container or bag will result in it lasting up to four times longer.

Tip: Limp lettuce leaves can be revived by soaking them in cold water for up to 20 minutes in the fridge.

Pumpkin: The best way to store cut pumpkin is to wrap it tightly in cling wrap, beeswax wrap or a bag and place it in the fridge. It doesn't matter if you leave the seeds in or take them out. You can find plastic-free, home compostable alternatives to cling wrap in most eco stores, but don't chuck out what you've already got at home. LFHW say: "It's better to use what you already have rather than buying more single use stuff. Even if it claims to be eco-friendly, it's still single use".

Potatoes and onions: Potatoes and onions should not be stored in the fridge. Keep them in a cupboard – separately, as they cause each other to sprout.

Sweetcorn: Refrigerate sweetcorn in its husk to keep it fresh for longer.

FRUIT

Apples: Apples last eight times longer in the fridge than in the fruit bowl. **Tip:** Keep apples separate from vegetables in your fridge – the ethylene released from vegetables can ripen them.

Avocado: Store avocados at room temperature to ripen. Once ripe, move them to the fridge. The most effective way to store a cut avocado is to leave the stone in, wrap it tightly with cling wrap or beeswax wrap, and keep it in the fridge. Popping it in an airtight container works well too. **Tip:** If you need your avocado to ripen faster, keep it next to bananas.

Bananas: Bananas should be kept out of the fridge and stored separately from other fruit. When ripe, they produce ethylene gas, which ripens other fruit. If you want to slow the ripening process down, pop the bananas in a Ziplock bag or container in the fridge to control the ethylene gas and delay them getting overripe.

Lemons and limes: Store lemons and limes in your fruit bowl if you're planning on using them within a week. If you want to keep them longer, stash them loose in the fridge. Cut lemons can be stored in an

airtight container or Ziplock bag in the fridge. If you have your own tree, you may want to freeze your excess citrus so they don't go off. You can freeze them whole or juice them and freeze the juice.

Oranges: Keep stored loose in fridge.

Stone fruit: If your stone fruit is ripe, store them in the fridge to make them last longer. If they need to ripen, keep them at room temperature.

Tomatoes: Should NOT be kept in the fridge as it affects their texture and flavour. Store them at room temperature.



BONUS TIPS

- The key to making your produce last is controlling the air exposure and moisture levels.
- Most fruit and veggies are better left unwashed while in storage. Residual moisture can cause them to rot prematurely. Wait to wash fruit and veg until you're about to use them.
- If possible, try to separate fruit and veggies in the fridge, as they can speed up each other's ripening process.
- Reuse Ziplock bags, containers and glass jars. If the produce is too big, use whatever bags you have on hand. Ask yourself if you can reuse any plastic packaging before binning it.
- The compostable fruit and vegetable bags provided by supermarkets degrade quickly so are less suitable for airtight storage than reusing a plastic bag.
- You can switch out a single-use paper towel for a dry reusable cloth or tea towel. If it starts getting too damp, replace it with a dry one to extend the life of your produce further.
- Experiment with what works best for you based on the containers and storage options you have. If things start to wither prematurely or some brown spots put you off that avocado, consider freezing them. When you have enough, chuck them in a smoothie. LFHW say it'll still taste good, and you'll forget it looked a bit sad beforehand.

TAURANGA & WBOP GREY POWER AGM 2022

Guest Speaker Pete Chandler

There was a good turnout for the AGM and to listen to our guest speaker, Pete Chandler, Interim District Director for Health New Zealand in this region. A busy man, so we were pleased he found time to talk to us. Below are the main points he brought to our attention.



The Health New Zealand restructure means many changes, and initially there was concern that the Government had taken on too much, especially as we are still facing post-Covid problems. Basically, with effect from July 1st 2022, health care by postal code has been replaced with a concept of one national system model to deliver greater equity throughout the nation.

Mr Chandler admitted it was too early to update on the detail of this journey to better healthcare that has only been in process a few months but talked about immense range of activities underway to nationalise infrastructure services and develop new operating models for the country's hospitals. The system in place definitely needed a rethink, as it was overly complex and too bureaucratic. The strange years of Covid-19 and the pressure on health services and professionals showed the importance of a broad re-design as the world has changed significantly and we need an evolved model of healthcare that will work better for people in this new context. Focus is on a common-sense approach that will address the challenges the healthcare system is facing not only here but around the world and the importance of choosing the right kind of system models with the right kind of people.



Mr Chandler displayed photos of the first hospitals in Tauranga and Ōpōtiki to offer formal healthcare to the region. Over

100 years on, we have seen that structures come and go, but it is the people who work within healthcare organisations, now a workforce of about 10,000 across the Bay of Plenty, who must be supported as

first responders and our front-line defence. The last three years have been immensely challenging for the health workforce with higher staff turnover than normal, many staff moved from their normal roles into the covid workforce and a much-reduced pool of new recruits from overseas. This has been the case across not only hospitals, but care homes, homecare services providers, GP practices and other ancillary services. We've been very reliant on staff working uncomfortable levels of extra hours and these factors unfortunately lead to exhaustion and burnout. All of this has happened at a time of the greatest levels of demand ever on our hospitals and health services. We've put huge effort into supporting staff wellbeing during this time which helps, but we need to get to a point of stability again so that there is a better work-home balance for people.

There are other major issues that New Zealand is facing along with the rest of the world - the war in Ukraine, the Covid backlog of unmet need and climate change. All this impinges on our overall well-being whether physical, mental or emotional.

The question has been how best to address what has brought healthcare to breaking point, especially when it comes to the long waiting lists resulting from the pressures of the pandemic on top of a system that was stretched to the maximum prior to this. The mantra has been to rethink, redesign and reinvent. How will a reformed healthcare structure bring about the changes most urgently required? One example is screening for bowel cancer to better ensure early intervention. New Zealand has one of the highest rates of this major disease and the Bay of Plenty itself has some of the highest rates in the country. Another is how to increase the amount of care we provide in residential homes and in the community, this especially being a current focus in orthopaedics, and other outpatient clinics. There has been close attention paid in particular to such aspects as expanding cardiology capacity, dialysis treatment, intensive care, mental health and operating theatres – all of which are current developments in progress. It seems certain that Tauranga has urgent need of a bigger hospital. A site master plan is being developed currently with assessment of future growth needs part of a major business case which will be completed next year. It is anticipated that from this a new hospital block will be completed by 2034, but that interim expansion of critical hospital services is also essential to meeting local needs, performance and outcomes for communities. The mission here is to ensure consistency and standardisation within a revised national system, while tailoring essential services and

facilities to local needs. At the heart of the reforms is building a system for the future which is smart, more sustainable, intentionally designed with people which addresses historic inequity. Improving health status and wellbeing for Māori and Pacific users along with regional parity, especially for rural areas are key priorities. Healthcare reform is now essential, within and for a changed and changing world.



The first hospital on the current Cameron Road site which opened in 1914

That is why there is only one legal entity for healthcare services which were part of the former DHBs - Te Whatu Ora/Health New Zealand – working in partnership with the Māori Health Authority and together intent on redesigning the future of health.

If you want to know more, Tauranga City Library has a print copy of the Government publication, Building the Future of Health and Well-being Across New Zealand-Aotearoa. You can read it there or download your own copy as a free download. The website of Te Whatu Ora - Health New Zealand can be found at <https://www.tewhatauora.govt.nz/>.

For information on how Te Aka Whai Ora, the Maori Health Authority, will work alongside Te Whatu Ora, go to <https://www.futureofhealth.govt.nz/maori-health-authority/>.



FEDERATION BOARD SNIPPETS NOV 22



David Marshall

The most recent Board Meeting was held in Wellington at the end of October and some of the key developments were as follows: -

- A simple survey will be conducted to evaluate key issues regarding older people and cash, with concerns about the removal of cheques, reduced access to cash as bank branches close & safety concerns when alone withdrawing cash from ATMs.
- Our very well-organised Acting Secretary has been elected as a councillor in Wanganui, but is continuing to support the Board until a new Treasurer is elected at the AGM. If this is a challenge you would enjoy tackling, please let me know.
- An updated Grey Power PowerPoint presentation was approved and released for distribution to all Associations for use at meetings held to market the goals and achievements of the GP Federation. If you attend a club that knows little about the goals and achievements of Grey Power, we would be happy to send a committee member to present this to your club. We find that new people are encouraged to join when learning more about our work nationally.
- The Board will be conducting a survey with members and non-members to learn more about the public's perceptions about Grey Power, its work, and the barriers to becoming supporters. This will take place in Q1 2023.
- A Diversity Policy was approved in principle by the Board and will be circulated to Associations for feedback prior to Board ratification.
- The Energy NAG Chair, Graeme Weston, was invited by the Board to present his recommendations to the Board at their December Meeting.
- Grey Power will be lobbying to ensure that the SuperGold card is integrated into the new country wide public transport ticketing system at no cost to the individual.
- The Board confirmed that MōCA, from Tauranga have been commissioned to create a new Federation website that is more dynamic and will incorporate a membership portal to access Association and Federation policies, forms and guides. There will also be a link to a searchable Federation magazine library. Launch is anticipated in Q1 2023.

David Marshall | Zone 3 Representative, Grey Power NZ Federation Board.

BOOK REVIEW

By Jenny Argante



Tikanga: an introduction to te ao Māori by Keri Opai

Te ao Māori is the Māori world, its culture; or, in other words, the people, their language and the Māori way of doing things. A timely publication, because in recent years there has been a

strengthening commitment to a deeper understanding of our Māori neighbours, colleagues and friends. Keri Opai has spent a lifetime learning the essence of tikanga from his tribal kaumātua, both male and female elders. Seen and respected as leaders of the whānau, they make final decisions concerning whānau land, the control and use of whānau property, and the rearing and education of tamariki. Kaumātua also speak for the whānau in tribal councils.

So what exactly does tikanga mean? For Keri Opai it has always meant the Māori concept of incorporating practices and values from mātauranga Māori - the body of Māori knowledge. Tikanga is translated into the English language with a wide range of meanings, such as culture and customs, ethos and ethics, etiquette and fashion, formal rites, routines and rituals, Māori lore protocols.

In Tikanga, author Keri Opai offers a straightforward and simply expressed introduction to those things non-Māori are curious about. Things they often need to know about when interacting with Māori both personally and professionally. For schools, in business and in personal relationships. Worth buying a copy.



Money made simple: managing your money - a guide for all New Zealanders By Sam Stubbs

A financial expert for many years, mainly abroad, Sam Stubbs eventually returned to Auckland and became CEO of Tower Investments, a KiwiSaver default provider. He soon became dissatisfied with how it failed to help everyday people just trying to get by. Generally, it sold

them expensive and complicated products. Stubbs came to consider the finance industry as being about serving itself, by paying big salaries and bonuses rather than giving ordinary Kiwis the choices and sense of dignity that managing your money properly can bring.

He decided he wanted to make that kind of difference and in 2016, together with financial and practical assistance and support from his partner and others, he set up Simplicity, a non-profit fund manager owned by the Simplicity Foundation.

He says, "We manage KiwiSaver and investment funds for many thousands of Kiwis, charge low fees and give away 15% of all fees to charity, which is already well over \$1 million a year."

Money Made Simple, published on behalf of Simplicity by Potton & Burton is part of an ongoing mission to educate New Zealanders of any age about money. We all have different needs and wants about money and understanding how it works is important in enabling us to handle income and expenditure sensibly and with full understanding of the role it plays in our lives. An excellent read, and at only \$10 - though Books a Plenty in Grey Street, Tauranga, has been giving away free copies - it is not only useful for seniors, but an excellent guide to put in the hands of our grandchildren.

FROM MURPHY'S LAW AND OTHERS



MURPHY'S LAW:

if anything can go wrong, it will.

1. Nothing is as easy as it looks.
2. Everything takes longer than you think.
3. If there is a possibility of several things going wrong, the one that will cause the most damage will be the one to go wrong.

Smile tomorrow is going to be worse!

PARKINSON'S FIRST LAW

Work expands to fill the time available for its completion; the thing to be done swells in perceived importance and complexity in direct ratio with the time to be spent in its completion.

SECOND LAW: Expenditures rise to meet income.

LAW OF DELAY: Delay is the deadliest form of denial.

99 RULE: The first ninety percent of the task takes ninety percent of the time, and the last ten percent takes the other ninety percent.

CAHN'S AXIOM:

When all else fails, read the instructions

My wife Julia and I want to wish you all a wonderful Christmas and holiday period. We hope that wherever you go you have fun, spend time with loved ones, take some time to rest and recharge and most importantly stay safe out there.

We are all very lucky to live in the most beautiful part of New Zealand. Tauranga is our best city and the Bay of Plenty region is simply spectacular.

We'll be taking some time to refresh after what has been a pretty incredible year. They say six months in politics is a long time and I definitely don't disagree! I'm loving what I'm doing, I love representing the wonderful people of Tauranga and I am thankful every day that I get to work hard at making a better New Zealand.

Thank you to everyone for your support this year. My family, friends and the Tauranga Electorate have been fantastic, as have all of you out there who support me and our great party.

National is united behind Christopher Luxon and building real momentum. 2023 will be a big year. I will work my hardest for you so that we have the best city to live, work and enjoy in the country, so that we can lead happy and fulfilled lives, and so that we can all become the best version of ourselves.

Take care and have fun, Sam and Julia Uffindell

Supporting people who go missing

Are you, or someone you know, concerned about getting lost or going missing when out and about in the community?

The good news is you are not alone, and there are lots of things you can do to reduce the risk of going missing, while still maintaining your freedom to live a healthy active life in the community.

The Safer Walking Framework, an initiative delivered by Land Search & Rescue New Zealand, aims to support, educate and reduce the risk of people getting lost or going missing due to cognitive impairment.

The Safer Walking website has a wealth of information, including different tools, ideas and strategies that can be tried to reduce this risk, from completing a Safer Walking Profile to things you can try in the home environment. The website also includes links to



relevant websites and organisations that you may find helpful to contact for support and advice.

Land Search & Rescue has also produced a video series of New Zealanders telling their own stories of going missing. The stories show how having plans and making use of technology, like Global Positioning System (GPS) location devices, can enable people at risk to be out and about, while providing peace of mind for their whānau if they go missing.

Inheritance law

The most controversial recommendations in the inheritance law revamp Make it your business to know - Delinquent kids beware



Under the recommended changes, Kiwis who have fallen out with a parent and are cut out of their inheritance, will not be able to contest the decision.

“Under the new law, if you’re over 25, you will not be able to contest the will. If Mum or Dad leave it all to the SPCA or your brothers and sisters, well, that’s tough.”

Legal opinions about this law have been divided.

The Law Commission came up with several recommendations to reflect those conflicting concerns, one of which (Recommendation 25) presented two options for reform. Under one of those options, children over the age of 25 would be ineligible to claim family provision unless they had a disability. The other option would enable all children and grandchildren of the deceased, regardless of their age, to claim.

Stepchildren recognised

Another change recommended is that stepchildren should be given the power to make a claim. “They don’t say how much, so it’s a little open-ended, but they do allow for the possibility,” says Phare. This could open the door to a whole new category of litigation between biological children and stepchildren all looking to assert their rights to inheritance. “One of the reasons to bring these statutes under one law was to make it easy, accessible, and clear. But in

areas like this, where biological children become angry and defensive against stepchildren, it does open it up for more court action and hostility within the family unit.” Phare explains that a major motivation behind these changes is that the dynamic of the modern New Zealand family is far removed from what it was seven decades ago. “Back when the inheritance laws were written, there was Mum, Dad and the two kids. That’s not a reflection of modern-day society, where re-partnering is much more common and there’s often one or more sets of children from previous relationships. That needs to be taken into account.”

Hidden Trusts

Trusts, long used by wealthier individuals to protect their assets, also look set to feel the impact of the recommendations from the Law Commission. “Under the current law, if a property falls outside the estate, nobody can touch it,” says Phare. “The Law Commission wants the court to have greater power to access trusts.” Phare says that if there is clear evidence that someone intended to use a trust to hide their assets to stop someone from inheriting, then there could be grounds for a claim under the new law. “There has to be intent and you (have) to prove that intent to the court, so it is a reasonably complex area,”

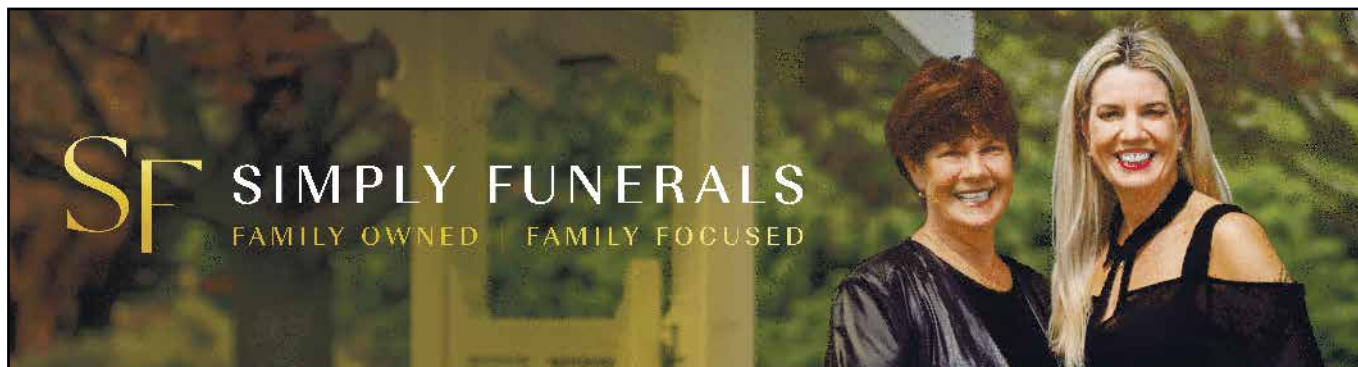
she says.

Separated but still bound

Raising further concern is the Law Commission’s recommendation when it comes to separated couples. “In the event of separation, if one of the partners dies, the surviving partner can claim up to two years after the date that they separated,” says Phare. “They can make a claim against the estate, and the court can make that longer. If they presented a strong enough case, they could make that up to five years since separation.” Phare says although the law might seem controversial, it does serve a practical purpose. “You can’t get divorced legally until you’ve been separated for two years. And often, property settlement takes longer than two years, so it could be to protect people who are still waiting to get their share of the matrimonial property.”

Gift Tax Exception

For 2022, the annual gift-tax exemption has risen to \$16,000 per donor, per recipient. In 2021, this limit was \$15,000. Using this tax break, a giver can give someone else – such as a relative, friend or stranger – assets up to the limit each year, free of federal gift taxes.



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MAGAZINE CONTENT

Contributions for our magazine are always welcome. If you would like to make a contribution, send us a short story, poem; recipe, letter to editor; household hint; notes on a trip away; anything you would like to share with other members. Please send to the editor for publication tgagreypower@gmail.com

Our next issue will be out early March.

ROOMS TO LET

If you know of a charity, organisation or club that would like to rent our rooms, ideally on Friday, Saturday and Sunday while we are not there, please contact the office.

There is a front office/reception area and one good sized office/meeting room. All are freshly painted and have furniture. Very reasonable rent to be negotiated.

Contact Jennifer tgagreypower@gmail.com or phone 571 2558 Tue, Wed, Thurs 9.30 -2.30

KAN TABS FOR KIDS

The Lion's Foundation has been collecting tabs off cans for many years to raise funds for "Kidney Kids". Their mission is to support kidney kids and their families throughout New Zealand on their journey with kidney disease.



If you would like to contribute to this very worthy cause, just bag up the lids plus the tab or ideally wiggle the tab off and bring them down to our office. When we have sufficient, they will be dropped off to a local Lion's member. This collection is ongoing so save them up over the holidays and ask friends and family as well. We will have a container inside the door for you to pop them into.

MILK BOTTLE TOPS

Lion's and Envirohub are also collecting milk and cream bottle tops – any colour will do. Lion's use them for general fundraising and Envirohub is breaking them down to make jewellery and other items. These can also be dropped off at our office – just make sure they are clean.

FREE TO AIR TV PLUS 1

For those of us who choose to only have Free to Air channels it makes the choices a bit limited but it helps if you utilise 'Plus 1' or '3 Now' or delayed TV. This means that if there are two programs that you want to watch but both start at the same time, you can watch one at the advertised time and the other an hour later. Example – The Project and Seven Sharp both start at the same time, so you could watch one at 7pm and the other at 8pm. If your TV has different settings just have a play until you find what you want.

TV 1 – Plus 1 = channel 11
TV 2 – Plus 1 = channel 7
TV 3 – Plus 1 or 3 Now = channel 13
Bravo (4) = Channel 9
Duke (6) = Channel 12
Eden (8) = Channel 18
Prime (10) = Not available
HGTV 19 = Not available

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TOTAL:	\$	\$	

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

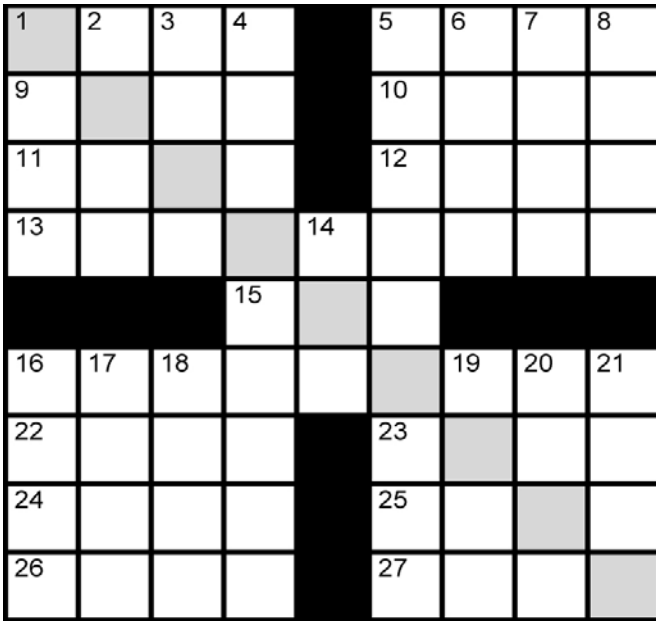
Please note we do not have eftpos

(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.

To Build



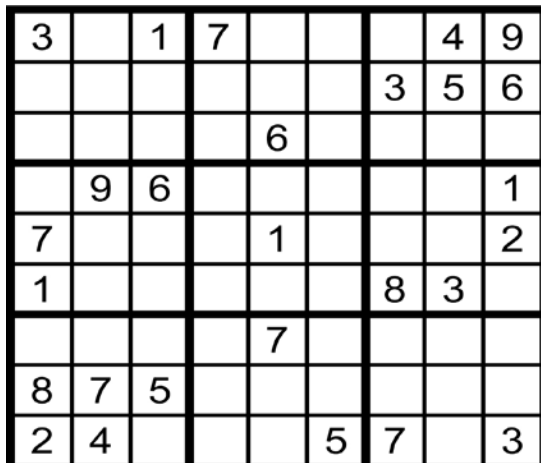
Across

- 1. Bivouac
- 5. Hat-tipper's word
- 9. Frost
- 10. Clearasil target
- 11. "Green Gables" girl
- 12. "Darn it all!"
- 13. Population statistics
- 15. Hog's home

16. Look at something

- again
- 22. Approximately
- 23. Twofold
- 24. All over
- 25. Killer whale

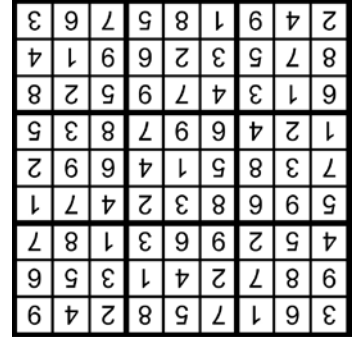
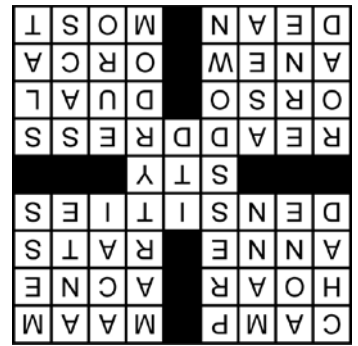
- | | | |
|--------------|-------------|-------------|
| Bamboo | Foxtail | Moth |
| Blue vanda | Fried egg | Noble rock |
| Cinnamon | Ghost | Nun |
| Cockleshell | Grass pink | Phaius |
| Crested snow | Halloween | Showy tiger |
| Easter | Holy ghost | Slipper |
| Egret flower | Marsh | Spider |
| Foul giant | Masdevallia | Vanilla |



- 26. College bigwig
- 27. The bulk

Down

- 1. Neighbor of Libya
- 2. Top-rated
- 3. Educator Horace
- 4. Push, in a way
- 5. Fate of one with a cause, perhaps
- 6. Antioxidant berry
- 7. Poker pot starter
- 8. Military meal
- 14. "___ be my pleasure!"
- 16. Start of many Hope/Crosby film titles
- 17. Coastal raptor
- 18. Floating, perhaps
- 19. Continental currency
- 20. Pouches
- 21. Bed board



The crossword headline is a clue to the answer in the shaded diagonal

ORCHIDS



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.*