

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

Please give us feedback on Kapiti's Home Care Delivery

**One of the outcomes of the Kapiti public health meetings held in March was:
'That Kapiti seeks a better process for managing quality of home care in the district.'**

The reason for this proposal was that organisations representing Kapiti seniors, such as Grey Power, Age Concern, and Citizen's Advice have all, over recent years, received requests to help with problems that individuals have been experiencing with the delivery of their agreed Home Care arrangements.

Before it can begin to solve this problem, Kapiti Health Action (KHA) needs additional details from more people.

"We know, but need to confirm, that the bulk of the services is provided efficiently. But we also want the facts on situations that are less satisfactory," says Chairman Roger Booth.

"We have about 3000 Grey Power members in Kapiti. As many of our members either receive Home Care or are responsible for, or close to people who do receive Home Care, we ask that you help us with your feedback."

"We will bear in mind recent difficulties created by COVID, and that the provider may have had days when the best intentions go awry," he added.

Satisfactory Delivery

If the delivery you are linked with has been satisfactory, please send us by email (kapitigreypower@outlook.com); or post to KCGP, PO Box 479, Paraparaumu 5234, a note headed:

SATISFACTORY HOME CARE and gives the name of the person receiving home care, the type of care, and the organisation providing it. (No more details are needed. Information will be kept confidential).

Unsatisfactory Delivery

However, if you feel that your situation needs improving, please send us by email (kapitigreypower@outlook.com) or post to KCGP, PO Box 479, Paraparaumu 5234, a note headed: -

UNSATISFACTORY HOME CARE Include your name, email and address. We will make contact and send you a form to fill in and return to Kapiti Grey Power.

NOTICE OF MEETING

Kapiti Coast Grey Power will hold an Extraordinary General meeting at 10 am on June 21st to receive the review of the Financial Report for 2022.

Resolution to hold the meeting to complete our constitutional requirements was passed unanimously at the 2023 Annual General meeting in April 26th. This EGM will be held at the Ocean Road Community Centre, Paraparaumu. It will be followed by our scheduled coffee morning featuring Sir Jon Trimmer



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

<https://www.facebook.com/Kapitigreypower>
Please "Like" it and also promote it to your online networks. If you have ideas for content for this page or issues we may look to seek feedback on, please let our administrator, Brett Sangster, know on secretary.kgp21@gmail.com

BOARD MEMBERS 2023/2024

President: ROGER BOOTH

(Focus: Governments' liaison, Zone Rep, Health)

chrisrog@outlook.com or kcgppresident@gmail.com
027 569 8515

Vice President: ENRICO VINK

(Focus: KCDC associated matters)

evmvink@gmail.com / 022 525 5932

Vice President: CHARLES LLOYD

(Focus: Zone Representative)

lloydce@gmail.com / 022 044 1640

Treasurer: DAVID OGDEN

(+ Older Persons Council)

Treasurer.kgp@gmail.com / 027 445 2650

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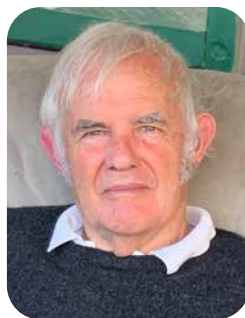
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PRESIDENT'S REPORT

The attendance of close to 80 at the Annual General Meeting, not a meeting that usually attracts numbers, was excellent. Those who attended were attentive and engaged as topics of conversation ranged from our meetings in March about the delivery of health services to older persons' housing options for our less well off.

The eight existing Board members were retained. However there is a real need to co-opt two or three more Board members, and as President I would be most happy to talk with any prospective additions.

Unfortunately we have had to increase our membership subscriptions for 2024. This is primarily because the fees we pay to be members of the National Federation have increased by 50% - costing our Association an additional \$6000 in the 2024 financial year. The Federation lost a significant sponsorship deal from Kiwibank, so has had to pass the deficit on to its associations.

From January 1st 2024 (please note), fees will be increased by \$5 - to \$25 for a single membership and \$35 for a couple. It was pleasing that, after financial details were explained, the change was passed without opposition.

The financial papers for the current year were received, but after a difficult year which included the sad passing of our immediate past Treasurer Brett Pierce, they could not be finalised in time to be reviewed prior to the AGM.

The AGM resolved that an extraordinary general meeting will be held on June 21st at 10 am at the Ocean Road Community Centre to receive the accounts and the Reviewer's remarks. Hopefully this will be a quick meeting as, being primarily a coffee morning, our special guest Sir Jon Trimmer will be waiting to feature. Sir Jon will retrace a career that saw him hitting the road in 1958. How did he remain in such a physically demanding career for so long?

Roger Booth | President

MEMBERSHIP FEES

Kapiti Coast Grey Power Association Membership Fees will increase from January 1st 2024 to \$25 for a single membership and \$35 for a couple.

Odd Job Scheme



Our Odd Job scheme is a valuable resource for our members.

Do you have the skills to help our members, for example, Building (Minor), Carpentry, Gardening, Handyman/DIY, Lawns, Painting to name a few or anything else you can think of.

If you can help or want more information, please phone Emilia during business hours 10am to 2pm on 04 902 5680.

"Grey Power members helping Grey Power members"

PHARMAC ADVISORY

An important message from Pharmac.

The following medicine will be discontinued:
Triazolam 125 and 250 mcg tablets (Hypam)
Viatrix, the supplier of Hypam tablets, is discontinuing this medicine and will no longer supply it to New Zealand. Stock of both strengths of Hypam tablets are expected to run out by September/October 2023.

If you are taking triazolam, you will need to talk to your GP or specialist about what this means for you. You should not stop taking triazolam abruptly.

For more information: <https://bit.ly/3BuU1v6>

Members' Coffee Morning



Coffee anyone?

Our next 'coffee morning' on June 21st will feature Paekakariki resident Sir Jon Trimmer.

As usual, it will be at the Ocean Road Community Hall, Paraparaumu Beach. 10 am start. Sir Jon will immediately follow a hopefully short extraordinary general meeting to consider the Reviewer's report of our finances.

Sir Jon joined the New Zealand Ballet Company in 1958, leaving the next year to study at the Royal Ballet School in London and then with Sadler's Wells. He danced with the Australian Ballet and Royal Danish Ballet before returning to the New Zealand Ballet in 1970, becoming their principal male dancer, celebrated for his lifts and high leaps. Sir Jon has danced with Margot Fonteyn and Rudolf Nureyev.

He was appointed a Knight Companion of the New Zealand Order of Merit in the 1999 Queen's Birthday Honours for services to ballet.

TIM COSTLEY

Candidate for Ōtaki

National

Authorised by Tim Costley, 31 Redwood Grove, Levin



Vale Brett Pierce

*Our Treasurer
Brett Pierce
passed away on
April 24th.*



Brett took over the role when he was most needed. Our accounting systems had been looked after by dedicated volunteers but really required an update from the Excel base that it had been on for many years. Brett installed a new accounting package.

Kapiti Coast Grey Power Board member Charles Lloyd in his tribute at the annual meeting said: "This task always requires an enormous amount of work to prepare the existing information for transfer and then convert it from the old to the new.

"Brett spent many hours as a volunteer carrying out this conversion and as a result Kapiti Grey Power has a fully functional accounting system providing operational, management and budgeting information for the benefit of our Association and Members. It will stand us in good stead for years to come."

Earlier in his life Brett was in the Territorial Army and then became a Leader in the Boy Scouts. More recently his interests included Formula One and military history.

Brett remained Kapiti Coast Grey Power Treasurer until his failing health intervened.

The Association has benefitted enormously from his work, attention to detail and dedication. We shall greatly miss him and extend our deepest condolences to his wife Di.



Alzheimers NZ factsheet in 10 languages

Alzheimers New Zealand, has released new information sheets about dementia in ten languages.

Available in English, Te Reo Māori, Samoan, Cook Island Māori, Tongan, Niuean, Fijian, Tokelauan, Tuvaluan, and Kiribati, they share basic knowledge about dementia and the support available to those living with dementia, as well helpful information as for their whānau and friends.

Access the information sheets at the Alzheimers NZ website: <https://bit.ly/3ZDuBGt>

Why Keep It Secret?

(A booklet published by Grey Power Rotorua Inc 2003).

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

To order or purchase a copy, please contact the Kapiti Coast Grey Power office on 902 5680.
Cost: \$5 each plus \$2 for postage (if required)

Public transport fares to rise in July

Standard public transport fares across the region will increase by 6 per cent.

It will happen in conjunction with additional discounts off peak and for students and children, so in many instances the net outcome will still be lower fares for those that rely on public transport the most.

Gold Card concessions remain as previously.

Half price fares are in place until July 1st. After that those with Community Services Cards will have permanent access to half price fares. The average increase to a single adult bus fare will be around 10 cents or 20 cents once half price fares end.

For more information on the Annual Fares Review see Greater Wellington's Council order paper online at <https://bit.ly/40YQWhf>

Travelling overseas and your New Zealand Superannuation

If you are planning an overseas trip, you may be entitled to continue receiving your New Zealand Superannuation (NZS) or Veteran's Pension (VP). But there are a few important things to note before you go.

Your NZS payments can continue for up to 26 weeks while you're away provided you return to New Zealand within 30 weeks.

If you intend to travel overseas for longer, you must apply for General Portability payments at least six weeks before you leave New Zealand. General Portability payments are not the same as your full NZS entitlement and instead reflect the number of years you have resided in New Zealand, meaning the amount you get depends on your individual situation.

If you receive any other payments from the Ministry of Social Development (MSD), such as the Accommodation Supplement or Winter Energy Payment, these will stop if you are away from New Zealand for more than 28 days.

It's important you let MSD know your travel plans, otherwise your payments will be wrong and you may have to pay some money back. The easiest way is using the 'Overseas travel dates for NZ Super or Veteran's Pension' online form: <https://bit.ly/3nfjRQq> or by giving them a call on 0800 552 002. Don't forget to get in touch when you return from your travels so your payment can be started again.

For specialist information, contact MSD's International Services team. Telephone: 0800 777 227. Fax: 04 918 0159 or email: international_services@msd.govt.nz

Reverse mortgages

Reverse mortgages are loans which older people take out against their homes to boost their income, or pay for large one-off costs.

The loans are only paid back when they sell their homes, and the interest charges are added to borrowers' debts, compounding until the loans are repaid.

Reverse mortgages are floating rate loans and the cost has risen. At the same time, people with reverse mortgages are seeing the values of their homes fall. Cost-of-living pressure is driving demand for reverse mortgages, though new borrowers should be cautious.

Kapiti Golden Group Inc.

We are a group of 'young' older people and are currently seeking new members.



Our Group holds a monthly lunch, which includes a quiz, bingo or an interesting speaker. We also have bi-monthly day trips and an annual bus trip.

If you would like to join us for fun, friendship and making memories please contact our Secretary Wendy Nicholson

04 297 2082

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FROM THE OFFICE

Kia ora, The office is ticking along nicely and we seem to be over the 31 March 2023 rush for renewals. Remember if you haven't renewed yet we are happy to welcome you into the office or take your payments online. Payment details are:

- Our Internet banking account is **38-9018-0409796-02**; or
- To pay by cash or EFTPOS, come into our office, Level 1 Coastlands, Paraparaumu,

We encourage you to tell your friends about us and help promote our membership – the more members we have, the more effective we will be.

We held a very successful morning tea for our Volunteers on May 3rd. Our Volunteers range from the front desk people you meet in the office, to magazine folders and deliverers. Also those who volunteer to make up name badges, come and work in the office on our database and others. Thank you for all that you do.

The successful Annual General Meeting was also recently held. Some discussion regarding committee members and the fact that if you have any specific skills that you can offer or an avid interest you would like to follow through on, ie, Health, Transport or Grey Power Electricity, we would love to hear from you.

Finally, it has been a very sad time for us with the loss of Brett Pierce our previous Treasurer. He was a genuinely nice man who was well respected in the community. We will certainly miss him and extend our sincerest sympathies to his wife Diana and their family.

Nga mihi *Emilia McDonald*

New-look bowel screening kit

The National Bowel Screening Programme is available free to people aged 60 to 74 (and from 50 for Māori and Pacific people in some areas).

People receive the kits through the post every two years, around the time of their birthday. In response to feedback from Māori and Pacific communities, the kit has been redesigned and now kit features:

- Clearer, simpler language, and a bigger font size
- More visually engaging for Māori and Pacific audiences with a te reo greeting, and
- Easier-to-follow instructions for using the kit and how to return the sample.

Other changes include:

- A new QR code linking to videos about how to follow the kit instructions. Pacific languages are to be added in May
- Updated instructions on the Time to Screen website.



Kapiti Coast Grey Power organised two successful meetings asking our community what could be done to lobby to improve health services in our community.

Kapiti Health Action was formed as a separate entity to progress our needs, urging Kapiti Coast District Council to advocate to Government; request Kapiti becomes a health Locality; recognise the value of Kapiti Youth Service; pursue establishment of health hubs, wellbeing projects and a 24/7 emergency facility; and better management of home care.



Speakers at the meetings were (Left to Right): KCGP President Roger Booth; MC Jenny Rowan; health consultant, Ian Powell; Mayor Janet Holborow; Kapiti Youth Support, Raechel Osborne; Home4All Marian Westrate; Kapiti Surgical, Kate Wang; KCDC Kaumatua Don Te Maipi; Raumati Pharmacy, Deborah Nguy.

Call for Kāpiti Good Sorts and Community Awards nominations

Kāpiti Coast District Council is inviting nominations for two awards recognising local residents and community groups making outstanding contributions to the community.

"These awards acknowledge the services, activities, or actions of individuals who work tirelessly to ensure our community is safe, healthy, connected, and resilient," says Mayor Janet Holborow.

The *Kāpiti Good Sorts Awards* celebrates individual residents who've shown leadership, compassion, and action to support and serve our community, while the *Wellington Airport Regional Community Awards* recognise community groups that have helped make Kāpiti a great place to live, work and play.

The *Wellington Airport Regional Community Awards* are given in six categories: arts and culture, education and child/youth development, health and wellbeing, heritage and environment, sport and leisure, and a rising star category for emerging groups.

Nominate your favourites by May 31st through www.kapiticoast.govt.nz/goodsorts

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Barbara Edmonds
MP for Mana

Need help? Contact me.

mana@parliament.govt.nz

04 237 9842 | /BarbaraEdmondsMP

Authorised by Barbara Edmonds MP,
Parliament Buildings, Wellington



Labour

Lobbying Government for change

When Grey Power Federation talks to Government it helps our case if the lobbying group can put forward evidence or case studies.

If you have an issue that needs to be taken up with Government, send your stories to jan.pentecost@gmail.com; by post to the Grey Power Federation Office, PO Box 2721719, Papakura; or via Kapiti Coast Grey Power and we will pass on your case to our lobbyists.

The Grey Power Federation Advocacy Team is visiting decision-makers in Wellington in mid-May to discuss:

- SuperGold card as a national ID
- Lack of banking facilities for older people
- The sufficiency of national superannuation
- Digital exclusion
- To request an increase in the funeral grant.
- Affordability and housing shortage Councils to access income-related rent subsidies for pensioner and social housing tenants
- That the low-interest loans for councils to build social/senior housing be returned
- Rising insurance costs
- Loss of postal deliveries
- The cessation of NZ superannuation payments when a superannuitant is out of the country for more than six months but the Government continues to receive their UK pension

A range of health issues, including

- Shingles vaccine (You are eligible for a free vaccine on turning 65)
- Annual free health check and eye check (was in the 2019 budget but removed in 2020). Ring-fencing of older peoples' health funding
- Lack of home care and support services
- Dramatic reduction in aged care bed numbers
- Increasing costs to community service card holders for doctor's visits
- Costs for repeat prescriptions
- The new health system policy needs to be more precise about seniors with disabilities
- Age restrictions on access to tests and vaccines in the new health system
- Palliative Care funding
- Shortages of medical staff
- Health system privatisation
- Funding for dental care
- Booking times for outpatient and hospital appointments for older people living in rural areas

The Federation Grey Power magazine will report on results

Calming Te Moana Road

Waikanae residents are becoming increasingly frustrated with the inaction of Kapiti District Council to provide traffic calming and pedestrian crossing opportunities along busy Te Moana Road.

Te Moana Road sees about 2.5 million vehicle movements per annum with 80% of the traffic, including heavy logging trucks, exceeding the maximum speed limit. Council's own monitoring has identified that 1 in 10 vehicles travel around the 65 kph mark with 80, 90 and 100 kph speeds regularly recorded.

Local residents are seeking zebra crossings, narrowing of the road carriageway and encouraging kerbside parking.

The report has been delayed until middle of June.

Gold Card offers



SuperGold Card has a "Set Location" feature on the black bar on the opening page, where you can nominate where you are and it will find special offers in that area.

If you search <https://www.supergold.govt.nz/> then "Wellington Region" then "Kapiti Coast" it will list 138 offers in a wide range of categories.



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KCGP focusses its resources through new Business Plan

Kapiti Coast Grey Power (KCGP) is a not-for-profit association registered under the Incorporated Societies Act. It is a membership-based organisation, operating on a voluntary basis; one of 76 associations connected to the national Grey Power Federation. Collectively, GP represents a powerful voice for the over 50s of New Zealand. At the district level it has the ability to positively influence change for the benefit of members and society at large.

The KCGP Vision & Strategy

"To advance, support and advocate for the welfare and well-being of people aged 50+ in the Kapiti Coast District"

The key areas of interest that guide us in our activities are:

A Advisory services – to be a valuable source of relevant information .

Example: InfoBook

Expand the 2024 Discount Book to include a handbook that answers the what/where/who questions that we may face on a daily basis.

B Advocacy – Identify and represent key issues and proposed solutions to relevant authorities and communities.

Example: Community Boards

Establish positive engagement with the five Kapiti Coast Community Boards with the aim of strengthening communications with Council.

Provide input into specific council issues such as:

- safety on roads
- Older Persons Council
- health services
- housing shortages in the district and lack of funding due to other priorities

C Engagement – arrange regular topical events and activities for members and the wider community.

Example: Health sector campaign

- Monitor NZ Health as it impacts on Kapiti.
- Lead the newly established Kapiti Action Health Group .
- Explore health centre hubs; provision of home care; clarify new health localities;

D Governance – Ensure that KCGP is suitably structured to achieve its goals and objectives.

Clarify roles of board/committee members and our many volunteers. Ensure KCGP has the resources to administer the association efficiently.

E Marketing & Promotion – maintain and develop a range of tools to promote the association to its members, and to the wider public.

Example: Increase and strengthen membership

- Improve diversity of membership to better reflect our constituency of the over 50s
- Enhance and distribute written materials eg Super People, newsletters etc.
- Optimise social media usage (Facebook). Actively manage website.
- Seek opportunities to maximise local media coverage on key issues

This Business Plan has been adopted to facilitate activities and resources. Volunteers are always welcome.



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Deciding when to retire

Deciding when to retire is, psychologically speaking, one of the most important, and often difficult, decisions a person makes during their lifetime.

For some, retiring can feel like a relief—a burden lifted. But for others, it can create a void, as well as a sense of grief or loss, compounded by the realisation that the end of life may not be all that far off, at least relatively speaking.

Work is, for many, not just a necessary fact of life, but a great joy: People find great satisfaction - and even purpose - in their work. Colleagues become friends; the workplace something like a second home.

The idea of giving all that up can feel almost unfathomable.

The sense of loss that comes with leaving a career can be even greater for those who felt they made family or life sacrifices in the name of their job, or who feel they were forced to retire before they were ready.

Retiring on your own terms is a key component to easing the transition.

That, of course, requires forethought and planning; a willingness to accept that you will, and you should, one day stop working, and a commitment to honouring the terms you've laid out for yourself in advance.

It's important to first address your finances because that drives so many other decisions. You need to answer the question: Can we afford to retire, and if not, what do we need to do to get there? Perhaps you can delay retirement or explore part-time work.

Deciding when and how you're going to retire, and making that decision at an early enough age to do so with a certain emotional pragmatism, will feel more empowering than taking a "wait and see" approach, where one decides to retire when one is basically forced to.

If you don't make those important decisions for yourself in advance, then someone else may be forced to make them for you. There will be cases where others are able to see more clearly what is needed.

Decide how you want your retirement to look, and what you want to look like going into it, and then implement firm guidelines you agree to stick to.

The way to retire with dignity is to decide to retire with dignity—and then do it.

Editor's Note: By Dr. Peggy Drexler, a research psychologist. Her opinion was aired on CNN.



Flu vaccines are free for:

People aged 65 and over.

Māori and Pacific people over 55.

People with any of the following underlying health conditions:

- Cerebrovascular disease
- Chronic heart problems, excluding high cholesterol or high blood pressure, if they haven't caused problems with other organs
- Chronic breathing or lung problems, including asthma where regular preventative medicine has been prescribed
- Diabetes
- Chronic kidney disease
- Cancer that's not in remission, excluding skin cancers if not invasive
- Other conditions such as autoimmune disease, immune suppression, immune deficiency, human immunodeficiency virus (HIV), transplant recipients, neuromuscular and central nervous system diseases, cochlear implant, error of metabolism at risk of major metabolic decompensation, pre-or post-splenectomy, Down syndrome, haemoglobinopathies and children on long term aspirin.

People with significant mental illness are at a higher risk of catching the flu and of getting very sick.

- Anyone with schizophrenia, major depressive disorder, bipolar disorder, schizoaffective disorder or anyone currently accessing secondary or tertiary mental health and addiction services, can get a free flu jab.

Children aged 6 months to 12 years old.

Pregnant people.

Flu vaccines are available from your doctor, nurse, or healthcare provider. Children from 3 years old can get flu immunisations at many pharmacies.

If you're not eligible for a free flu jab, and not covered by an employer-funded programme, it costs between \$25 and \$45 depending on the vaccine and provider.

Source: Ministry of Health

New funding expands paid carer options

Recent changes to the way family care is funded now means more people than ever are eligible to receive paid care and be supported by a paid member of their whānau, family, or an external carer.

The funding changes allow people who need support services in their homes to have more options.

Previously, only people assessed as having high or very high needs had the option to select whānau or family members paid as caregivers. The new funding now allows support for less serious healthcare needs.

Care and support services include household tasks or personal care. These may be provided to support older people, those with chronic health conditions, mental health or addiction issues.

To find out more, talk to your family doctor or visit Te Whatu Ora website
<https://bit.ly/3VspAiz>



Vege co-op pick up points in Kapiti

The Fruit & Vege Co-op provides local, fresh, seasonal produce every week at a low price across the Wellington region.

Packs are available weekly. They contain a range of fresh seasonal produce sourced locally that varies from week to week. Generally there will be varieties of 3-4 fruit and 3-4 vegetables. Each pack is \$15.

There is no eligibility criteria. You don't have to get a pack every week. Get one or more, as often as suits. The Co-op lets you know the pack's content each week.

The produce comes from Market Gardeners Wellington, a well-established, organised group of local growers that sell to the Co-op at wholesale prices.

Kapiti's Pickup hub addresses are:

- Maoriland Maara, 11 Raukawa Street, Ōtaki
- Raumati Uniting Church, 10 Weka Road, Raumati Beach,
- Waikanae Baptist Church, 286 Te Moana Road, Waikanae
- St Paul's Anglican Church, 1 Langdale Avenue, Paraparaumu

For more information go to <https://bit.ly/3LO8gBi>

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Authorised by Terisa Ngobi,
Parliament Buildings, Wellington



More older people to get a better digital future

The Government has approved funding for a further 3000 older people to join the very successful nationwide *Better Digital Futures* programme.

The programme is delivered by a network of local community organisations, such as public libraries, social service providers, marae, community education providers and local technology hubs.

It is open to any person aged 65 and over (or 55 and over for Māori and Pasifika) seeking to develop new digital skills or become more confident using devices such as smartphones, tablets and computers.

For further information contact your local library or search for the Better Digital Futures website: <https://steppingup.nz/>

Consumer advocates warn of funeral insurance 'rort'

Funeral insurance is not a product customers can use to save for funeral costs — instead, it is an insurance policy to cover those costs. Insurance premiums typically increase as the policyholder ages, and customers have to keep paying premiums until they die, or typically turn 90. If repayments are not made, customers stand to lose what they have already paid.

Prepaid funerals let customers choose and pay for their funerals in advance, usually through a funeral director. However, providers that offer pre-paid funeral plans or bonds have also been criticised for overcharging customers or charging fees for no service.

Consumer NZ reviewed funeral insurance in July 2020. Its advice:

If you're considering funeral insurance, check the terms and conditions carefully. Don't buy a policy that requires you to pay more in premiums than it will ever pay out. If you want to put money aside for your funeral costs, the simplest option is setting up a savings account. You'll have control over your money and get to keep the interest it earns.

Consumer NZ is pushing for changes to consumer laws to stop companies selling funeral insurance and other insurance products that have unfair terms and provide poor value for customers.

Here's the detail of what it concluded: <https://bit.ly/3LzlbWA>

Are extended warranties a waste of money?

Extended warranties are offered by retailers to cover the cost of repairs in case of product faults after the manufacturer's warranty has expired.

But according to Consumer NZ, the extra expense involved in these extended warranties are generally a waste of your money.

You're usually already covered. Under the Consumer Guarantees Act (CGA), manufacturers and retailers are obliged to guarantee the products they sell are of an acceptable quality, fit for their purpose, and expected to perform well for many years, not just the period covered by the manufacturer's warranty.

If your product develops a fault when it's still reasonably new, you can have it repaired or, if that isn't possible, replaced. If the fault is substantial, you can choose between a refund, repair or replacement.

Therefore, says Consumer NZ, there's probably no value in having an extended warranty.

Accidental damage should be covered by your home and contents policy – for example, your contents insurance should cover damage to computers and electronic appliances from power surges.

More information <https://bit.ly/3oUbVo9>



Aqua exercises

Kapiti Council's Aqua programmes are a fun way to improve your overall health and fitness in a low impact environment that reduces the strain on joints and muscles. Taught to music by professional instructors, there are classes suitable for all levels of fitness. Gain strength, and tone your muscles

The AquaMove and AquaFit programmes continue throughout the winter at the Coastlands, Paraparaumu, and Otaki pools. For timetables see: <https://bit.ly/3DORQ7B>

Pay on a casual basis.

ADVERTORIAL

Kapiti Freedom Driving Service

Access to assisted transport has been a significant issue throughout the country and particularly in Kapiti for many years.

One local provider is Freedom Companion Driving owned and operated by Lindsey Gott of Paraparaumu.

Lindsey says a primary aim for them is safety and the general well-being of Freedom clients.

"I am also another pair of eyes, and bring the service to the client's door and provide extra help at either end of the journey as needed."

Lindsey says the growing demand for their services is coming from people with older parents who want to make sure they are looked after properly whether it is a visit to the doctor, shopping or going out for a social occasion.

"I can transport people safely and comfortably to and from appointments and can assist with walkers and shopping, including going around the supermarket with clients, bagging and unpacking shopping bags at home. During the lock downs I did shopping for several people over 70+."

An important role for Freedom is in ensuring clients, when on doctor or hospital visits, get to the right department and often collect wheelchairs and walkers to assist clients.

"I will stay with clients if needed, taking notes for family and I work with a strong code of ethics." Lindsey says she has number of regular daily, weekly, monthly clients and this works well for the clients and for Freedom as she can have people securely booked. She says the service is well used by Total Mobility Card users which means, at present, a quarter price transport around the local area.

She says she gets asked for a wide variety of services from medical appointments to social and business trips.

"I am asked, take pets to the vet, long trips and local and are happy to look after the varying needs of our clients. It is important for people to have transport they can trust and that is what I take pride in providing," says Lindsey.

**For more information on this important local service contact Lindsey Gott
021 355 142, 04 298 3184**

Kāpiti Coast Age Friendly boost awaits

In our last issue, *Super People* reported Kāpiti Coast District Council secured \$100,000 to implement an Action Plan to help deliver Council's soon to be adopted Age Friendly Strategy.

It was a tiny part of the \$5.26 million Council received from government's Better Off funding support to councils to transition to the Three Waters Water Service Entities on 1 July 2024.

Super People asked Council what we could expect to see from the funding. This is the answer:

"Unfortunately the team are still waiting to discuss the strategy with Council. A date has not been set for this yet."

Our Age Friendly watcher, Kevin Burrows, got all excited and reported the strategy was set down for a meeting in April. This, he says, has been put back, and may be considered in July.

We'll all get old waiting.

TRANSPORT YOU CAN TRUST



Reliable and friendly service

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- Pets to the vet
- One off or regular
- Long trips and local

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Take care with family business loans

A couple in their 80s have lost their family home after they guaranteed a loan for their daughter's business.

The case, and three others that were similar, have prompted a warning from Financial Services Complaints Ltd (FSCL), an ombudsman service that deals with complaints about financial services providers that could not be resolved directly.

The couple who lost their home were minority shareholders in their daughter's small business. In 2020, the business borrowing was secured against the owner and her parents' homes.

When the loan principal was still not paid after two extensions, the lender started action.

FSCL says people should bear in mind that business loans were not consumer credit contracts and responsible lending obligations did not apply, even if security was taken over someone's home.

FSCL advises that if consumers, or small business owners are struggling, they should seek the help of a financial mentor or a business adviser.

As you run out of time, your options become fewer, debt is often significantly higher and the risk of losing assets, much greater."

Review of Adult Decision-making Capacity Law

The Law Commission will soon begin a second round of public consultation into how the law should respond when an adult's decision-making is affected.

The current law uses the concept of 'decision-making capacity' to assess a person. If the assessment is negative, the person's decision might not have legal effect and another person may be appointed to make the decision for them.

There have been widespread calls for law reform in recognition of the human rights of people with disabilities and a shift towards supporting people to make their own decisions. There has also been increased recognition that the law does not adequately take into account te Tiriti o Waitangi, te ao Māori or the multi-cultural nature of New Zealand.

A preliminary paper can be read at <https://bit.ly/3R9TkyB>. It will provide a final report to the Minister of Justice by June 30th

Banks have been quick to increase their mortgage lending rates, but slow to pass on higher interest to gran-and-grandad savers praying for better returns from their term deposits.

Retirees suffer from slow term deposit interest rates

Retirees with nothing but a few small term deposits to top up their superannuations are watching the cost of living run away from them.

The slow increase in term deposit interest rates doesn't come close to keeping up with the rising prices of tomatoes, lettuces and potatoes, says the vice president of Grey Power NZ, Pete Matcham.

"The need for fresh vegetables within the diet is quite key to maintaining health in older people."

He worries that with the arrival of autumn and coming of winter, elderly people will also be forced to cut costs on heating their homes.

"If they do without food, or they don't heat their homes, they are putting themselves at severe health risk," he says. "But it's also creating a potential much greater burden on society, because they then become in need of more and more advanced medical intervention."

Matcham was responding to the Reserve Bank's criticism of the banks for hiking mortgage interest rates faster than they increase term deposit rates.

For some products, there is now a big and increasing gap between what the bank will take in interest payments, and what it will pay for the use of savings.

This is worrying Reserve Bank Governor Adrian Orr and chief economist Paul Conway, because just as higher mortgage interest acts as a stick to stop people spending, so attractive term deposit rates can be a carrot to persuade people to put away their credit cards.

COG CAFÉS Dementia Wellington has established casual monthly meet-ups where people with dementia and their supporters can catch-up for coffee and a chat. In Kapiti the meet-ups are on the 2nd & 4th Wednesdays of the month at Lindale Café, 111 Old State Highway 1, Paraparaumu.

For more information:
<https://www.dementiawellington.org.nz/>

Great turnout for Annual General Meeting



Thank you to the 80 or so Members who turned our annual general meeting in April into a lively affair with attentive and engaged discussion on topics ranging from our meetings in March about the delivery of health services, to of the lack of and inappropriateness of council owned accommodation for socially needy people and plans to set up a Community Land Trust.

Wellington and Hutt Hospitals prepare for a busy winter

Te Whatu Ora Capital, Coast and Hutt Valley has opened new facilities to increase available beds and relieve pressure on busy hospital wards and Emergency Departments as winter approaches.

"Our Hutt Valley, Kenepuru Community, and Wellington Regional Hospitals continue to experience high occupancy, with patients often having to wait in ED for long periods of time until a bed on a ward, or another facility such as aged care, becomes free," says Acting Chief Medical Officer, Andre Cromhout.

Hutt Hospital has opened a new 14-patient Transit Hub where patients ready to leave hospital but who are waiting for discharge papers, or for whānau or an ambulance to pick them up can stay in comfort and be monitored.

A Second Stage Recovery Unit has also opened at Hutt Hospital, where surgical patients who are Second Stage Recovery less than 24 hours after their operation can be monitored.

At Wellington Regional Hospital the top floor of the old children's ward has been renovated as a 16 beds interim general medical adult ward.

Fuel tax subsidy to end in July

The Government won't extend the fuel tax subsidy beyond June, Finance Minister Grant Robertson has said.

The Government temporarily cut 25 cents a litre from fuel taxes in March last year in response to a spike in fuel costs following Russia's invasion of Ukraine. Having been extended several times, the subsidy is due to come to an end on June 30 when the next Budget, which will have a cost of living focus, kicks in.

Mr Robertson has previously said that continuing the subsidy wasn't affordable and he confirmed on NewstalkZB that it will come to an end in June.

The reduction in petrol excise duty combined with a cut to road user charges for diesel, and a half-price subsidy on public transport has come at a total cost of about \$2 billion.

The fuel tax is coming up for a three-year review in July.

Vulnerable people with modern landlines

Telecommunications companies are under investigation for potential breaches of a code designed to protect vulnerable people who rely on emergency services.

For people who register as vulnerable – such as those with chronic illnesses or disabilities – the 111 Contact Code requires their telecommunications provider to give them a back-up such as a mobile phone or a battery.

The Commerce Commission, which regulates the code, says it is investigating “a number of providers” in relation to allegations including “failing to display information about the code to consumers as required.”

An Official Information Act request by Stuff has revealed there are 573 people registered as vulnerable.

Grey Power’s federation president, Jan Pentecost, said she was “surprised and very concerned” at the small number of people registered.

“But when you look at the hurdles that you have to go through to actually become [registered as] a vulnerable person, I’m not surprised,” she says. “I honestly wonder how many older people even know about it.”

A Consumer NZ spokesperson said: “One of our issues with the code is that it relies on customers identifying themselves as vulnerable and ‘applying’ to be considered vulnerable.”

“We wanted retailers to have to take steps to identify potentially vulnerable consumers but this isn’t required. Given that only a few hundred people have done this, it could indicate that relying on customers to identify themselves as vulnerable isn’t working.”

Source: Stuff



Rest home costs guide published

MoneyHub has launched a comprehensive guide to help Kiwis navigate the complicated world of rest home costs, subsidies and financing.

The guide, the first of its kind in New Zealand, looks at the different types of rest homes and residential care facilities available, their benefits, and the financing options to help cover costs.

These facilities are known to be notoriously expensive and can create a point of uncertainty for many Kiwis as they navigate their future or plan for a loved one.

The guide covers: getting into a rest home or residential care facility; the pros and cons of staying in these facilities, and the top private rest homes and residential care providers. It also explores the different financing options, financial subsidies and government support available.

The guide is free on MoneyHub's website <https://bit.ly/3VDKewb>. It will be constantly updated to reflect the latest information and other drivers of rest home costs.

Review of Retirement Villages Act

The Ministry of Housing and Urban Development aims to release a discussion document in September reviewing the Retirement Villages Act.

The Retirement Villages Act 2003 (the Act) sets out obligations for retirement village operators and the rights of residents and anyone considering moving into a retirement village.

It also sets out specific purposes such as promoting understanding of the financial and occupancy interests of residents and intending residents, providing a regulatory and monitoring regime and oversight of the conditions in which operators enter the sector and run retirement villages. The Retirement Villages Act can be read at <https://bit.ly/3HH2xuM>

It’s almost been 20 years since the Act and related regulations and codes were introduced and these have not been reviewed since.

The review aims to strike a balance between the rights and responsibilities of residents and operators of retirement villages. Its scope can be read at <https://bit.ly/3LV5vyg>

This Draft Balance Sheet for financial year 2022 was tabled at Kapiti Coast Grey Power’s Annual General Meeting. It must be examined by our Reviewer to complete our constitutional obligations. His comments will be discussed at an extraordinary meeting on June 21st (see Page 1) and published in the next edition of Super People.

Kapiti Coast Grey Power Assn Inc		
Balance Sheet		
As at 31 December 2022		
CAPITAL	This Year	Last Year End
Profit and Loss Setup	(8,513.62)	0.00
	<u>37,833.76</u>	<u>30,373.89</u>
	29,320.14	30,373.89
Plus Current Year Operating Surplus/(Deficit)	(2,755.35)	(8,513.62)
TOTAL CAPITAL FUNDS	<u><u>26,564.79</u></u>	<u><u>21,860.27</u></u>
REPRESENTED BY		
CURRENT ASSETS		
Accounts Receivable	0.00	510.75
Expenditure Account - Kiwibank -00	13,952.12	6,118.60
Internet Sub Receipts - Kiwibank -02	1,769.36	95.14
Office EFTPOS -Kiwibank -06	1,191.17	625.17
Visa Debit Card - Kiwibank -12	162.83	118.40
KCDC Bank Account	867.67	0.00
GST Paid	6,816.91	7,323.56
Office Cash Float	100.00	100.00
Petty Cash - Office	26.00	26.00
	<u>24,886.06</u>	<u>14,917.62</u>
LESS CURRENT LIABILITIES		
General Clearing Account	0.00	4,987.99
Prepayments - Discount Book incl GST	1,024.00	0.00
Christmas Luncheon Clearing Account	105.00	0.00
Accounts Payable	2,063.00	1,702.30
GST Received	5,830.83	6,367.06
	<u>9,022.83</u>	<u>13,057.35</u>
NET WORKING CAPITAL	<u>15,863.23</u>	<u>1,860.27</u>
TERM ASSETS		
Term Deposit - 10	10,000.00	10,000.00
Term Deposit - 09	0.00	10,000.00
	<u>10,000.00</u>	<u>20,000.00</u>
FIXED ASSETS		
Fixed Assets	701.56	0.00
	<u>701.56</u>	<u>0.00</u>
NET ASSETS	<u><u>26,564.79</u></u>	<u><u>21,860.27</u></u>

Kāpiti Speed Management Plan to boost safety and consistency

Kāpiti Coast District Council is seeking feedback on its first long-term Speed Management Plan.

Council is proposing 30km/h limits around all Kāpiti schools and marae, lower speed limits in Raumati South, Waikanae Beach, Waikanae Town Centre, Ōtaki Town Centre and in Te Horo, and a lower speed limit on Riverbank Rd in Ōtaki.

General Manager Infrastructure Services Sean Mallon says all road controlling authorities in New Zealand are required to prepare such plans.

“It’s part of the Government’s Road to Zero strategy to minimise road death and trauma. In a crash, Speed is the number one factor in determining the chance of survival or likelihood of serious injury.”

In some areas traffic calming infrastructure like pedestrian crossings, speed humps or road marking will be required. Other areas will need a much lighter touch.

Between 2000 and 2022 there were 23 deaths, 235 serious injuries and 991 minor injuries on Kāpiti roads (excluding state highways).

Visit www.kapiticoast.govt.nz/SpeedManagementPlan to see more detail and have your say. Consultation is open until June 9th.

WHAT IS GREY POWER?

Grey Power is not aligned with any politician or political party. We are an advocacy group and we present our views to Parliament to try to get a better deal for all over 50s. We will speak to any political group or politician who is likely to make a difference on our behalf. We also seek to keep all our members informed on what Grey Power has been doing on their behalf.

Stroke Charities to merge

The Stroke Foundation of New Zealand and Stroke Central New Zealand will amalgamate on July 1st.

The Stroke Foundation is New Zealand’s national stroke prevention and recovery charity. Stroke Central will continue to work in the central region. In New Zealand a stroke takes place every 55 minutes. About 64,000 people are currently living with the after effects of their stroke, and a further 300,000 are indirectly impacted. Research predicts that by 2028, this figure would rise by 40 per cent.

The organisations’ services include:

- Community Stroke Advisors
- Health promotion initiatives including campaigns, key messages to help people spot the warning signs of stroke, and specific trade-based initiatives targeting high-risk groups
- Stroke prevention and ‘life after stroke’ resources to help young people, whānau, and carers navigate the challenges of looking after a loved one after a stroke hits.
- Return-to-Work Advisors

There are ways to avoid retail payment surcharges

The Commerce Commission says consumers can avoid merchant surcharges – and retailers should be more transparent about how consumers can do this.

Commission Chair, John Small, says it’s concerning that many consumers may think they have no option but to pay the surcharge.

“In most cases of in-person card payments, you have the option of inserting or swiping your debit or Eftpos card, rather than using the contactless function. This should not incur a fee,” he says.

The Commission has published advice highlighting that in most cases surcharges should be in line with the costs to the business of the transaction.

“We are not against surcharges that are in line with the costs of accepting the payment. The ability to surcharge may make the difference between a retailer accepting a form of payment or not,” Dr Small says.

The Commission has written to a number of large merchants raising concerns about the level of their surcharges.

The Commerce Commission’s website is <https://comcom.govt.nz/>.

The \$1.8 billion problem ACC wants to solve

Falls are the most common cause of injury in the country, accounting for 39 per cent of all Accident Compensation Corporation (ACC) claims.



Every year one in three people aged over 65 injure themselves in a fall (it’s one in two once they reach 80). In 2022 ACC accepted 749,610 claims for fall-related injuries at a cost of \$1.8 billion to help people recover.

Fall-related injuries most commonly occur in the home, and women are slightly more likely than men to be injured.

Now the government agency, as part of its older people’s programme, Live Stronger for Longer, has launched a balance app called Nymbi.

Designed to help seniors stay steady on their feet, it uses dual tasking, combining simple body movements with easy brain games such as trivia, to challenge both the brain and body.

Injury prevention leader James Whitaker says research shows that 71% of people who used the app for 21 days have improved their 30 second sit to stand balance test.

“Falls have a significant impact on a person’s quality of life, especially if it results in a fracture, so we want to do what we can to prevent them from happening in the first place,” he says.

“We want to dispel the idea that falling over is part of the ageing process.”

Download Nymbi at the Google play or Apple app store. Learn more at www.fallsfree.co.nz

Check your home is warm and dry with kits now in libraries



With winter on the way, Kāpiti residents can check if their home is warm and dry using a Healthy Home Kit. They are available free of charge from all District libraries.

The kit can be loaned for one week to anyone with a library card. It contains:

- an infrared thermometer to find air leaks or areas that need insulating
- a thermometer/hygrometer to check room temperature and humidity
- a stopwatch to help measure your shower flow rate so you can take steps to both save water and reduce the energy you need to heat it
- a power meter that measures electricity usage, costs, and carbon emissions of your appliances
- a wood moisture level meter to check if your wood is dry enough to burn efficiently
- a user-guide and record sheets.

Information, ‘how to’ videos, the user-guide and record sheets are on the Council website www.kapiticoast.govt.nz/HealthyHomeKit



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PEDICURES for men and women Home visit \$45

Can't bend over? We will take care of your toenails and feet

Phone Margarida 04 293 5611

AGE CONCERN CAN HELP PLAN END OF LIFE CARE

Age Concern Wellington Region has an Advance Care Planning (ACP) service in partnership with Te Whatu Ora – Health New Zealand.

In Kāpiti, Sean Thompson is the Advance Care Planning Systems Development Manager & Facilitator providing education and support for clinicians, medical centres, aged care facilities and NGOs.

Several Age Concern Kāpiti staff have attended Sean's regular one day workshops and received this training.

Kāpiti has a network of ACP Community Champions, mostly retired ladies who are very keen to support people and work through their advance care plans in their own homes. Contact acp@ccdhb.org.nz to find out more.

For people aged 80+ with a variety of long term medical conditions, GP funding is available for medical centre appointments in the Capital and Coast region (covering Raumati, Paraparaumu and Waikanae). Your medical centre will know if you qualify for this.

Sean is happy to talk to community groups and residents in retirement villages about advance care planning and can provide booklets and resources.

Currently the MidCentral DHB district is rejuvenating its programme.

There is good ACP information and online resources available at <https://bit.ly/3AUqStl> and <https://bit.ly/3nwX6rn>.



ONLINE EXERCISE CLASSES - ALL WELCOME

Every Wednesday at 9:30 am Age Concern Wellington Region live-streams on Zoom a Steady as You Go gentle entry-level exercise class designed for seniors.

All you need to do is register by filling in the form online: <https://bit.ly/3EfP6Rb>



Age Concern Kāpiti visiting service

The Age Concern Kāpiti Visiting Service matches older people who are lonely or socially isolated with volunteers who are keen to spend time befriending and getting to know them.

Volunteers are police-checked, trained, and spend about an hour each week sharing conversations and activities with their older friend. Some visits take place in the client's home, and some involve going out together. Matches are made carefully, on the basis of personality, shared interests, cultural needs, and location, and are regularly reviewed.

If you can give an hour or so of your time each week, are friendly, enjoy a chat and respect confidentiality, contact Age Concern Kāpiti for more information. There's a Visiting Service brochure at <https://bit.ly/3NLoahq>



Artificial Intelligence (AI) and its potential for both positive and negative outcomes is very much in the news and likely to continue to be so for the foreseeable future. Some are super-excited at the opportunities AI opens up, while universities, for example, are concerned about potential misuse by students.

SeniorNet Kapiti has introduced a new workshop to demystify the basics of AI and demonstrate how it can be used in daily life for both serious ends and for fun. As an example, we asked one of the AI platforms, ChatGPT, to produce a short article about us, which it did with reasonable accuracy. We then asked it to write a short poem in Shakespearean style. This is the result:

'In fair Kapiti, where Seniors dwell,
Tech skills they seek, they learn them well
At SeniorNet, with joy they train
Empowering them to connect again'

Open Days: If you would like to find out more about SeniorNet Kapiti's courses and workshops, there are Open Days - either at Coastlands Mall on Tuesday July 4th between 9.00 and 4.00 or at the Learning Centre, 200 Matai Rd, Raumati Beach, on Saturday July 8th between 10.00 and 2.00. Tutors will be there to explain course contents and fit your needs.

SeniorNet Kapiti would also love to hear from anyone with a background in technology or an interest in a particular topic that could be shared with others. There are openings for tutors and course assistants. New ideas are always welcomed.

Money Talks

The Reserve Bank of New Zealand published four consultation papers in 2021 and 2022 in its Future of Money initiative. Now it has published a 'conversation' with Ian Woolford, its Director of Money and Cash, Reserve. Older people worried at the possible disappearance of cash will be heartened by Mr Woolford's comments: "I believe that maintaining the cash system is both a current and future need.

"I don't buy into a binary narrative involving the death of cash and the rise of digital alternatives because these are not pure substitutes for each other, and we know from our research that the public values the option of cash. As such, both digital and physical central bank money will be needed to help society and financial systems function."

The full transcript of the conversation can be found at <https://bit.ly/3nNkl0p>

Pharmacy - your community healthcare provider

There is a lot more to your pharmacy than dispensing medicines. Your local pharmacy provides a huge range of services and support and is a vital part of how healthcare is provided in New Zealand.



They include:

- Advice about – and how to take - prescribed medicines and medicines you buy over the counter
- General health advice, including minor ailments, and treating minor injuries
- Providing health checks such as blood pressure, or blood tests for people on the medicine Warfarin
- Assessing minor ailments such as skin conditions, diarrhoea or fevers providing medication free or for a cost subsidised by the government
- Immunisations
- Provision of COVID-19 antiviral medication without a prescription (check which pharmacies do this)
- Providing blister packs for daily medicines reminder
- The safe disposal of expired or no longer needed medicines

Under the Government's winter health plan, pharmacists will be able to treat people with minor conditions, allowing more people to get care out of hospitals and it is also hoped to make care more convenient.

In addition GPs will be able to send more people for X-rays and ultrasounds and paramedics will be able to call senior doctors for help to treat people in ambulances.

Healthline provides 24/7, free support for health, prescriptions for medicines, mental health and wellbeing questions. It has nurses, paramedics, Doctors and other advisors available. So if it is after-hours, you are away from home, you can't get to your GP or pharmacist, or you are just unsure about something, they can help.

Pharmacies in your local area can be found by searching Healthpoint website <https://www.healthpoint.co.nz/pharmacy/>

If you do not have access to the Internet, you can also call Healthline on 0800 611 116.

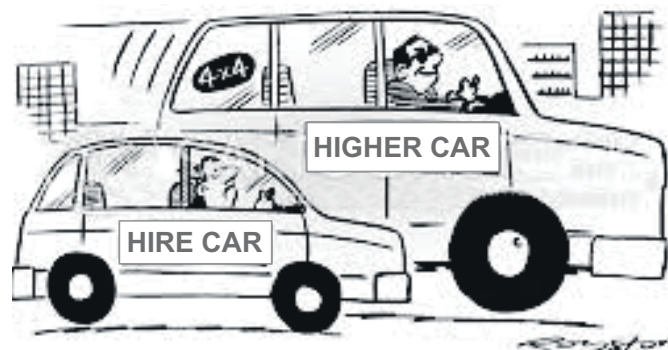
U3A Kapiti

Kapiti U3A provides a social and learning opportunity for retired residents.

It lists 20 interest groups, covering subjects such as gardening, current affairs, music, fitness and writing.

U3A's ideas for new Interest Groups are: modern board games (does not include the older board games such as Ludo, Monopoly, Chequers) cryptic crosswords, movies and even The Occult.

Check out the U3A Kapiti website is <https://www.kapitiu3a.com/>



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Many thanks

Why join Kapiti Coast Grey Power

Membership benefits

- Grey Power talks directly to national and local governments advocating the issues affecting of the 50+ age group (e.g. superannuation, health, law, benefits, transport, local council issues)
- Opportunity to be actively involved as a volunteer
- Social meetings with excellent speakers that relate to our interests, offering good fellowship
- A free discount book that targets benefits from local business
- Save a minimum 8 cents a litre at Challenge service stations
- Cheaper electricity, gas and broadband
- Free AIL accident insurance: \$2,000 paid in the event of accidental death
- Up to 25% savings on medical insurance by Vesta Insurance for members 70 years of age and younger
- Off peak rates for InterIslander and Great Journeys fares
- Quarterly Kapiti Coast Grey Power newsletter
- Quarterly Grey Power Federation newsletter
- A volunteers' appreciation luncheon
- End of year Christmas luncheon

It's easy to become a Grey Power member and enjoy the benefits. Phone us on 04 902 5680. Visit us at our Coastlands or Otaki offices (details at the top of Page 1). Visit us on Facebook <https://www.facebook.com/Kapitigreypower> or our website at www.kapitigreypower.co.nz

KAPITI COAST GREY POWER MEMBERSHIP RENEWAL

The time for renewing your Membership is here and it would be greatly appreciated if all members who have not yet renewed for this year would make payment. This gives you Membership until 31st March 2024

Payment Options:

- Internet Banking into **KIWI BANK a/c is 38 9018 0409796 02**
Please put your name and Membership number as reference.
- Pay by Cash or EFTPOS at our Coastlands or Otaki Offices. Details of opening hours are at the top of the front page.
- Visit our WEB SITE www.kapitigreypower.co.nz click on 'Membership' and follow the instructions.

A reminder: If you have your Power provided by **PULSE Electricity**, your Membership **MUST** be up to date, or you will **NOT** be entitled to the Grey Power discount. Your Membership also needs to be up to date to continue to receive our Kapiti Coast Grey Power Magazine 'SUPER PEOPLE'.

Thank you for your continuing support of Kapiti Coast Grey Power

IF PAYING ONLINE and YOU USE GREY POWER ELECTRICITY

Please separate your membership from GP Electricity in your Payee list so your power account is not paid to us in error – as this could result in your account being overdue.

Grey Power Electricity (GPE) is a subsidiary of Pulse Energy and has a partnership with Grey Power NZ ... but there is no ownership between the two.

For all power enquiries phone 0800 473 976



KAPITI COAST GREY POWER ASSN INC.

PO Box 479, Paraparaumu 5254 | Phone 04 902 5680

Email: Kapitigreypower@outlook.com | Web: www.Kapitigreypower.co.nz

MEMBERSHIP FORM

New Member Renewal Membership Number: _____ Mr / Mrs / Miss / Ms / Dr (circle)

Name(s): _____

Address: _____

Suburb: _____ Postcode: _____

Email(s): _____

Preferred phone number: _____

Our membership year runs from 1 April to 31st March. MEMBERSHIP SUBS ARE NOW DUE FOR RENEWAL

You MUST be a financial Member of Grey Power to enjoy the benefits we offer. (Your private information will be forwarded to the Grey Power Federation for the sole purpose of the distribution of the national Grey Power quarterly magazine)

ANNUAL SUBSCRIPTION (please circle):

Single \$20.00 \$

Couple \$30.00 \$

Voluntary Donation \$

** Postage (see below) \$12 \$

TOTAL REMITTANCE: \$

** Note postage for Grey Power Magazine (4 issues per year) is payable where delivery is to a PO Box or by Rural Delivery.

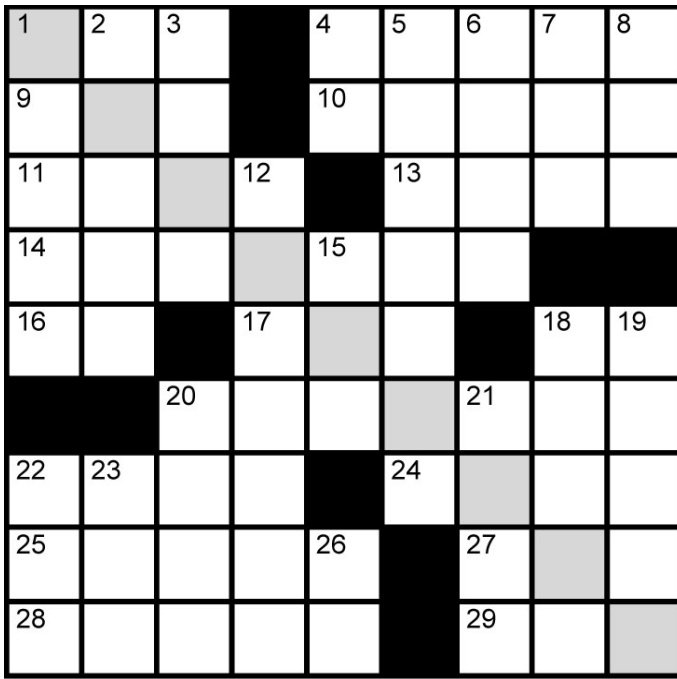
How you can pay:

- **INTERNET** Banking into our **KIWI Bank Account 38 9018 0409796 02**
Please ensure you use your name and Membership Number as reference.
- **Call into** our Kapiti Coast Grey Power Office, 1st Floor Coastlands Shopping Centre to pay by EFTPOS or Cash.
- **Call into** Otaki Library, Kapiti Coast Grey Power desk (1st and 3rd Thursday of month 10am-1pm). Cash only.

For Office use only: Eftpos/ Cash/ Internet Receipt Number _____

New Member Renewal Discount Book Card Magazine

Zoom Lens



Across

- 1. Wharton degree
- 4. Captain's superior
- 9. Mr. Potato Head piece
- 10. Solo
- 11. Pad
- 13. Feudal estate

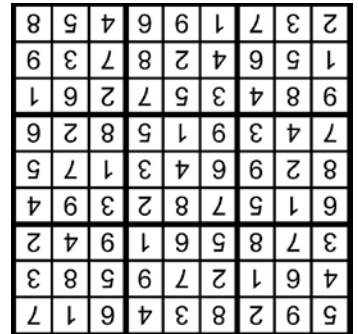
14. Marvel Comics

- superhero
- 16. Indefinite article
- 17. Furnace fuel
- 18. First word of the Constitution
- 20. Tungsten alias

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

Down

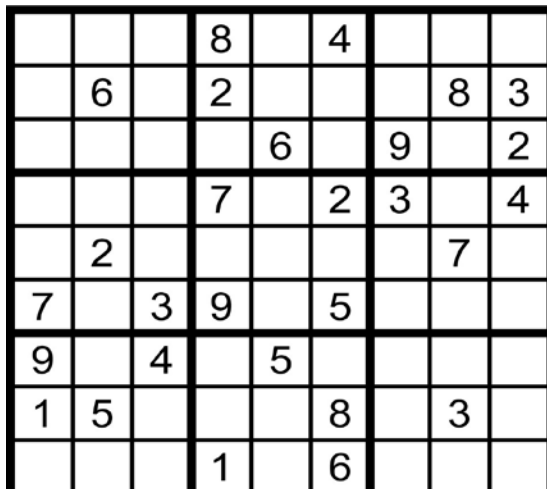
- 1. The press
- 2. Wee one
- 3. Cornstarch brand
- 4. Cellist Yo-Yo --
- 5. Little rascal
- 6. Enlist in
- 7. Start of long-distance dialing
- 8. Gridiron official, for short
- 12. Napped
- 15. Bag thickness
- 18. Angler's boot
- 19. Arab leader
- 20. Small dam
- 21. Abounding
- 22. Moose ___, Saskatchewan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



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

- 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



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.*