

WINTER 2023 QUARTERLY NEWSLETTER

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Age Concern

Mid North



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Do you have time for others?

Regular visits can make a real difference to an older person's health and happiness, and our volunteers tell us that they really enjoy and benefit from, their role. If you would like to spend time with an older person, we want to hear from you.

Would you like more company?

If you are feeling lonely, or would like more social contact, its important to do something about it. Our Accredited Visiting Service is a befriending service that provides regular visits to older people in the community. Our visitors are volunteers who would like to spend time with an older person each week to enjoy a conversation and shared interests.

For more information about this service contact (09)4074474



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From the President

Dear Members, I do hope you are all coping with the inclement weather we are having at the present time.

On the 19th April I participated in the Age Concern Refresher Driving Course "Staying Safe" for older drivers. This was held in our Kerikeri office and I found it very worthwhile.

This course is funded by WAKA KOTAHI – NZ TRANSPORT AGENCY through Age Concern New Zealand. Jean one of our staff who takes this course had to go to Wellington to train to do this. As Jean is a retired schoolteacher, she was excellent at this job. Jean also had the help of Rachel our Social Work Student who is on secondment to us for the next three months. The course was from 10 am to 1.30pm. We could have a cup of tea or coffee on arrival and then a light lunch was served at midday. The day passed so very quickly for those attending this course.

I would also like to mention that at the end of the day Jean presented everyone with a Certificate saying we had completed the "Staying Safe" theory based refresher course. I will be using mine in a few months time when I go to my General Practitioner to have my driving licence renewed. Thank you Jean and Rachel for giving us a most enjoyable and interesting day. One does not have to be an Age Concern Member to take this course so if any of our members have friends who would be interested please ask them to contact our office for when the next class will be held. I already have a friend who is going to take the course when next available.

At our "Meet and Greet" on Friday the 28th April we had Constable Rob Drummond come and speak to us. He spoke to us regarding not just security in our homes but also to make sure you lock your car at all times and make sure you have no objects visible in your car when out and about and for us to be aware at all times. Even a policeman can be caught out. One morning Constable Drummond had borrowed his son's car for work and parked at the very end of the New World car park facing the Police Station and as he left the car he noticed tools in the back but thought it would be very safe where it was parked as it would be overlooked by the police but when home time came there was no car where he had parked it, it had been stolen with all his son's expensive tools. He was devastated as you can imagine.

Jean knows him well as he also speaks regularly at all the schools in the Far North. The local police have a huge area to cover. It was a most enlightening morning hearing about policing in the Far North and question time was so popular with our members it went on far longer than usual. Most members then stayed on for an extra cuppa after the meeting.

Just another reminder please remember to check your receipts from the supermarket. Last month I was charged twice for a whole chicken, and I also bought an article on special but was charged full price and it all came to well over \$20.00. I took the receipt back the following week and I was reimbursed after the checking of their cash register.

We had our Committee Meeting on the 12th April. I would just like our members to know a little about Age Concern Mid North. One of the subjects discussed with Juen our Manager was that among the many things she has to do to help the elderly with their problems, is to not only organise classes/workshops but at this time of the year she is very busy applying for funding to run Age Concern Mid North and this takes a considerable amount of her time. Our staff also take all the bookings for the hire of rooms for functions etc for Kingston House which is very time consuming, but as we are paid for this it does give us a little extra income. Our office is extremely busy at all times.

I would like to thank our staff and committee for their commitment to this charity.

For our new members these people are: Juen our very caring and well organised Manager, Jean who is not only a member of staff and committee member but who also takes workshop/classes and is a visitor for AVS our Accredited Visiting Service. Our new committee members are so enthusiastic within our committee. There is Kathy who takes workshops/classes for us in Kaikohe and Wanda who has been most helpful in so many ways and dear Louis our longest serving committee member.

We could not run this "Charity" so well without these people who also have very busy lives within our community.

Kind Regards *Jan Flowers*

From the Managers Desk

I have opened my message for the last three editions with much the same greeting! What about the rain in the last few days – amazing deluge. More to come we are told, it certainly has been an unbelievable weather year. Stay dry and safe everyone.

The weather did not stop participants attending the last of our Safe with Age Driving on the 19th, a great group of people wanting to learn to be safe drivers. We were to have one more in Whangarei this financial year (our financial year is June 30th) but have put it off until July, we will advertise our schedule for next financial year, but don't wait to register, registrations are required. Thank you to all of you who have attended one of our nine classes in this year, and congratulations to Jean who has run and organized them. Thank you to Anna May who assisted as a volunteer, thank you Anna May.

Our Art + class started last Thursday, this workshop will run for 10 weeks, and from the smiles and enjoyment from the participants the first session went really well.



Our Social Work student placement Rachel attended the session and displays her first journal activity, we welcome Rachel to our small team. (see picture of Rachel in newsletter).

A special welcome to our new members in Kaikohe, all attending our Strength and Balance Class. A special thank you to Pa who makes sure everything is ready to go at 10am, if you would like to join the class go to the Senior Citizens Hall on a Thursday @ 10am. The strength and Balance class in Kerikeri is bursting at the seams, if you are interested, please come to Kingston House @ 11am on a Tuesday except on the 4th week it is on Wednesday.

We have a fund-raising activity on the 20th May at 2pm, i-style is putting on a Charity Fashion Show with the funds going to Age Concern Mid North. Tickets will be available at Kingston House and i-style, see promotion in this newsletter (page 8).

We would like to thank Law North who are sponsoring our newsletter for 2023, this makes such a difference, as it makes it possible for us to have the newsletter printed to keep members up to date with what is going on.

The Legal Clinic on the 1st Wednesday of each month requires pre-booking, the appointments are between 12pm-1pm.

Subscription form is enclosed with this newsletter, you can pay online, eftpos at the office or cash, thank you for renewing your subscription.

Jwen Duxfield

My husband and I were dressed and ready to go out for a lovely evening of dinner and theatre. Having been burgled in the past, we turned on a "night light" and then put out the cat in the backyard. When our Uber arrived, we walked out our front door and our rather tubby cat scooted between our legs inside, then ran up the stairs. Because our cat likes to chase our parakeet we didn't want to leave them unchaperoned so my husband ran inside to retrieve her and put her in the backyard again. Because I didn't want the Uber driver to know our house was going to be empty all evening, I explained to him that my husband would be out momentarily as he was just bidding goodnight to my mother. A few minutes later he got into the Uber all hot and bothered, and said (to my growing horror and amusement) as the car pulled away, "Sorry it took so long but the stupid bitch was hiding under the bed and I had to poke her ass with a coat hanger to get her to come out and then she tried to take off so I grabbed her by the neck and wrapped her in a blanket so she wouldn't scratch me like she did last time. But it worked! I hauled her fat ass down the stairs and threw her into the backyard.....she had better not shit in the vegetable garden again." The silence in the Uber was deafening.....



Steady As You Go Exercise Classes

Strength and Balance - You have probably read that Age Concern offers Strength and Balance Tuesdays at 11am – 12pm except on the 4th Tuesday of a month when the class moves to Wednesday 11:30am-12:30pm because of hall bookings.

What is Strength and Balance? It is an exercise class especially developed by Otago Physical education School to help older people maintain their balance. It is on disc and we start seated with warm up activities, gradually standing behind our chairs, exercising our feet, legs, arms, and other body parts while the instructor explains how this will develop our strength and our balance. No cameras are allowed while we walk tiptoed, step over imaginary logs or walk backwards using our peripheral vision... though laughter and smiling is advised!

Participants listen to their bodies and are encouraged to try within safely limits, each exercise. We have a bit of fun, a few giggles and once a month after a class we have a cuppa and socialise.

This class is free to members. There is no demand to come every time, but of course everyone will benefit from the amount of effort and time that is put in. We welcome new members at any time. Do come and enjoy the fun!

Jean Johnston



Willow-Jean Prime

MP for Northland

Northland office

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Age Concern Mid North CALENDAR OF EVENTS

Tech for Seniors: at Kingston House by appointment (Saturday mornings). This is an opportunity for those who need help with their phone/laptop/tablet.

Strength & Balance: Kerikeri every Tuesday 11am - 12pm except on the 4th Tuesday of the month it is on Wednesday 11.30am - 12.30pm. (This is a free class - Facilitator Jean).

Strength & Balance: Kaikohe on a Thursday at Senior Citizens Hall. 10am - 11am. (This is an all welcome free class - Facilitator Cathy).

Seat to Heal: Every Monday 11am - 11.30am and Thrsday 10.30am - 11am (Facilitator Davida - Age Concern members pay \$5.00).

Young at Heart (NIA): every Thursday at 11am - 12pm. Age Concern members pay \$10. (Facilitator Carien).

Meet & Greet: last Friday of the month. 10am - 12pm.

Safe with Age: driving workshops for seniors. If you are interested in attending a workshop please contact us on 09 407 4474 - workshops will be at several locations; dates not finalised at this stage; we will take registrations and let you know your closest workshop. These workshops are free.

Lawyer: first Wednesday of the month by appointment. (Graham Day).

Art +: April 27th to June 29th 2023.

AVS: Jean the AVS facilitator is looking for volunteer visitors, please contact Jen 09 407 4474 .

If you know of anyone that would like to have a visitor, you can self refer we would love that; contact Jean.

Tena koe, My name is Rachael



I am a second-year student studying the Bachelors of Applied Social Work with Northtec, Te Pukenga.

Currently I am participating in a paper that requires me to spend 10 weeks within a social service agency. I am privileged to have the opportunity to spend this time with you at Age Concern Mid North.

I look forward to learning and growing alongside you and getting to know you all. Thank you to Juen and her team for supporting me during this journey.

Mauri ora.

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Tip For Occasional Lotto Players and Gift Cards

Are you an occasional Lotto player who buys a ticket at the supermarket when the jackpot reaches \$12 million, or gets a Lotto ticket for your birthday or Christmas?

Do you forget that you have it and don't get around to checking the numbers?

You may have won a million dollars and not even realised it.

A recent Herald article highlighted a Lotto player from Ruapehu who went two months unaware he had won \$1 million until Lotto NZ phoned him to deliver the good news.

He normally bought his ticket at his local store but had been working late and didn't have time to get to the shop so he used the My Lotto online option to get into the draw. Clearly with an online Lotto account Lotto NZ know where to find you when your numbers come up.

He did say he preferred to support his local business and usually if you have won the main prize media publicity of the store selling the ticket and associated speculation will drive you to find your ticket and check it – not so easy for smaller prizes.

The article also mentioned he hadn't decided when to tell his wife of the good news. Not smart, he could risk serious damage instead of happy shared joy.

For us oldies, an online Lotto account to buy our tickets might be a good idea.

A further thought is always to spend gift cards for birthdays or Christmas you receive quickly. It is very easy to leave them in the card or put them aside and never use them particularly if they are from a store you don't regularly visit.

The number never redeemed is quite high. Some years ago the operator of the long gone Music Man vouchers for records or CD's advised that 25% of the vouchers were never claimed and written back each year.

Many gift cards have expiry dates, usually twelve months. Never accept this as gospel and challenge the retailer involved if you have overlooked redeeming them in time, and they will invariably be re-issued or accepted.



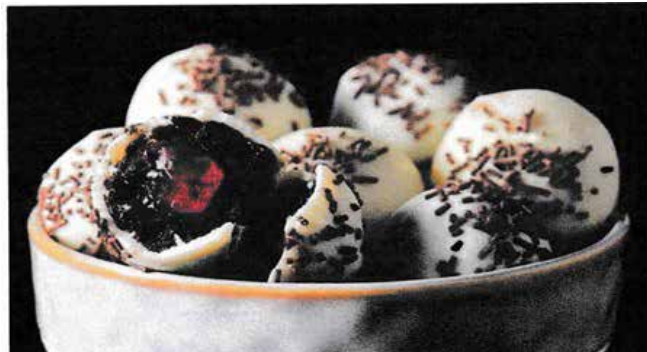
Meet and Greet May 26th

This session we have invited Emily the vet to talk to us. She is the sole vet at Pets and Care. If there is an animal emergency she may have to go but she is bringing a nurse so we should be covered.

Think up all your questions in preparation. As usual Jan Flowers will provide a wonderful morning tea. See you at 10am for a cuppa and 10:30 for Emily.

Dessert | 15 mins Serves 16

Black Forest Chocolate Truffles



This dessert recipe is super simple and also simply delicious! Using a classic chocolate mudcake as the base, these Black Forest Chocolate Truffles are sure to be a favourite with friends, family and whānau.

Ingredients

Chocolate mud cake (approx. 320g) - 1/2
Cream cheese, soft - 2 Tbsp
Glacé cherries - 200g
White chocolate melts - 200g
Chocolate sprinkles, to decorate - 2Tbsp

Method

Step 1: Line a baking tray with baking paper.
Step 2: Crumble the cake into a bowl. Add cream cheese and stir well to combine until the mix holds together, adding more if necessary.
Step 3: Roll into walnut-sized balls. Press a cherry into the centre of each and re-roll to cover. Place onto the prepared tray and freeze for 30 minutes.
Step 4: Melt the chocolate melts in a small bowl. Dip each ball into the chocolate to coat, allowing excess to drip off. Decorate with sprinkles and place back onto the tray to set.

CATS *I love cats!*

Yes, dogs are fun and faithful but cats are independent, loving, soothing, demanding, frustrating fur balls. I can remember every cat we have had in 77 years of cat loving.

First there was PORKY, a ginger Tom Cat who was king of the pack when I was a child.

His claws were sharpened on legs arms and faces. His whiskers were as bristly as the quills of a feather. I was both scared and in awe of him. During the daytime we avoided each other. At night he was banned on the beds by Mum but once everyone retired for the night, he sneaked with cunning and stealth into my bed. Not on top where he might be spotted but snuggled up against a warm body, pushing with his flattened paws to move you over. You didn't dare push back because he never gave up, claiming the space you had because it was warm. Yet once he settled, oh, the pleasure of his deep throated purring, the happiness of his relaxed body pressing against you so lovingly. It was bliss.

In the morning he would uncurl, stretch, push his bristly whiskers against your face then stroll innocently out into the kitchen, utterly convinced that he was king and where was his food for the day?

Then there was the little handful of stripped fur that arrived on my doorstep held in the hands of one of my pupils from school. 'Mum said you'd like this one!'

Newly married I felt rather excited about acquiring an immediate family member so Wild Cat entered our lives. We had 100 acres of bush and land at that time, and this was Wild Cats playground.

In through the window at night, into our bedroom, a bush rat in mouth, a weird meow, and the rat would be dropped on the carpet while Wild Cat chased under the bed and around the room trying to catch it again. If we were in bed there were tennis rackets flung, much standing on the bed screaming to assist in the catch. Once a baby owl was dragged in all claws and vicious beak as we tried to save it ; the owl objecting, Wild Cat disapproving strongly.

When the children were 5 and 6 we got a cat called PC (short for Pussy Cat)

This cat was accident prone. She got the tip of her tail stuck in the sliding door and it got chopped off. She fell out of a tree and broke her paw. Generally, she was in

the wars.

A gentle beast, a little dozy, she unfortunately was run over by my husband! He arrived home after a long trip and appeared at the door shaken and white faced bearing this soft body. She used to sleep on the warm tar seal of the road and that was her downfall. At dusk she was missed, faded into the colour of a black road. We had a lovely funeral with the children, and she was buried in the flower garden.

One special cat was Molly. As a kitten she had her own glass when we had a gin at night. It contained an ice block which she pursued with ingenuity.

She came by plane from Lake Hawea to Kerikeri, a poor wee sickly wreck, adapting well to the winterless north.

One day I came home from school and my husband said 'bad news' Here laid out in a box was a mangled body with a white paw. He had scraped it off the road by our place. The only real distinguishing mark was the paw. He had already made a cross, dug a grave, knowing how upset I would be. Snivelling and recalling Molly's fine attributes, we wandered to the grave. We agreed on a ceremony. As we placed the box in the hole there was an enquiring meow and out of the bushes wandered Molly! So now the body of an unknown cat lies buried in a grave marked Molly!

Now I have a rescue cat, a kitten. I intended an old calming cat but got sucked in by a charcoal grey with blue eyes. She's called Skye.

One year old and distressingly she couldn't breathe. Panic. The vet gave a quote to find out what was wrong. It seemed her lungs were full of water. Death looked likely...but guess what? She had severe asthma.

Have you heard of a cat with asthma? Now every morning I take out the inhaler attach a human puffer and put the mask over her face as I give her a puffer!

Yes, I love CATS but at times they can cost, lead you a merry dance and give you worry lines! Just like a family does!



Retirement village residents sign open letter in support of villages

Representatives of New Zealand's retirement village residents have signed an open letter in metropolitan newspapers fighting back against criticism of the sector.

The open letter in Saturday's Dominion Post and The Press (15th April) and Herald on Sunday (16th April) responds to negative commentary and misinformation about retirement village living.



Sixty representatives of retirement village Residents Committees across the country have signed the letter while hundreds of residents have also backed the letter in emails to the Retirement Villages Association (RVA). Collectively, the committee chairs and residents represent more than 10,000 village residents.

"The retirement villages sector and our residents have been concerned for some time about the inaccurate and sometimes demeaning comments about retirement village living," says John Collens, executive director of the RVA, which facilitated and placed the letter.

"That's fuelled a massive response from retirement village residents who jumped at the opportunity to support this open letter.

"The residents I talk to are angry and frustrated at the suggestion they have been somehow hoodwinked into moving into a village.

"Our residents may be older but they are certainly not stupid. Independent research shows overwhelming satisfaction rates among residents and 100 Kiwis are moving to a village every week.

"Many residents are puzzled at the picture some commentators paint about retirement village living, which is at odds with the experiences of most village residents.

"The residents I talk to are really happy with their decision to move into a village. They did their homework, they talked with family and friends, engaged a solicitor to review the contract as is required under the law and visited a range of villages - they made an informed decision so let's give our residents some credit.

"Our research shows most people move into a village for the lifestyle. They don't want to worry about ongoing maintenance or insurance, they want a greater sense of security, companionship, a community and the convenience of on-site healthcare services.

"However, we have always accepted the need for improvements to the sector's consumer protections regime where they are feasible and make sense.

"We have already announced significant changes to the way we operate including addressing unfair clauses in Occupation Rights Agreements and best practice disclosure guidelines regarding residents' transfer to care."

"The majority of operators have already stopped charging fees after termination and many other villages are following."

"The RVA's Blueprint for Improvement has a target of all villages to institute some best practices and later this year these currently voluntary provisions will be voted on by RVA members to become mandatory."

"We are also working constructively with the Ministry of Housing and Urban Development through a review of the Retirement Villages Act."

For more information, please contact:
John Collens, RVA Executive Director,
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COMMUNICATION FOR THE FUTURE

Cyclone Gabrielle broke vital communication links when people needed them most – what happened and how do we fix it?

Modern communication systems need two main things: power, and what engineers call “backhaul”, the connections that link cell towers and exchanges to the national network. When Cyclone Gabrielle struck, both were badly compromised. Many sites lost power not long after the mains went down. They were only designed to run on battery for a few hours (or days at most) – enough for routine faults, not for disasters.

Much of the backhaul – usually fibre optic cables running along main roads, often parallel to power lines – was also knocked out by landslips and flooding. Because of this, even where cell sites still had power, they couldn’t connect anyone to anywhere. This disconnected large numbers of cell sites, including those run by the Rural Connectivity Group (RCG) – the government appointed provider of broadband and mobile services in sparsely populated areas.

New Zealand’s three big telecommunications operators (Spark, Vodafone and 2degrees) use the RCG service in rural regions, causing all three (along with wireless internet) to lose coverage in affected areas. Emergency services have also increasingly abandoned their own radio-based communication networks for cheaper cell phones, which offer more privacy and coverage. Imagine calling 111 after the cyclone – if you could – only to find the emergency services themselves were incommunicado. Furthermore, disaster responses by citizens and emergency services alike require fuel for vehicles, as well as food and other supplies. But electronic payment systems like eftpos and fuel cards need an internet connection.



Power and telecommunications infrastructure often runs parallel with roads, so is vulnerable to slips and landslides.

About 80% of cell site outages after Cyclone Gabrielle were related to power loss, and around 20% to loss of backhaul connectivity (the responsibility of telecommunications infrastructure provider Chorus). Failed operator-owned urban cell sites can often be covered by nearby neighbouring cells. If mains power stays off, they are generally easily reached and supplied with generators. After the cyclone, much of the initial reconnection progress was made in this way. To be economically viable and cover enough customers, however, rural sites are often on hard-to-reach hills with precarious power supplies. Without power and road access, helicopters need to fly in generators and fuel – a task Vodafone described as “challenging” in the aftermath of Gabrielle.

Backhaul internet service provider Kordia fared much better. Its core sites (mostly on hilltops) were inherited from the former Broadcasting Corporation and were designed for resiliency. Big battery banks and significant on-site generation let them operate autonomously for weeks. After the cyclone, Kordia provided microwave backhaul links, replacing broken fibres.

Cyclones and storms are not the only risk. Tairāwhiti and Hawke’s Bay, for example, are vulnerable to earthquakes from the offshore Hikurangi subduction zone, which could cause tsunami inundations and slips. For any other potential disasters, we need to look at two key technical concepts: site resilience and diversity. Resilience could mean equipping cell sites with solar or wind generation, larger batteries and “redundant” equipment for operation over long periods without any need for external power or access.

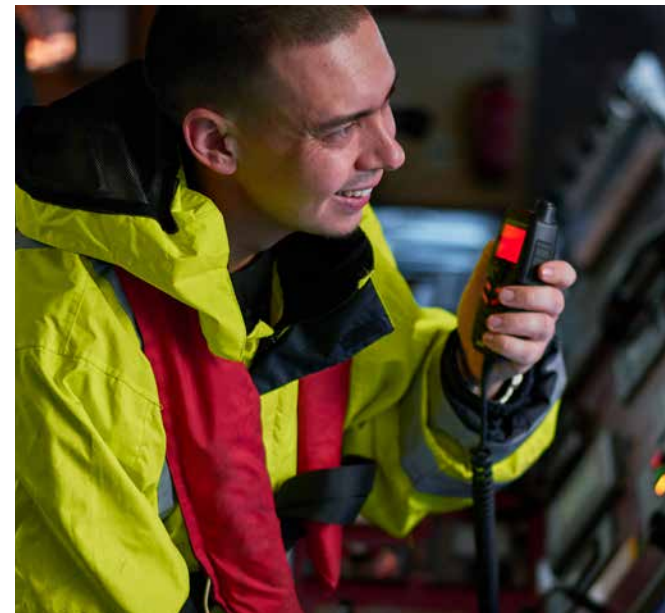
It could mean requiring cell sites to have an independent, alternative backhaul path: a second cable along a different route, a microwave or satellite link or trying to connect a cable to the wider internet at both ends, rather than just at one. This would mean both sides of a break could be supplied from one end or the other. It could also mean having more sites, and making more use of alternative cable corridors such as railway lines and overhead high-voltage power line

pylons and more interconnections between these corridors for use in emergencies.

International connectivity also matters. New Zealand currently connects to the world via five undersea fibre-optic cables. A significant volcanic eruption on Auckland’s North Shore, for instance, could cut the country off from three or possibly four of these.

A satellite internet service such as Starlink definitely has a role to play. It helped Wairoa reconnect with the world after hours of complete blackout, and has since brought numerous banks and retailers back online. It is easy to deploy, doesn’t depend on local infrastructure, and only needs a small generator for power. Starlink and other satellite backup can’t provide the amount of international capacity needed in a major disaster but they are still a valuable option. The terminals aren’t expensive, so kitting out every Civil Defence post with one shouldn’t break the bank.

And in coastal communities, marine VHF radios are also abundant – something that could also be used onshore when other systems fail. It’s ironic that boaties are told to have two different means of communication, but emergency services are expected to make do with one. Disaster risk assessment and mitigation must now be a



vital component of all communication projects. Other options put forward – should we bury more of our cables? And ‘Build back better’ sounds great in theory, but what does it really mean in practice? There is much to be considered for a more reliable future.

Ref: The Conversation



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.

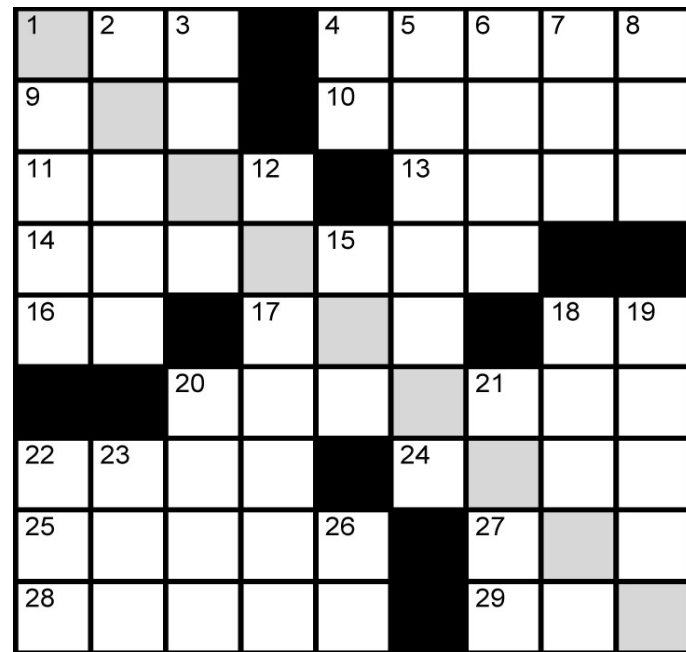
“Getting boosted is important for your health and keeping out of hospital this winter,” Ayesha Verrall said.

“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.

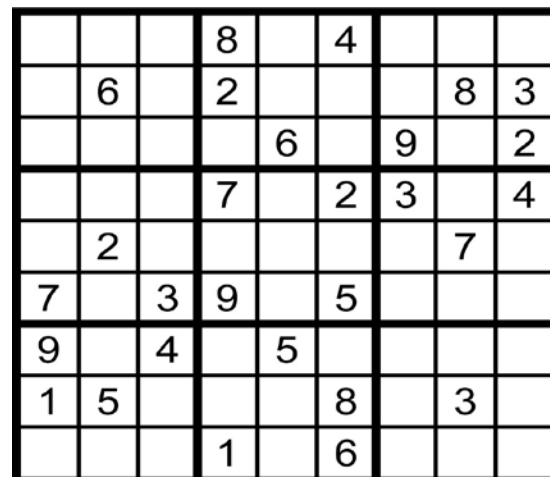
“Because it may be a while since your previous boosters, now is a good time to check your records on www.BookMyVaccine.nz. Vaccination against COVID-19 remains free.

Zoom Lens



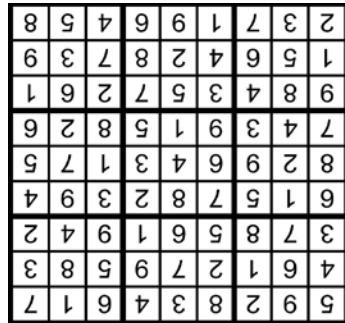
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 - 11. Pad
 - 13. Feudal estate
 - 14. Marvel Comics superhero
 - 16. Indefinite article
 - 17. Furnace fuel
 - 18. First word of the Constitution
 - 20. Tungsten alias

- AUGUSTA NATIONAL
- CARNOUSTIE
- CHICAGO
- ELLERSTON
- HIRONO
- MERION
- MUIRFIELD
- MUIRFIELD VILLAGE
- OAK HILL
- OAKMONT
- PEBBLE BEACH
- PINE VALLEY
- SAND HILLS
- SEMINOLE
- SHANQIN BAY
- THE OCEAN COURSE
- WINGED FOOT
- YAS LINKS



- 22. "___ Louise"
- 24. White House staffer
- 25. French farewell
- 27. Service charge
- 28. Lyricist's writings
- 29. Slip up

- Down
- 1. The press
 - 2. Wee one
 - 3. Cornstarch brand
 - 4. Cellist Yo-Yo --
 - 5. Little rascal
 - 6. Enlist in
 - 7. Start of long-distance dialing
 - 8. Gridiron official, for short
 - 12. Napped
 - 15. Bag thickness
 - 18. Angler's boot
 - 19. Arab leader
 - 20. Small dam
 - 21. Abounding
 - 22. Moose ____, Saskatchewan
 - 23. Tokyo, once
 - 26. You and I



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

TOP GOLF COURSES



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 medium.*

Accredited Visiting Service



Age Concern have a visiting service for anyone who feels they would like more company through weekly contact with one of our AVS visitors.

Our visitors have been police checked so they are safe and willing volunteers who are interested in elderly people. They come to chat, perhaps for a cup of tea.

They sign that they will respect and commit themselves to a safe code of practice. They come to your house bringing a breath of fresh air, wanting to hear about your life and to share their lives.

We always need people to visit or people to become an accredited visitor.

This service is free as part of the health budget, to ensure older people enjoy the benefits of socialisation in their own homes. Close friendships often ensue; there are benefits both for the visitor and the person being visited.

If you would like a visitor please ring us. We will try to match you with someone who is lives handy and can pop in when it suits the both of you.

OR if you have a spare hour each week, think about becoming a visitor so you can share some of the things you value and enjoy learning about the experiences of another person.



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The Bank of Mum and Dad

A recent Stuff article described a situation where a couple in their 80s lost their family home after they guaranteed a loan for their daughter's business, but when the business failed the daughter could not keep up with the repayments. The guarantee allowed the bank to sell the parent's family home to recover the loss.

As parents we all want to help our children and see them succeed, but making sure you are also protected from worst case scenarios like the one described is very important before making a commitment.

With housing prices at a high in Northland many young people are finding it difficult to get ahead in the property market. As the median house price in Northland creeps up, the average wage does not, meaning young families are

often not able to get lending on their own without either a cash contribution from their parents or a guarantee that allows the bank to sell the parent's home if the child's mortgage is unpaid.

Research completed by Consumer NZ found that 14% of families have supported their children financially to buy a property. The contribution of a deposit is the most common form of assistance that parents are providing, with an average contribution of \$108,000. Unfortunately in order to make the contribution possible many parents are dipping into their own savings, cutting back on personal expenses, guaranteeing loans, or even borrowing against their own houses, to assist their children to get a head in today's property market.

Parents need to ensure that the decision to lend money to their

children is well thought through and they consider their own retirement savings before committing. While almost 82% of parents expected to be repaid in full there are very real risks that these funds will not be repaid in their lifetime. There can also be issues within families if other children are not provided the same benefits and feel disgruntled by possible inequities.

Given how risky lending and guaranteeing can be it is important you have received independent advice before proceeding. Agreements can be put in place regarding loans that protect the parent lender and they can also take into account parity for other children in the family.

If you are thinking of committing to family lending or guarantees contact our team at Law North on 09 407 7099 or info@lawnorth.co.nz for advice on your protecting yourself as much as possible.

09 407 7099 | info@lawnorth.co.nz

93 Kerikeri Road, Kerikeri (above Pagani)

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