

AUTUMN 2023 NEWSLETTER

www.ageconcernkapiti.co.nz



**AGE
CONCERN
KĀPITI**

He Manaakitanga
Kaumātua Aotearoa

Senior Times



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Facebook: ageconcernkapitinz

OFFICE HOURS

9.00am - 3.00pm: Monday, Tuesday, Thursday, Friday. Office closed: Wednesday

EXECUTIVE COMMITTEE

Acting Chairperson: Jane Yoong

Secretary: Bev Chappell

Treasurer: Graeme Joyes

Committee:

Karen Blakey, Sonya Sloan, Conrad Spohr, Denise Weir

STAFF

Manager: Susan Church

Visiting Service and Health Promotion Coordinator:

Alison Miller, avs@ageconcernkapiti.co.nz

Companion Walking Service Coordinator:

Julie Hodgson, cws@ageconcernkapiti.co.nz



Smartphone users:

You can access the Age Concern Kāpiti website by using the camera on your phone to scan this QR code.

A range of topics on a typical day...

Here's a look at a typical day in the life of Age Concern Kāpiti:

- 8.00am:** Quiet in the office earlier in the morning, clear the messages on the phone – but remember to not ring them back too early! It's a chance to check the emails and answer any queries or requests for information.
- 9.15am:** Phone call from a courier concerned about a man she had just delivered a parcel to... house is a complete mess and living in squalor – really concerned about him.
- 10.00am:** Phone call from a man who wants to join our Healthy Ageing Together social group.
- 11.15am:** Two women come into the office, to renew membership of Age Concern Kāpiti.
- 12noon:** A new Visiting Service Volunteer receives their induction training.
- 1.15pm:** A phone call from Brisbane from a son concerned about his mother and how his brother is not acting in their mother's best interest.
- 2.00pm:** Assisted a woman to go to NZ Police to report fraud claims against one of her carers.
- 3.00pm:** Taking bookings for people wanting to attend our Staying Safe Driver Education Course.

You never know what the day is going to bring – all you know is that we are the place to go if you need to know anything about getting older. If we can't help you, we'll find someone in our extensive networks who can.



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(04) 902 7027 | kapitifbs@gmail.com
First Floor, Coastlands Shoppingtown, Paraparaumu

It's a wrap - the year that was ...

After an active and productive year, I wanted to take some time to remember some highlights that happened in 2022 for Age Concern Kāpiti and to personally thank all the people involved.



The year started with everyone still feeling the impact of Covid but this was overtaken by us moving out of Coastlands after more than 22 years into our new office at the Kāpiti Impact Hub. Special thanks to helpers: Jane, Pak, Bev and Sonya as well as our amazing and willing painters: Alison, Gill, and Rama.

Steady As You Go Classes:

Paraparaumu: a total of 75 people enjoyed these exercise classes with Alison.

Otaki: a new class with 20 people started with our new local instructor – Bev Denny.

Waikanae: a weekly peer-led class by Joan Farrow was enjoyed by 20-25 people

As well regular weekly sessions were held at Coastal Villas led by Jacky Renouf and her team

June:

A fundraiser Movie Night was organised by Alison – a late withdrawal of our movie meant a quick decision to watch the film "Elvis". Spot prizes on the night were donated by local businesses – for which we must thank Colin Payne as the extraordinary organiser of these prizes.

Staying Safe – Driver Education Workshops:

More than 80 people attended these workshops in Paraparaumu and Otaki.

We delivered in various villages including Parkwood Retirement Village; Kāpiti Village and Charles Fleming Retirement Village. These workshops are facilitated by our Board member – Sonya Sloan and Alison.

December:

Our Christmas Lunch was held on Thursday, 15 December with almost 50 people attending.



Notes from Age Concern Kāpiti

Annual Membership

To bring all our membership fees into alignment with our financial year (1 July to 30 June), you can join Age Concern Kāpiti for only \$10. New membership fees will start again from 1 July 2023.

Autumn Series

We are excited to be holding a series of workshops across our community starting in April. Check out the wonderful speakers and subjects further in the magazine.

Competition – Name our Magazine!

Thank you to everyone who submitted your great ideas and suggestions for naming our magazine. A vote was taken – and the winner is: ‘Senior Times’. This was suggested by one of our staff, so we are using the \$30 grocery voucher towards catering at our monthly H.A.T. group meetings.



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“...and I’ve finally prepaid for my funeral. Now my family do not have to worry about the cost or arrangements for my farewell.”

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Creating opportunities for a personal farewell

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Volunteers We want you!!

We are currently seeking some volunteers to join us – so if you have a spare hour or two free, we would love to hear from you:

- Companion Walker – up to one hour once a week – weekly walks
- Office administration – one day a week, up to five hours
- Visiting Volunteer – one hour once a week – visit older people in their home

The benefits of volunteering for us are that we can deliver and continue to grow our services on offer, expand our reach and assist more people and be more visible in the community.

The benefits of volunteering for you are using your current skills, learning new ones, helping others and a chance to be part of our local community.

Contact us on (04) 298 8879 or email admin@ageconcernkapiti.co.nz for more information if you are interested in any of the above opportunities.



Millvale Lodge
L I N D A L E

Millvale Lodge Lindale offers a homely environment in a peaceful rural setting with lovely gardens.

Each person is supported to experience each moment richly.

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Please contact us on (04) 297 0059
www.millvalelindale.co.nz



New booster plan in time for winter

HON DR AYESHA VERRALL

All New Zealanders aged 30 and over will be able to access the new COVID bivalent booster from April as part of the Government’s plan to keep Kiwis safe and take pressure off our health system, says Minister of Health Dr Ayesha Verrall.

The new bivalent vaccine will replace the existing Pfizer booster and is considered likely to be more effective against Omicron subvariants. Bivalent vaccines work by combining two strains of a virus, which prompts the body to create antibodies against both strains, providing a greater level of protection.

“From 1 April, anyone 30+ will be eligible to receive the bivalent vaccine, as long as it’s been at least 6 months since their last COVID-19 booster or positive COVID-19 test,” Dr Verrall said.

“People at higher risk of severe illness from COVID-19 will also be able to receive an additional booster, regardless of how many doses they’ve previously had.

“As well as broadening the criteria from April, from 1 March anyone currently eligible for a COVID-19 booster will be able to get the new bivalent vaccine.

“Getting boosted is important for your health and keeping out of hospital this winter,” Ayesha Verrall said.

“We know vaccination is the best protection against the virus, and these actions will provide added protection to a larger number of adult New Zealanders. Latest reporting from the Ministry of Health indicated 8,220 cases over the previous week so the virus is definitely still circulating out there.

“We’re also planning for older New Zealanders and those most at risk of getting sick to get a flu jab at the same time as their COVID-19 booster. This will be part of a ‘one and done’ approach to help people stay well this winter.

“Because it may be a while since your previous boosters, now is a good time to check your records on www.BookMyVaccine.nz. Vaccination against COVID-19 remains free.



If a disaster meant the phone networks were down, do you know where to go to ask for and offer help?

As we saw in the Canterbury earthquakes and Cyclone Gabrielle, communities naturally come together to help those in need in disasters. After you have checked on your household and neighbours, you can go to your local Community Emergency Hub - a place for the community to coordinate efforts to help and support each other during and after a disaster and work out what to do next.

Your Community Emergency Hub is opened and run by people like you, using the skills and resources that you already have. Kapiti’s Community Hubs are listed at <https://bit.ly/3E3cdOI>.

You can read about Hubs at <https://bit.ly/3S30Llo>



Terisa Ngobi
MP for Ōtaki

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

terisa.ngobi@parliament.govt.nz

0800 MP TERISA

 /terisangobiotaki
 /terisa_ngobi

Authorised by Terisa Ngobi, Parliament Buildings, Wellington

Age Concern Visiting Service

Alison Miller, Visiting Service Coordinator

Our visiting service here in Kāpiti is well received by people wanting more social connection. Since returning from our Christmas break it has been a busy time, assessing new people and matching them up with our wonderful caring volunteer visitors.

I thought I would share some of the success stories of our service.

Betty has a lovely garden but due to her deteriorating eyesight can no longer tend her garden or do her artwork. She had given up driving. She really wanted someone to talk to about her sight issues and was quite depressed about her failing sight. Her visitor Pam has been visually impaired herself for 30 years so she is a great match as she really understands what Betty is going through. Both have macular degeneration. They are getting on wonderfully and Betty is so pleased to have Pam to talk to about her eye problems. They attend a monthly meeting with the blind foundation together.

Henry lives with his wife and is having treatment for cancer so was feeling low and had lots of medical appointments. He wanted someone to talk to about this and offer support but also give him something else to talk about. His wife wanted to go out to run errands, but she can't leave him alone now. I matched him with John who had had an organ transplant so could relate to all the medical pressures and stresses involved in an acute sickness.

They stay at the house as Henry is vulnerable, while his wife runs errands. They have plenty of conversations about man stuff and Henry's mood has picked up since John started visiting him.

Angela calls her visitor Nancy a good mate. Nancy started visiting her in the retirement village then when Angela moved to hospital level care at another care facility Nancy continued the visits.

Angela can't go out now and is confined to seating due to her health issues. She is still bright in her mind and her memory is good. She loves chatting with Nancy and hearing about her holidays visiting family. Nancy sends Angela post cards when she's travelling which is well received and much discussion is had from her travels.

For anyone wanting to know more about the visiting service please contact us on 04 298 8879.

#names have been changed to ensure privacy

Companion Walking Service

Julie Hodgson, Companion Walking Service Coordinator

This year has started with a bang. We have received steady referrals for our service. Our clients and volunteers are going for regular walks (you may even have driven past them in your daily activity), and we are getting word of mouth interest in the community.

As part of the natural ebb and flow our people, for various reasons, move on to other things so promoting our services and recruiting volunteers remains an ongoing focus that can't be neglected.

We are pleased at the effort our volunteers go to and some have formed excellent rapport with their clients. Other volunteers have provided phone 'visits' and follow ups when clients have been unable to go out for walks.

We received very positive feedback from the daughter of one of our clients which really highlights the benefits of the Companion Walking Service.

"Mum is now more confident going out. She hasn't been out to do her own shopping for ages due to covid restrictions, hip surgery and then she lost confidence going to the supermarket – I don't think she realised how much she had missed getting her groceries and the little interactions she has as she does her shopping."

We look forward to many happy walks.

If you are interested in becoming a volunteer, please email me on: cws@ageconcernkapiti.co.nz.



Staying Safe Refresher Driving Course



Our successful Staying Safe Driving Refresher Courses are well and truly back in operation.

The course is a friendly noncritical look at driving regulations and provides helpful tips on better driving habits.

We welcome all ages to take this course, just phone us to book in for the next course.

About the course:

These free four-hour courses involve a power point presentation and a lot of class interaction.

It covers four key themes:

- **Keeping safe:** thinking about your driving safety.
- **Being safe:** driving skills.
- **Safe journeys:** managing road situations.
- **Keep moving safely:** safe alternatives to driving.

The course talks about keeping ourselves safe on the road and thinking about the routes we travel in our daily lives to get to our destinations safely, thinking of all the scenarios we may encounter.

Making sure we do everything possible to prevent accidents caused by distractions and giving us the feeling of being in control of our driving. It also covers knowing what is expected of us and feeling confident when we get behind the wheel.

Book for our next sessions:

April: Thursday, 20 April
May: Thursday, 18 May
June: Thursday, 15 June

Bookings are essential – (04) 298-8879 or use our 0800 number: 0800 65 2 105 | Press 5 (Lower North Island) | Press 3 (Kāpiti) and you come directly to our office phone.

Light refreshments provided by Age Concern Kāpiti – please BYO lunch.

If you think your group, committee, or retirement village would benefit from us presenting this course – contact the office to discuss!



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Executive Committee News

A big thank you shout out as after almost 15 years on our committee and serving the last five years as Chairperson, Roger Booth, ex-Deputy Mayor of the Kāpiti Coast, stood down from this role in November last year.

Across most of this time, Roger has also been active on the Kāpiti Grey Power committee. He is currently working on establishing a future in the new structure for the equivalent of the existing Kāpiti Health Advisory Group.

Roger is a published author, with biographies of actor and musician Bruno Lawrence, dancer Sir Jon Trimmer and singer Ray Woolf. He has just published the 'History of New Zealand Basketball' after six years of research and writing.

Roger's expertise will not be lost to the Kāpiti community as he has a new role as President of Grey Power. The Executive Committee appreciate Roger's commitment to Age Concern Kāpiti over the years and wish him every success in the future.

Introducing Acting Chair Jane Yoong, QSM:

Since retiring in 2012 Jane has been a member of the Executive Committee and involved with other

local organisations in a voluntary capacity. In the 2014 Queen's Birthday Honours she was awarded the Queens Service Medal (QSM) for services to older people.

Jane has worked for various Government Departments as a Social Worker. In 1988 she was involved in the development of the national visiting service known as the Age Concern Visiting Service (AVS) for the Department of Social Welfare. She then became National Director of Age Concern New Zealand in 1990 and co-ordinated the development of national guidelines for the identification and prevention of elder abuse and neglect (EAN) and trained co-ordinators who were based with Age Concerns around the country.

In 1999 Jane joined the Office for Seniors, Ministry of Social Development and helped with New Zealand's celebrations of the United Nations International Year of Older Persons.



We are wanting to recruit some new Executive Committee members – if you are interested or know of anyone who is interested then we'd love to hear from you. You can contact Jane on: 022 633 0886 to discuss further.

Pre Paid Funeral Trust

Some people have funeral insurance, but premiums seem to rise as you get older, yet the amount claimable remains the same. If you have wondered about prepaid funerals, but worry funeral prices will rise with inflation, plus, aren't there on-going fees?

The Funeral Directors Association of NZ has created a pre-paid fund that has no fees and all interest goes to the client. And to simplify the process, you can join online at www.thefuneraltrust.co.nz or call the Kapiti Coast Funeral Home, who will help you.

Don't worry, if you arrange your plan through the Kapiti Coast Funeral Home, your money is protected, because all the money you prepay is held in trust independently of the Funeral Home and not held by any individual Funeral Home or their bank.

Also, the Funeral Trust is not an insurance policy. No health checks or personal questions are needed.

So why not take the onus off your family and arrange an interest earning no fees pre-paid funeral.

editorial supplied by Kapiti Coast Funeral Home



- 1. Ask** – “Don't be shy for top-ups from WINZ if you need them”.
- 2. Talk** – “Find someone you can trust”.
- 3. Get Help** – “Before it starts to get difficult”.
- 4. Save** – “Keep money aside for a rainy day if possible”.
- 5. Be realistic** – “Don't feel obliged to spend on your family if you can't”.

Life Tubes

A Life Tube can speak for you when you can't. This is a special tube which contains vital personal information for emergency services in case of accident or illness.

Age Concern Kāpiti has supplies of Life Tubes and they cost \$5.50 each.

PREPAY PREPLAN YOUR FUNERAL

Peace of mind

A prearranged farewell through The Funeral Trust will give you peace of mind knowing your wishes are understood.

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The money you put aside for your prearranged funeral is held in The Funeral Trust for you. The Funeral Trust has been established by the Funeral Directors Association of New Zealand.

You decide

Your arrangements are personal to you, it's your decision.

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Your family is relieved of the responsibility of making difficult decisions in very emotional circumstances.

Financial Benefit

\$10,000 deposited into The Funeral Trust plan is excluded from asset testing when assessing eligibility for a subsidy for long term residential care. Interest is also paid to funds deposited, and the prepaid plan is totally fees free.



Crafted with retirees in mind, these architecturally designed, brand new villas have Lifemark 4 accessibility features. The brick and tile two-bedroom villas with an adjoining conservatory offer spacious and easy retirement living.

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A prepaid funeral allows you to set aside money now to pay for your meaningful farewell. Sign up online or contact us

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HINEMOA ST PARAPARAUMU 04-298 5168
www.kapiti.coast.funeral.home.co.nz

The importance of getting legal advice before moving into a retirement village

[Editorial supplied by Retirement Villages Association]



Anyone planning to enter into an occupation rights agreement (ORA) for a retirement village must receive independent legal advice before signing - and Canterbury-based legal specialist Kate Warren recommends doing so early in the process.

"It's something you are required to do under the Retirement Villages Act so it makes sense, and is in your best interests, to get good advice early on" says Kate, a senior associate, property and personal law, with legal firm Tavendale and Partners.

"I cannot emphasise strongly enough the importance of fully understanding the terms of an ORA.

"Thinking about selling your family home and moving may be stressful and receiving legal advice can help people to feel more in control and confident in their decision. I love doing ORAs, getting to work with members of our elderly community and ensuring they have the information they need to make the best decisions for their future."

Kate says the terms in an ORA can vary quite significantly between villages, so it is critical to go through all the terms and conditions and consider what each will mean.

"The village sends the ORA to us and we go through it and send the client a summary of the key points. They can then reflect on that and people will often write notes all over it. Then they come in and we go through all the key terms with them and discuss any questions or concerns they have.

"People generally go away to reflect on that and if they decide to go ahead, they come back and we witness them signing the ORA. They then have a 'cooling off' period of 15 days to cancel without any repercussions.

"Some villages also give a 90 day period from moving in, to exit if you decide it is not for you, but that is village-dependant. It is so important to understand the terms of the individual ORA because if you don't and want to exit after the cooling-off period that can have significant financial implications."

Kate says the first questions people ask are often about the financial aspects of the ORA.

"People are understandably very cost conscious. They have worked very hard for what they have. We go through all the costs of the individual ORA with them, the initial entry payment, the weekly costs, the deferred management fees and transfer and marketing costs.

Kate says the deferred management fees vary between villages but it's usually 20 to 30 per cent of the occupancy

advance/entry payment that you pay when you move into your unit.

"Some villages have fixed fees but others don't so people need to be aware about what the policy is in the village they are considering and may need to factor potential for change into their budgeting.

"You also need to be mindful of the continuum of care. For instance if a couple move into a village but one later needs more care. If that isn't available at that village, they might have to move to a facility in a different village that may not be easy for their partner to visit, especially if they don't drive. If you then have to move to be near your partner, that can have a financial effect through paying the deferred management fees.

"We make sure people are very well-informed. For instance, what level of care is provided in the village, is there a rest home, hospital or psycho geriatric care, and if they need to transfer to a care facility, will they have priority access to an available bed?

"For some people, knowing they can have visitors to stay or if they can take their pets with them to the village is important.

We also ensure people know they can't make alterations or additions to their village home and cannot rent it out to anyone else, the ORA is personal to the resident."

Undertaking a lot of ORA work means Kate frequently works with elderly people who are facing major life changes.

"We see a whole range of people and situations. Some people have lost a partner, some have been quite isolated. Some are excited about the social aspects of moving into a community but some people may be reluctant.

"It is beneficial for people to have the support of family and often people will factor proximity to their children into a decision - but it is important for us to make sure it is what that person wants and needs and to ensure the village they choose offers the level of care they will need going forward.

"Often people first come to us because they are considering selling the family home and then come to us for the ORA. It works very well to be handling both because, for instance, if the family home is in a trust most villages do not allow for the purchase of the occupation right through a family trust. So, we can work through what needs to be done around that and also align the settlement dates.

"Moving home is never easy but getting sound advice from a lawyer does help reduce the stress and provides people with trust that they will be looked after properly."

Super-easy Macaroni Cheese for One



100g (1 cup) pasta shapes
100g (1cup) grated cheese
1 Tbsp flour
½ tsp garlic salt
¼ tsp mustard powder, optional
1-1½ cups boiling water

1. Combine the first 5 ingredients (4 if not using mustard powder) in a one litre capacity microwave-safe container and stir well to combine.
2. Add one cup of boiling water, stir, then place uncovered in the microwave and cook on High (100%) power for 6 minutes. Stir the mixture (if it looks dry add the extra water), then cook on Medium (50%) power for another 6 minutes. If the pasta isn't cooked through stir, then cook for a further 2 minutes on Medium (50%) power. Leave to stand to 3-4 minutes before eating.

ANZAC Biscuits

For about 50 biscuits:

100g butter
1 tsp vanilla
1 cup fairly fine rolled oats
1 cup desiccated coconut
1 cup plain flour
½ tsp baking soda
2 Tbsp warm water

¼ cup golden syrup
1 cup sugar



1. Heat the oven to 170oC (160oC fan-bake), with a rack in the middle of the oven. Line a baking tray with baking paper.
2. Melt the butter until it is liquid in a fairly large saucepan. Add the golden syrup, take the pot off the heat and stir until butter and syrup are blended.
3. Add the next five ingredients to the saucepan and stir them together. Stir the baking soda and water together in a small container and tip them into the mixture in the pot and mix well. If the mixture seems too crumbly to mix easily, add 1-2 tablespoons of extra water, until the mixture can be rolled into balls the size of cherry tomatoes. Put the balls on the baking paper leaving plenty of room for spreading. While they bake, roll out more biscuits to go on the tray when the first lot are cooked.
4. Bake for about 15 minutes, until the biscuits are evenly golden brown. Lift the warm biscuits onto a cooling rack. When cold, store in an airtight container.

Extract from: Meals for 1 or 2 – Simon and Alison Holst cookbook produced for Age Concern.



Barbara Edmonds
MP for Mana

Need help? Contact me.

mana@parliament.govt.nz

04 237 9842 | [f /BarbaraEdmondsMP](https://www.facebook.com/BarbaraEdmondsMP)

Authorised by Barbara Edmonds MP,
Parliament Buildings, Wellington



Labour

Retirement Income! Things to think about



A 2022 Review of Retirement Income Policies undertaken for the Retirement Commission explored the lived experience of people aged 65 plus to better understand their financial situation in retirement. The results found that NZ Super is valued by most New Zealanders providing a standard of living, security, independence, and choice but there are areas of financial concern for older people, including small KiwiSaver balances, poorly performing investments and concurrent increases in the cost of living.

It also found that NZ Super is critical to the majority of New Zealanders – with 40% of people aged 65 and over having virtually no other income besides NZ Super and another 20% having only a little more.

A recent study showed that retiring at the age of 65 is common but not the norm – indeed 27% of the participants 65 years or older continue to work for pay.

A series of interviews with New Zealand retirees was conducted to provide a better understanding of what they are spending in retirement. Case studies were developed exploring various retirement journeys.

Above was extracted from Retirement Commission – more information and case studies of these interviews can be found on the Retirement Commission website.

Two members of Age Concern Kāpiti share their personal journey in retirement:

First member: "I am an 86-year-old widower, living on my own in a self-contained rented flat.

I was born in England and lived through the depredations of the Second World War. So, know all about rationing and the importance of budgeting so as to live within ones means.

My only source of income is the government superannuation – I have no other means of finance. On receipt of my super, I budget for all regular payments e.g. rent, power and my paid TV as well as paying into a funeral trust. I then know what I can afford for food, petrol etc. I can also put a modest sum in to savings to cover for emergency payments. I try not to be extravagant with my money but can afford to enjoy visits to the cinema and theatre. I only do my food shopping once a fortnight and ensure that I have enough supplies until the next visit.

I cook all my own meals and very rarely buy fast foods or visit cafes and restaurants. I have a small garden plot in which I grow vegetables throughout the year. I usually have a sufficient supply to also put extra in my freezer for later use.

I am certainly not confined to my home, i.e., a hermit and belong to two local community choirs and am also involved with other social and service groups.

In conclusion, it is possible to live within one's income if we are watchful with our spending and always prepare a regular budget."

Second member: "I might now be classified as an "older person" but quite obviously have not always been in this category! Thinking about my childhood, my father worked for the Government so was not very well paid. We were lucky in that our grandparents often supplemented that income so we were "better off" than we might have been.

As a child I often used to stay with my grandparents so got a "taste of a more affluent lifestyle" – and that made me determined to manage as well as I could - financially!

I married, had two children and also (for part of my working life) two teaching jobs.

These days I am grateful for the fact that although I have travelled extensively, I now have a sound level of financial independence that enables me to still enjoy life!

So - how have I managed my finances to reach this stage of financial independence? I have been receiving NZ Superannuation since I qualified for that, and I must say I do appreciate that. While I was teaching,

I also contributed to the Govt Super scheme that was available to teachers. That meant that I now have enough to have a good level of income at this stage in my life. I have also been a bit careful with my finances - my early family situation helped develop that attitude! I also think (with the luxury of hindsight) that I have probably been a bit lucky and do appreciate that not everyone has the same background and experiences that I have had. I think that I might find it a bit of a challenge to simply have New Zealand Super as my only income. There is also the fact that in New Zealand we have a bit of a bulge in population retirees coming as the "Baby boomers" start to retire! Apparently, most of these people will retire between 2022 and 2037! As a bit of an aside according to the Retirement Commission over the next 20 years there will be a 100% increase in those who are aged 65 plus who will be "renting" – that is food for thought!

So – surviving as an older person – yes that has challenges! Looking back over my life I think I probably made some wise choices – more by good luck than good management – recalling that we only get one "go" at our lives! I also think that even though my parents were not very affluent I did have the experience of visiting and sometimes staying with my grandparents – and that did give me some insight into what a more affluent lifestyle entailed. That probably influenced my attitude to money – I learnt that if I wanted to enjoy a more affluent lifestyle then I'd have to work for it! And I do acknowledge that luck comes into it as well and that is not always something over which we have much control!

So – to a certain degree I feel life is what we make it – but then I also accept that some of what we live is beyond our control and therefore maybe luck comes into it too".



Autumn Series with Age Concern Kāpiti

We have some great speakers lined up for you in the coming months, why not join us for a cuppa and company.



Paraparaumu – Tuesday, 18 April 2023

| | |
|---------|----------------------------|
| 11.00am | Frauds and Scams |
| 12 noon | Getting Savvy with Savings |
| 1.30pm | Dementia Warning Signs |
| 2.45pm | Enduring Power of Attorney |

Waikanae – Tuesday, 2 May 2023

| | |
|---------|------------------------------------|
| 10.00am | Resolving Disputes with Neighbours |
| 11.00am | Frauds and Scams |
| 12.45pm | Everyday Money Tips – Budgeting |
| 1.45pm | Dementia Warning Signs |

Otaki – Thursday, 11 May 2023

| | |
|--------|----------------------------|
| 2.00pm | Enduring Power of Attorney |
| 3.30pm | Frauds and Scams |

Paraparaumu, Tuesday, 16 May 2023

| | |
|---------|------------------------------------|
| 10.30am | Everyday Money Tips |
| 11.30am | Grandparents raising grandchildren |

Waikanae, Tuesday, 30 May 2023

| | |
|---------|----------------------------|
| 10.00am | Enduring Power of Attorney |
| 11.00am | Frauds and Scams |
| 12 noon | Getting Savvy with Savings |

Otaki, Thursday, 1 June 2023

| | |
|--------|----------------------------|
| 2.00pm | Everyday Money Tips |
| 3.30pm | Getting Savvy with Savings |

Bookings Essential
Light refreshments will be provided



Steady As You Go Exercise Classes

Our Steady As You Go classes improve balance, leg strength and flexibility. They also help with your general fitness and wellbeing as well as being a great way to meet new people!

A couple of personal insights into the benefits of starting these classes earlier and being stronger sooner – rather than putting it off... *“I joined an exercise group in Otaki in November 2022.*

It just involved a weekly meeting with a group of others all of whom had some degree of difficulty walking or getting around. Most of us admitted to having had fallen over already and knew that our confidence had taken hits. Over the next weeks, as we followed the exercises demonstrated by a facilitator, we became each other’s support and by the time the first six weeks had finished we could all see and feel a measurable improvement.

So why didn’t I sign up for this course way earlier? Good question. I wish I had. I know what to do now and have resources that I can follow at home, but I won’t hesitate to do the course again when the chance arises because the support of others really helps”. – Anne, Otaki group 2022

“I attended the classes in the last term of 2022. I went along because I was having trouble with balance and did not feel safe getting up the stepladder to replace light bulbs.

I enjoyed the classes and the banter. Being able to see an improvement at the end of ten weeks is exciting for everyone who attends. I purchased the CD and have used it at home on occasions (I say on occasions because I am better having to attend a class at a fixed time!).

If you have not tried the Steady As You Go exercises, come along and spend an enjoyable 45 minutes with others and become steadier on your feet.” Jenny, Paraparaumu group 2022



Anne and Jenny

Classes are currently running in both Paraparaumu and Waikanae:

Paraparaumu: Friday morning at the Kāpiti Impact Hub, 6 Tongariro Street, Paraparaumu

Waikanae: Friday afternoon at the Baptist Church Hall, Te Moana Road, Waikanae

A new class begins in **Otaki on Tuesday, 9 May 2023.**

For more information and enrolments, please contact Age Concern Kāpiti.

Bookings essential: (04) 298-8879

Thanks to recent opportunities to work with students from Victoria University, and in particular Ankur Grover, we were able to launch our new facebook on Valentine’s Day.

If you haven’t already seen it, check it out and “like it” at:

ageconcernkapitinz

Age Concern Kāpiti Facebook



Annual Membership Form - From 1 July to 30 June



The Kāpiti Coast is a great place to live. We want to make it a great place for positive ageing. Age Concern Kāpiti support older people, their friends and whanau and bring people together. We promote wellbeing, rights, respect and dignity for older people in our community.

Mr / Mrs / Miss / Ms **Membership Fee:** \$10 per person (until 30 June)

First Name Last Name

Address:

Home Phone: Mobile:

Email:

Date of birth (optional):

Yes, I would like to help Age Concern Kāpiti with a donation of:

\$100 \$50 \$25 \$10 Other \$

Thank you for supporting the work we do.

Donations of \$5.00 and over are eligible for a tax credit under the terms of Section LD1 of the Income Tax Act 2007.

How would you like to receive our newsletters and other information?

Post Email (please circle one)

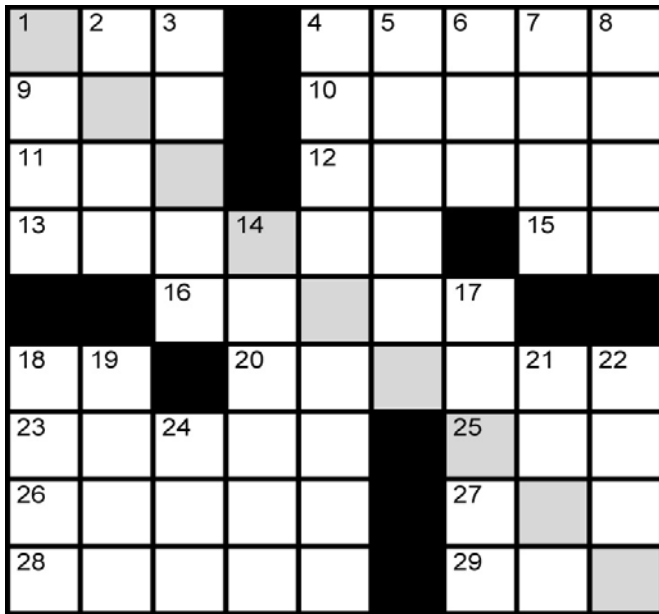
Direct Credited from my account into the bank account of Age Concern Kāpiti

Name of Account: Age Concern Kāpiti Coast Incorporated
Account Number: ANZ 06 0730 0405608 00
Reference: Subs (insert your name)

Cash

Age Concern Kāpiti | P O Box 217 | Paraparaumu 5032
Room 16, Kapiti Impact Hub, 6 Tongariro Street, Paraparaumu
Telephone: (04) 298 8879
Email: admin@ageconcernkapiti.co.nz

Spaghetti Addition

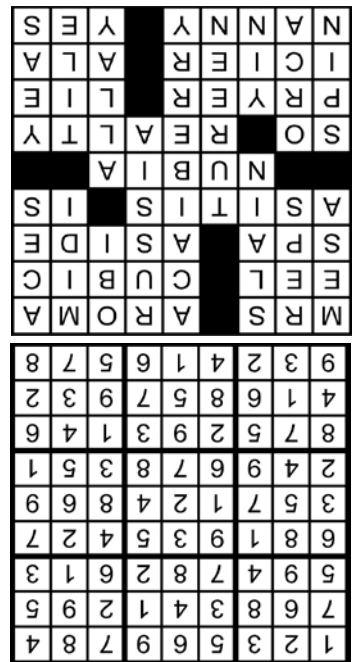
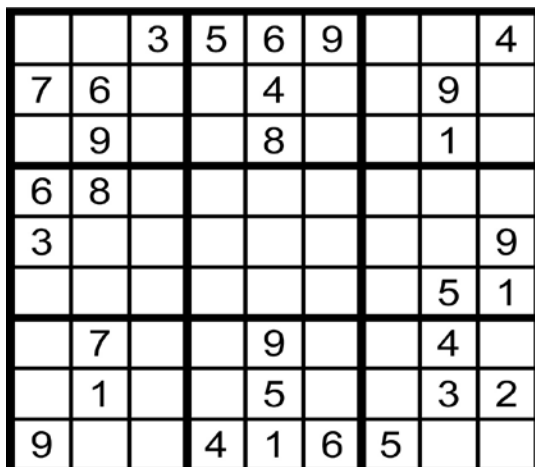


- 20. Property
- 23. Nosy one
- 25. Fish story
- 26. More aloof
- 27. In the style of
- 28. Tot watcher
- 29. "Indeed"

- Down
- 1. ___ Verde National Park
 - 2. Gym set
 - 3. Assassinated
 - 4. Trendy "superfood"
 - 5. "From ___ with Love"
 - 6. Sapporo sash
 - 7. Calf-length skirt
 - 8. Top guns
 - 14. Soup holder
 - 17. Put to rest, as fears
 - 18. Whirl
 - 19. Boat in "Jaws"
 - 21. Game piece
 - 22. Nay opposers
 - 24. Yang's counterpart

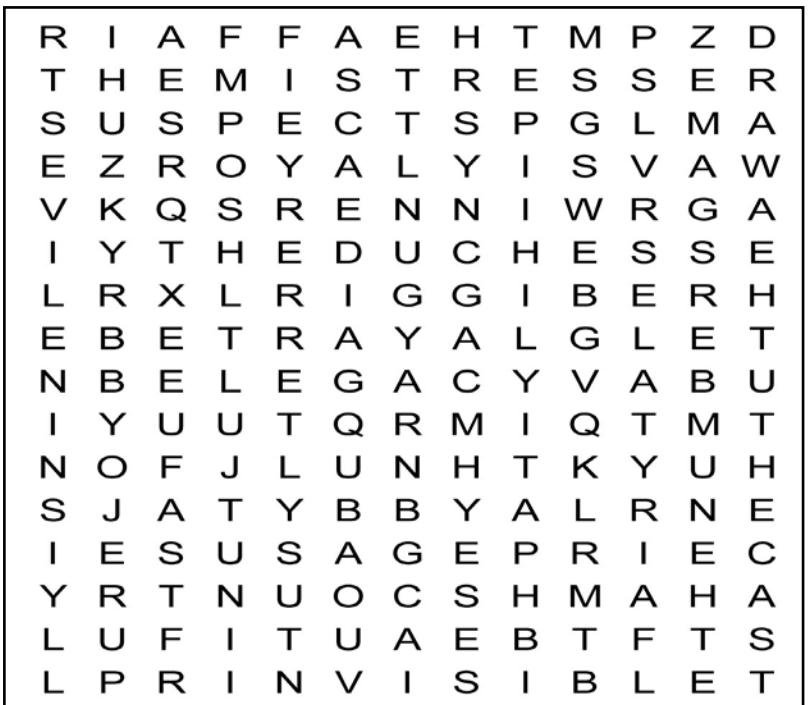
- Across**
- 1. "___ Doubtfire"
 - 4. Oven emanation
 - 9. Sushi offering
 - 10. Having three dimensions
 - 11. Massage locale
 - 12. Parenthetical comment
 - 13. Unchanged
 - 15. Exists
 - 16. Nile Valley region
 - 18. Therefore

- | | | |
|-----------|------------|--------------|
| BEAUTIFUL | NINE LIVES | THE CAST |
| BETRAYAL | PEGASUS | THE DUCHESS |
| BIG GIRL | PURE JOY | THE MISTRESS |
| BLUE | ROYAL | THE NUMBERS |
| COUNTRY | SPY | GAME |
| FAIRYTALE | SUSPECTS | WINNERS |
| INVISIBLE | THE AFFAIR | |
| LEGACY | THE AWARD | |
| MAGIC | THE BUTLER | |



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

DANIELLE STEEL



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.*