

TAURANGA & WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER TWO 2023



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what we do** PAGE 22

www.greypowertga-wbop.org.nz

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LETTERS TO THE EDITOR:

We would like to hear your opinions or concerns on subject matter for printing in our magazine.

Letters must include the writers name, home address and phone number.

Letters should not exceed 120 words inclusive.

We may not always print all letters we receive. Letters may be edited for clarity and length.

Post to: the address above or email

tgagreypower@gmail.com

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President's Word



June is always a busy month with extra meetings crowded into the half year mark. With it being election year there is a certain urgency to consult with each other and related agencies so as to keep a watchful eye on what is going to best benefit those over 50 years but particularly 65+.

Although Grey Power has campaigned to have the \$5 prescription charge removed it will do little for the average healthy person struggling to eat healthy, nourishing food with the overall costs souring.

However, despite the general doom and gloom of inflation, disasters and war, there are dedicated, practical and inventive people out there working to make some aspects of our world better, cleaner and more efficient. For example, electric cars are a great way to reduce emissions but the batteries have a limited life to power cars but people are working to find alternative uses for them toward the end of their lives. Batteries in EV's degrade to 70 – 80% of their full capacity within 6 – 10 years. Globally, about 525k batteries will reach the end of their useful life by 2025. On a positive note we have included some articles showing the brighter side of life and the benefits of exercising, socialising and saving the planet while having a laugh.

The Independent Electoral Review board has made some draft recommendations including reducing the voting age to 16, the party vote threshold to 3.5% and extending the parliament term to 4 years. Extending the term was voted on in 1967 and 1990 and NZ opted to stay with 3 years. Some would say that there is a lot else that could be voted on to improve the wellbeing of New Zealanders overall, such as health, housing and infrastructure. The deadline for submissions is 17 July.

Next week delegates from around the country will be in Wellington for our Federation AGM and there are some interesting remits to vote on and discussions to be had. The main objective is to set tasks for the Board to research and work on over the next 12 months. Of particular note are our concerns regarding the care of the elderly, home care and the general state of rest home care. Another is the effect that climate change is having and will have in the future on seniors and the more vulnerable in our communities.

Our own AGM will now be on 21st July (see page 5) and our speaker will be from the Office for Seniors. Their Newsletter was sent out by email this month but for those who have been unable to read it we have included some tips and useful information from it.

We have to say good bye to one of our committee members and we would be very grateful if more members could offer to help us out. We meet once a month on Wednesday mornings for a couple of hours. All the work we do is either online or on the phone so it can pretty much be done from home.

I do hope we have a run of better weather and more stable times over the winter months. Take care.

Jennifer & the Team

SUBSCRIPTION RENEWALS TAURANGA & WBOP

Forms are on the inside back page for renewals

**The financial year is from
1 April to 31 March
Single \$25 and \$35 double**

Please renew for the
2023-24 year

If paying online use your membership number and name as reference. If you can't find your number, please phone the office on 571 2558.

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If you are a power user it is a good idea to set up your payee list with:

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Several people click the wrong one and end up paying their power bill to us. It makes so much extra work for us to reverse those payments and your power bill could be overdue.

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ph 0800 473 976.**

If you need help in altering your payee list, phone your bank or ask a friend or family member to give you a hand. All bank websites are slightly different but they will all have an 'edit' facility.

**OUR ASSOCIATION AGM
21st JULY 2023
10am – ATRIUM CAFÉ
See Page 5 for more details**

COFFEE MORNINGS



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

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

TAURANGA COFFEE MORNINGS

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

Dates: 3 August, 7 September, 5 October

KATIKATI COFFEE MORNINGS

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

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

Dates: 17 August, 21 September, 19 October

PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am.

We will continue meeting at Pacifica Cafe, Tara Rd.

Dates: - 17 August, 21 September, 19 October

All inquiries please phone the Grey Power office,
Tuesday - Thursday on 571 2558.

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

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FEDERATION SNIPPETS

The Government's announcement on the 7.2% increase in NZ Super from April 1st was greeted by the media as a special "Cost of living" gift to retirees. In interviews with various media, we needed to continue stressing that the increase, while much appreciated, was in fact the legislated annual adjustment to NZS, based on the CPI increase in 2022.

The last Board Meeting was held at the beginning of May with preparation for the Lobby visit in mid-May and preparation for the AGM in late June being important components.

A survey amongst 500 non-members aged 50-75 showed that Grey Power has created good awareness in the community for their focus on lobbying for the benefit of older New Zealanders. There is potential to boost this recognition, with 45% of those surveyed prepared to join Grey Power, after reading a short paragraph about the purpose of the organisation. Importantly only 13% said they were not interested in joining. With an ageing population we have the potential to significantly lift our membership over the next few years.

An internal membership survey of just over 1000 members has shown that members place high value on the value of the quarterly Federation magazine to keep them informed on current lobby issues. The Federation Magazine can be viewed on-line at any time at <https://greypowermag.co.nz/> Take a look soon and let us know how you find the presentation. The 3 top issues for members and non-members this election were: protecting NZ Super conditions; Healthcare affordability and availability, and the increasing cost of living. All 3 issues were front and centre of the recent Wellington lobby visits to politicians and organisations like Office of Seniors, Retirement Commission, and Reserve Bank.

- The Board is working on a Strategic Plan for the Federation which is timely in an election year.
- The MSD Policy Manager for Seniors presented research they had completed on vulnerable older people with multiple disadvantage. The results may be used to create a more focused way in which future support is targeted for the most vulnerable.
- The Marketing & Communication Standing Committee has commissioned research with non-members aged 50-75 to identify community perceptions of Grey Power, and potential barriers to membership. An internal on-line members survey is due to be launched shortly. Both surveys will be useful in completing the strategic plan and refining election priorities.
- A new website for the Federation is in development and is planned to be launched prior to the AGM – it will include a public area with information on Grey Power, as well as a membership section with resources for members, Associations, Zones, and the Board. This section will be password protected.
- The next lobby visit with new ministers and other policy decision makers is planned for April.
- Work is continuing on a submission regarding concerns with some of the proposed changes in the Therapeutic Medicines Bill.
- The Review of Retirement Income Policies from the Retirement Commission supported Grey Power submissions to increase the cash asset test for Accommodation Supplement to at least \$42,700 per person. (Seniors in many "Pensioner Villages" are only eligible if their cash assets are less than \$8100, while those in social housing are able to have cash assets of up to \$42,700 due to silo policy decisions in the past. The \$8100 limit has not increased since 1993.)

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/>

2023 AGM

Tauranga & WBOP Grey Power Association

**10am Friday 21st July at The Atrium Café & Conference Centre
252 Otumoetai Road, Otumoetai
Speaker from the Office of Seniors
Morning Tea provided - Plenty of parking on-site.**

The Office of Seniors are charged with "improving the lives of older people across New Zealand by providing information, promoting the wellbeing and concerns of older people and increasing awareness of the issues facing our ageing population." They are responsible for implementing the government's Better Later Life strategy. We will learn about the work of the Office, as well as having an opportunity for you to raise issues of concern to you.

Please send in any questions you may have so we ensure that your voice is heard.

We are seeking capable people to join our committee to plan our local advocacy activities, as well as supporting the Federation's priorities. If you have a real interest in home care, rest homes, disability, health, local bodies, housing etc please consider being on our committee, or to serve on a subcommittee on one of these key issue areas.

For Catering purposes please indicate your intention to attend by 10 July, and to submit any questions for the Office of Seniors, please email tgagreypower@gmail.com or call our office on 571 2558 (Tuesday-Thursday)

FAREWELL TO DONNA

It is with huge regret that we have to say farewell to Donna this month. She has been our Membership Secretary for 7+ years and is now looking forward to having her weeks less structured and be able to go away more often to see friends and family. Every member has had some contact with Donna either by phone, internet or your card and magazine arriving in the mail.

Two other volunteers have been given intensive training to take over the online data base and all the myriad of other things that go on to keep the office running. Sharyn Mudgway will be the main go-to person and you will see her name on future emails.

I can't thank Donna enough for all the help and support she has given me and the association over the years so it will leave a very big hole for us all but we wish her well while she enjoys a more relaxed retirement.

For FREE 24-hour health advice, call HEALTHLINE on 0800 611 116.

If you, or a family member is unwell, and you're not sure what to do, call Healthline for free confidential advice. Your call will be answered by a registered nurse.

COMPUTER AND CELL PHONE HINTS

To make an email larger to read or to print it out in a larger size just hold down "Control" and press + and the document will become larger. Control with - (minus) will reduce the size. I have also found on my cellphone that if I press the up arrow twice that the Capitals will continue until I change to the lower case format.

CLIMATE CHANGE

It's not just climate – we've already breached most of the Earth's limits.
A safer, fairer future means treading lightly. June 1, 2023

People once believed the planet could always accommodate us. That the resilience of the Earth system meant nature would always provide. But we now know this is not necessarily the case. As big as the world is, our impact is bigger.

In research released today, an international team of scientists from the Earth Commission, of which we were part, identified eight "safe" and "just" boundaries spanning five vital planetary systems: climate change, the biosphere, freshwater, nutrient use in fertilisers and air pollution. This is the first time an assessment of boundaries has quantified the harms to people from changes to the Earth system.

"Safe" means boundaries maintaining stability and resilience of our planetary systems on which we rely. "Just", in this work, means boundaries which minimise significant harm to people. Together, they're a health barometer for the planet.

Assessing our planet's health is a big task. It took the expertise of 51 world-leading researchers from natural and social sciences. Our methods included modelling, literature reviews and expert judgement. We assessed factors such as tipping point risks, declines in Earth system functions, historical variability and effects on people.

Alarmingly, we found humanity has exceeded the safe and just limits for four of five systems. Aerosol pollution is the sole exception. Urgent action, based on the best available science, is now needed. Importantly, the safe and just boundaries are defined at local to global spatial scales appropriate for assessing and managing planetary systems – as small as one square kilometre in the case of biodiversity. This is crucial because many natural functions act at local scales.

Here are the boundaries:

1. Climate boundary – keep warming to 1°C

We know the Paris Agreement goal of 1.5°C avoids a high risk of triggering dangerous climate tipping points. But even now, with warming at 1.2°C, many people around the world are being hit hard by climate-linked disasters

At 1.5°C, hundreds of millions of people could be exposed to average annual temperatures over 29°C,

which is outside the human climate niche and can be fatal. This makes the need to halt further carbon emissions even more urgent.

2. Biosphere boundaries: Expand intact ecosystems to cover 50-60% of the earth

A healthy biosphere ensures a safe and just planet by storing carbon, maintaining global water cycles and soil quality, protecting pollinators and many other ecosystem services. To safeguard these services, we need 50 to 60% of the world's land to have largely intact natural ecosystems.



To safeguard the biosphere means making sure natural ecosystems survive even in human-dominated areas.

3. Freshwater boundaries: Keep groundwater levels up and don't suck rivers dry

Too much freshwater is a problem, as unprecedented floods in Australia and Pakistan show. And too little is also a problem, with unprecedented droughts taking their toll on food production.

To bring fresh water systems back into balance, a rule of thumb is to avoid taking or adding more than 20% of a river or stream's water in any one month, in the absence of local knowledge of environmental flows.



Fresh water is vital to life on land. Over-extraction is dangerous.

4. Fertiliser and nutrient boundaries:

Halve the runoff from fertilisers

When farmers overuse fertilisers on their fields, rain washes nitrogen and phosphorus runoff into rivers and oceans. These nutrients can trigger algal blooms, damage ecosystems and worsen drinking water quality.



Yet many farming regions in poorer countries don't have enough fertiliser, which is unjust. Worldwide, our nitrogen and phosphorus use are up to double their safe and just boundaries. While this needs to be reduced in many countries, in other parts of the world fertiliser use can safely increase.

5. Aerosol pollution boundary: Sharply reduce dangerous air pollution and reduce regional differences

New research shows differences in concentration of aerosol pollutants between Northern and Southern hemispheres could disrupt wind patterns and monsoons if pollutant levels keep increasing. That is, air pollution could actually upend

We must act

We must urgently navigate towards a safe and just future, and strive to return our planetary systems back within safe and just boundaries through just means. To stop human civilisation from pushing the Earth's systems out of balance, we will have to tackle the many ways we damage the planet.

To work towards a world compatible with the Earth's limits means setting and achieving science-based targets. To translate these boundaries to actions will require urgent support from government to create regulatory and incentive-based systems to drive the changes needed.

Setting boundaries and targets is vital. The Paris Agreement galvanised faster action on climate. But we need similar boundaries to ensure the future holds fresh water, clean air, a planet still full of life and a good life for humans.

Ref; The Conversation 1 June 2023-with work from the Earth Commission, which is hosted by Future June Earth, and is the science component of the Global Commons Alliance



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HELPFUL UPDATES & OPINIONS

For those who own and live in their own homes and have a CSC, there are some expansions and additions to the **Warmer Kiwi Homes Programme**. As well as applying for subsidies for underfloor/ceiling insulation or additional heating, LED light bulbs and energy efficient hot water heaters can now also be applied for.

The Total Mobility Scheme, which provides a 50% discount on transport for people who have a disability and are unable to use public transport, is now being made permanent. It is income tested and can be accessed through MSD.

The announcement of **removing the \$5 prescription charges** will be helpful to some but for those who have good health, it will not ease the cost of rates/rent, insurance and food.

Copper phone lines are being gradually withdrawn and this has caused concern for some people, who fear that their landline phone and broadband internet, which are often needed for medical alerts and home security, could be turned off without an alternative in place.

This is highly unlikely to happen, as Chorus, New Zealand's biggest provider of telecommunications infrastructure, can only discontinue copper services in areas where fibre is available, and only after giving you adequate notice.

In election year there is always the question as to whether there are just a lot of promises or actualities. If an opposition party wins, many benefits can be reversed or, as the case may be, people could end up with other cost of living savings or expenses. Bit of a lottery every 3 years!

Some reputable journalists are already writing some interesting opinion pieces on the economy. I find this all very interesting – I read predictions and then compare them to reality in 12 months' time! Examples could be – the health system, Three Waters, vaping or locking up criminals and so on. Oh, and taxes!

All governments, here and around the world, have huge challenges ahead with climate change causing unplanned costs alongside the urgent need to build and develop new areas for growing and shifting populations.

Vaccines: As we head into the colder weather, if you haven't already, we encourage you to get your free COVID-19 booster and flu vaccinations. You can book online or call 0800 28 29 26.

Digital literacy training for seniors Programme – The Office for Seniors will be supporting six providers to deliver digital skills training to more older people this year. The programme will be available in a number of locations across the country and is aimed at targeting older population groups at greater risk of digital exclusion inclusion and help improve the sustainability of digital programmes for older people with a particular focus on diverse cultural needs to ensure essential skills training is accessible to all older New Zealanders. For more information go to our website www ofs@msd.govt.nz or enquire at your local library – 07 577 700

Tips to save power:

- Get the most out of your heat pump – Set it to a maximum of 21 degrees – save up to \$320
- Shorten your showers to five minutes – save up to \$260 per person.
- Change your washing machine settings to cold wash – save up to \$50.
- Switch off your appliances at the wall when you're not using them – save up to \$100.

For details on these changes, and more advice and information, visit Save500.org.nz.

Ref: Office for Seniors – June newsletter

Peak travel discount If you have a combined SuperGold and Community Services Card, from 1 July 2023 you'll be eligible for a continued 50% discount on public transport at peak travel times.

Check the back of your SuperGold card to see if it's combined with a Community Services Card. It will have 'Nzs/CSC' opposite your client number.

You can apply now for the 50% peak travel discount through your local public transport provider, so you're ready to start using it from 1 July.



A Word in Your Ear

How we talk and write to each other needs to change.

Too much talking out of turn. Gossip can be deadly – and not listening deadens talk. Too many silences, taken by others as agreement when it is not. If you don't agree, speak up!

Too many communications from official bodies that disregard good sense. Like the IRD asking questions in an email whose return address is 'No Reply.' Like unsigned letters that therefore have no legal validity responding to some complaint you've raised. Or signed 'Yours sincerely' from the Department of This and That. Why can't we know which human individual we're dealing with? Is their policy no name, no blame?

The other day I was in McCafé with two friends, enjoying a proper conversation. At the next table were four teenagers, each with a cell phone in hand and texting in a frenzy. Texting whom? How rude if it's someone outside the group. How insane if it's not.

Face-to-face communication creates a third dimension, adding facial expression and body language to the mix. If that's missing, let's ensure our words work properly, or language itself declines.

We must know with whom we're speaking, or that communication falters. And we must understand that spoken words work differently from words onscreen or on the page. Otherwise, words will fail us. Don't you agree?

Jenny Argante

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Reverse Mortgages

– check the small print

If you're thinking about taking out a reverse mortgage, be sure you know the conditions of a break fee. Financial Services Complaints Limited (FSCL) quotes the story of an elderly man who was charged a break fee \$88,000 when he repaid his reverse mortgage 10 days early to move into a rest home.

In 2008 the man and his wife borrowed \$109,350 against their home, with an interest rate of 11.19%. They understood the loan would remain in place until they both died or sold the house.

The woman died in 2017 and towards the start of 2022, he decided for health reasons to sell the house and move to a rest home. When the house was sold, the settlement amount \$500,000 to repay the original loan and interest – and the lender demanded a break fee of \$88,000 on top.

The lender said the man had repaid the loan "voluntarily". It was only if both borrowers died or moved into long-term care in a hospital situation that the break fee would not apply. On mediation, the lender agreed to refund the break fee to his estate.

In a case note, FSCL said: "If he had simply downsized his home and continued to live independently the lender might have been entitled to charge the fixed rate break fee."

Has a bank, insurer, lender, broker or adviser treated you unfairly? Complain to one of the four official financial services complaints services. You can find information. at <https://fsc.org.nz/> (Article courtesy of North Shore Grey Power Association)

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Rates rebate for TCC home owners

You may be eligible for a rates reduction as part of the Government's rate rebate scheme for low-income earners which can give you a reduction to your annual rates if you have a low income and own a property that you live in.

The amount of the rebate depends on your income, how much you pay in rates and the number of dependants you have. Your income is based on the tax year ending 31 March and (if applicable) includes your spouse's income. You can make one application per household and the maximum rebate is \$700.

You can apply for a rates rebate at any time during the rating year you are applying for, but the deadline for 2023/24 rateable year is 30th June.

Residents of retirement villages can also apply for a rates rebate. If you live in a retirement village, your village manager must complete and sign a declaration form.

Although many home owners are eligible, there is a very low up-take. We suspect this is because it is income tested. However, with the rising cost of everything, now is a really good time to get a discount.

Simply complete the rates rebate application form and drop it in to your local library or the TCC service centre at 21 Devonport Road or ask if you need assistance to complete the form. Support is also available at Pāpāmoa Library on Tuesdays and Thursdays. Alternatively, you can post to Private Bag 12022, Tauranga 3143 or email to ratesrebate@tauranga.govt.nz

WBOP District Council

Rates postponement for homeowners aged over 65 years

If you are aged over 65 years and own your home, you may be able to postpone paying your rates until an agreed future date, using your home as security. Council recovers the rates if you sell your home or from your estate. You can apply for a Rates postponement for homeowners aged over 65 years on our online services www.westernbay.govt.nz and print a paper application form or phone 0800 926732 or visit your local library for help.

THE CHEMISTRY OF HELL

The following is supposedly an actual question given at University of Washington chemistry mid-term. The answer by one student was so 'profound' that the professor shared it with colleagues via the Internet, which is, of course, why we now have the pleasure of enjoying it as well. Bonus Question: Is Hell exothermic (gives off heat) or endothermic (absorbs heat)?

Most of the students wrote proofs of their beliefs using Boyle's Law (gas cools when it expands and heats when it is compressed) or some variant. One student, however, wrote the following:

First, we need to know how the mass of Hell is changing in time. So we need to know the rate at which souls are moving into Hell and the rate at which they are leaving. I think that we can safely assume that once a soul gets to Hell, it will not leave. Therefore, no souls are leaving.

As for how many souls are entering Hell, let's look at the different religions that exist in the world today. Most of these religions state that if you are not a member of their religion, you will go to Hell. Since there is more than one of these religions and since people do not belong to more than one religion, we can project that all souls go to Hell.

With birth and death rates as they are, we can expect the number of souls in Hell to increase exponentially. Now, we look at the rate of change of the volume in Hell because Boyle's Law states that in order for the temperature and pressure in Hell to stay the same, the volume of Hell has to expand proportionately as souls are added.

This gives two possibilities:

1. If Hell is expanding at a slower rate than the rate at which souls enter Hell, then the temperature and pressure in Hell will increase until all Hell breaks loose.
2. If Hell is expanding at a rate faster than the increase of souls in Hell, then the temperature and pressure will drop until Hell freezes over.

So which is it?

If we accept the postulate given to me by Teresa during my Freshman year that, 'it will be a cold day in Hell before I sleep with you', and take into account the fact that I slept with her last night, then number 2 must be true, and thus I am sure that Hell is exothermic and has already frozen over.

The corollary of this theory is that since Hell has frozen over, it follows that it is not accepting any more souls

and is therefore, extinct, leaving only Heaven. Thereby proving the existence of a divine being which explains why, last night, Teresa kept shouting, "Oh, my God".

THIS STUDENT RECEIVED THE ONLY A.



I relabeled all of the jars in my wife's spice rack. I'm not in trouble yet ... but the thyme is cumin.

I have a pencil that used to be owned by William Shakespeare. But he chewed it a lot. Now I can't tell if it's 2B or not 2B.



This story was in a local South Island (New Zealand community paper.)

Recently a routine police patrol parked outside a local neighbourhood tavern. Late in the evening the officer noticed a man leaving the bar so intoxicated that he could barely walk. The man stumbled around the car park for a few minutes, with the officer quietly observing. After what seemed an eternity and trying his keys on five vehicles, the man managed to find his car which he fell into. He sat there for a few minutes as a number of other patrons left the bar and drove off. Finally, he started the car, switched the wipers on and off (it was a fine dry night) flicked the indicators on, then off, tooted the horn and then switched on the lights. He moved the vehicle forward a few inches, reversed a little and then remained stationary for a few more minutes as some more vehicles left. At last, he pulled out of the car park and started to drive down the road. The police officer, having patiently waited all this time, now started up the patrol car, put on the flashing lights, promptly pulled the man over and carried out a breathalyser test. To his amazement the breathalyser indicated no evidence of the man having consumed alcohol at all! Dumbfounded, the officer said, "I'll have to ask you to accompany me to the police station this breathalyser equipment must be broken." "I doubt it", said the man, "tonight I'm the designated decoy."

HOSPICE DONATION DRIVE

Help support the terminally ill and bereaved by donating clean, quality goods to Waipuna Hospice Charity Shops!

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The lifetime health benefits of social interaction



A new meta-analysis study - undertaken by the Centre for Healthy Brain Ageing (CHEBA) at the University of NSW - has revealed that social interaction could have benefits many would never have thought to predict, from a reduced risk of dementia to overall increased longevity.

Researches were investigating the link between social connections in senior citizens and the risk of mild cognitive impairment (MCI), as well as dementia and morality, compiling the results from 13 other international studies following individuals aged 65 years and up over extended periods of time - research published in *Alzheimer's & Dementia: The Journal of the Alzheimer's Association*.

Author and researcher Dr Suraj Samtani explained, "we know from previous research that social connections are important for our health and being isolated puts us at higher risk of dementia and death."

His goal was to find which social connections could protect us from either. Researches drew intel from studies in a number of countries - spanning low, middle, and high-income nations - and compiled a study population more diverse than the meta-analyses to come before, including the likes of Australia, European nations, North and South America, Asia, and Africa, as opposed to the previous North America and European study groups.

From there, they looked at information about the connections between the participants, paying close attention to the types of social links (whether they were in a relationship, single, or married, or involved with their community), the function of them (whether or not they had social support on hand, or a close confidante), and the quality (how much satisfaction they did - or did not - receive from their relationships).

With this information, they sought to find out if the participants had developed either MCI or dementia - as well as whether or not they had passed away.

"We looked at social variables across these studies, such as living with others, interacting with friends and family, engaging in community activities, and social support," Dr Samtani said. "We wanted to know which of these are associated with risk of getting dementia over time or dying."

And from their research, they discovered that positive social connections did appear to be linked to a lower risk of MCI, dementia, and death.

"We found that frequent interactions - monthly or weekly - with family and friends and having someone to talk to reduce the risk of getting dementia. We also found that living with others and doing community activities reduced the risk of dying," Dr Samtani noted.

Recommendations from the researchers suggest that people should be prioritising their social connections if they hope to reduce their risk of cognitive decline - with the added benefit of living longer, too.

"Try to meet with friends and family at least once a month, take part in community activities like volunteering or a rotary club, and open your heart to someone when you feel stressed," Dr Samtani said. "Living with others, for example in an intergenerational household, is also helpful."

"Connecting with others helps us to keep our bodies and minds healthy."

"We hope that helping people to stay engaged in conversations and maintain healthy friendships and relationships will help them to stay healthy and happy."

Ref: *The Conversation*

Real Estate Update seniors with Vanessa

House sales picked up in May with the sales count up 23% on April 2023 and similar in volume to May 2022. Prices continued to fall with a 4.3% drop in the median price to \$861,000. This is down 13.5% from the median price of \$995,000 in May 2022.

I was recently asked to help an elderly lady find assisted living by her out-of-town based daughter. We visited a number of care centres across Tauranga that provide care for those assessed at rest home level care. The options ranged from standard rooms, premium rooms (with an additional daily charge), to care suites (that can be entered by purchasing a license to occupy). The daily charges varied across the different facilities depending on age, size and views and the care suite pricing was also wide ranging.

The local rest homes generally have the same base charge for aged residential care with the maximum charge being set by the government and varying through-out regions. The maximum weekly contribution in Tauranga is \$1245.79 including GST and this is reviewed and updated on 1 July of each year.

A government residential care subsidy is available but a resident's total assets must be \$256,554 or less. This asset value is also reviewed and updated on 1 July of each year. There are a lot of variables which are checked during the application process including taking into account the deferred management fees when a license to occupy for a care suite has been purchased.

If a resident is in a premium room with a daily charge, then this additional charge is not covered by the care subsidy. These amounts can be quite substantial; a premium room rate of \$30 per day equates to \$10,920 per year that must be met by the resident. If a resident has \$250,000 in the bank earning 5% then this would cover off the premium room rate but leaves the resident slightly vulnerable if interest rates drop substantially.

Seniors Real Estate Tip:

When moving into residential care it is worth consulting with an accountant to understand the long-term costs and best type of care unit to enter based on current assets and income.

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

www.seniorsrealestate.co.nz

Editorial supplied by Vanessa Charman-Moore

EXPENSIVE ROAD TRIP

Next time you think your hotel bill is too high you might want to consider this....

A husband and wife are travelling by car from North Auckland to Napier. After almost four hours on the road, they're too tired to continue, and they decide to stop for a rest at Rotorua. They stop at a nice hotel and take a room, but they only plan to sleep for four hours and then get back on the road.

When they check out four hours later, the desk clerk hands them a bill for \$350. The man explodes and demands to know why the charge is so high. He tells the clerk, although it's a nice hotel, the rooms certainly aren't worth \$350.

When the clerk tells him \$350 is the standard rate, the man insists on speaking to the Manager. The Manager appears, listens to the man, and then explains that the hotel has an Olympic-sized pool and huge conference centre that were available for the husband and wife to use.

"But we didn't use them," the man complains. "Well, they are here, and you could have," explains the Manager. "The best entertainers from 'Lord of the Rings' and 'Maori Arts and Crafts' perform here," the Manager says. "But we didn't go to any of those shows," complains the man again. "Well, we have them, and you could have," the Manager replies. No matter what facility the Manager mentions, the man replies, "But we didn't use it!" The Manager is unmoved, and eventually the man gives up and agrees to pay. He writes a cheque and gives it to the Manager. The Manager is surprised when he looks at the cheque. "But sir," he says, this cheque is only made out for \$50. "That's correct," says the man. "I charged you \$300 for sleeping with my wife." "But I didn't!" exclaims the Manager. "Well, too bad," the man replies. "She was here and you could have."

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Seniors Real Estate Specialist

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PLASTIC FREE JULY



Small steps can make a big difference! We can't recycle or clean up our way out of the plastic pollution crisis. In 2023, Plastic Free July participants will again be taking their own small steps to turn off the plastics tap by choosing to refuse single-use plastics—and together, making a big difference.

This year's 'Small steps, big difference' campaign kicks off on 1 July with an invitation to join millions of people worldwide taking steps towards ending plastic pollution.

Every individual choice makes a powerful impact. How do we know this? In 2022, the steps taken by Plastic Free July participants from around the world collectively reduced waste by 2.6 million tonnes! This year we hope to make an even bigger difference. Throughout the campaign we'll be sharing ideas and solutions to reduce plastic waste. Some people are avoiding soft drinks and water in plastic bottles, some are avoiding pre-packaged produce. Others are choosing reusable coffee cups.

Some Plastic Free July participants are taking the next steps in their plastic reduction journey by taking their own containers for takeaway food and choosing milk in returnable bottles. As governments come together to negotiate the Global Plastics Treaty, this groundswell of community action has the capacity to influence business and government policy.

Avoiding landfill waste and protecting the ocean: By taking steps to avoid plastic items that usually end up in landfill, we can help prevent items breaking up into microplastics that cause lasting harm to wildlife and marine ecosystems. In fact, when we add up the results from 12 of the world's largest waste clean-ups over the last year, we found that the actions of Plastic Free July participants have helped to prevent 38 times the weight of waste collected by these clean-ups.

Reducing consumption and production: By taking steps to refuse, reduce, reuse and refill, we aren't using up as many of

the earth's resources. Millions of people around the world are altering their shopping habits, choosing to actively avoid excessive plastic packaging. Plastic Free July shares ideas and solutions to avoid materials being used just once or twice before being thrown in the bin.

Reducing human health impacts: By taking steps to avoid food that is wrapped or heated in plastic, we can limit potentially hazardous chemical exposure. Links between plastic and detrimental effects on human health are increasingly clear, with thousands of harmful chemicals used in plastic production (Minderooo-Monaco Commission).

Connecting communities and creating lasting change: By taking steps to reduce waste such as taking a reusable cup to a café or simply dining in, or shopping at a farmers' market or local green grocer with our own bags, we can start conversations and inspire others as well. People tell us they feel inspired about seeing less waste in their bin each week. Research shows our behaviour impacts others around us, creating new social norms.

"Whatever the alternative, people choosing to refuse single-use plastic together get noticed and it inspires others to take part. When shared with family and friends, our actions show what is possible" Rebecca Prince-Ruiz, founder, Plastic Free July.

Which small step will you choose this July?

Website for the Plastic Free Foundation
www.plasticfreejuly.org

TAURANGA IS THE CITY WITH THE HIGHEST POWER COSTS?

Many in the Bay of Plenty must have been shocked to learn that "Tauranga residents are paying 14.6 per cent more for electricity than average Kiwi consumers based on a typical household using 8000kWh/year, according to a recent quarterly survey of domestic electricity prices published by the government." (Sunlive 29th April 2023).

Now is a good time to consider joining Grey Power Electricity to save as much as you can. Give them a call on 0800 473 976 to see what you can save, while supporting the ongoing advocacy work of the Grey Power organisation.

Grey Power Electricity provide a variety of payment options so you can choose the most convenient option. Smoothpay spreads your electricity payments evenly throughout the year, so you pay the same amount for your bill each month. There are no long-term contracts – just give 30 days' notice if you need to switch to another provider. You can also bundle Broadband plans with your electricity account.

Unlike some suppliers offering discounts, you don't have to switch all your power usage to evenings to get the advertised prices. Grey Power Electricity consistently score highly for customer service and satisfaction.

NB: Grey Power Electricity is a subsidiary of Pulse Energy and is therefore a separate entity from Grey Power NZ or any associations.

If you are unsure whether your smoke alarm is clean or working, or if you can't replace the batteries without assistance, ring your local fire brigade. They will provide this service for you

It could save lives!



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REALITY

When Reality came knocking at my door,
I said, "Go away!
I don't live here anymore.

"I prefer a realm of roses to ruin and regret.
Give me romance and reflection,
not your fury and your fret.

"I have traded proper reason for improper poetry that celebrates not how we are but how we want to be.

"Under protest I will pay my dues and do my civic duty;
but from now on I'm committed to the endless search for beauty.

"I'll repeat the bell-bird's rhythms,
pluck the rata's scarlet bloom.
I will tango in the garden,
and sip rum beneath the moon.

"I will relish dreams and nonsense,
though you label them as sin.
So, Reality, keep knocking:
I will never let you in."

Jenny Argante

HEARTY SOUP

It's a damp, grey, chilly day, and your mood has begun to mirror the elements. What to do? Get out the soup pot! In no time at all, a bubbling broth will fill the house with rich aromas, lifting your spirits and sparking your appetite.



Ingredients

3 cups water or broth
2 medium onions, chopped
2 celery stalks, diced
2 cups fresh or canned chopped tomatoes
2 carrots, sliced
2 potatoes, diced
1 or 2 cups other favourite vegetables
1/2 cup margarine or butter
1/2 cup flour
Salt and pepper, to taste

Dumplings (Optional)

2 cups whole-wheat flour
3 teaspoons baking powder
1 teaspoon salt
1/4 cup minced parsley
1/4 cup shortening
1 egg, slightly beaten
3/4 cup milk

DIRECTIONS

In a large, covered pot, cook the vegetables in the water or broth until the firmest ones are barely tender (about 30 minutes).

Melt the butter or margarine in a small saucepan and stir in the flour to form a smooth paste. Mix in 1 or 2 cups of the hot broth to make a lump free sauce, add salt and pepper, then gradually stir the thickening into the large pot of soup.

For the dumplings, sift together the flour, baking powder, and salt. Cut in the parsley and shortening until the mixture resembles coarse meal.

Mix the egg and milk, and blend into the dry ingredients until they are just dampened. Drop spoonfuls of the batter on top of the boiling soup, cover the pot, and simmer for 12 minutes before serving.

Ref: MOTHER EARTH NEWS' Fresh Foods Country Cookbook,

\$5 PRESCRIPTION FEE REMOVAL – JUST WHAT THE DOCTOR ORDERED

While the 2023 Budget provided little cheer to retirees struggling with increasing costs of living, there was one ray of sunshine. The removal of prescription fees is just what the doctor ordered for all New Zealanders needing regular life-saving medication.

Grey Power has lobbied for removal of the prescription charge for some time, so we are delighted with this budget announcement. While removal of the fee will save our members up to \$100 annually, the greatest benefit will be the positive impact on the health of New Zealanders, and particularly those who struggle financially.

Professor Harvey White, an Auckland Cardiologist, and Chairman of the Specialist Council of the New Zealand Medical Association, wrote an impassioned letter to the NZ Herald (May 25th) applauding the removal of the prescription fee. "One of the major challenges in medicine is the failure of patients to take their medications. The most important factor shown to affect this is a cost impediment. The cost doesn't have to be high to be a barrier."

"It is outrageous that 20 per cent don't pick up their prescriptions after being assessed and diagnosed by a doctor as needing a prescription. Sixteen patients die every day from heart disease, half are women and disproportionately more are Māori and Pasifika.....Let's not miss the opportunity to improve the health of New Zealanders by doing away with a cost obstacle."

Some may doubt that removal of a \$5 barrier will achieve much in better health outcomes. However, a New Zealand study funded by PHARMAC and the Health Research Council demonstrated significant health benefits in removing this barrier. (Norris et al. BMC Health Services Research (2023) 23:31)

"Eliminating a small co-payment appears to have had a substantial effect on patients' risk of being hospitalised. Given the small amount of revenue gathered from the charges, and the comparative large costs of hospitalisations, the results suggest that these charges are likely to increase the overall cost of healthcare, as well as exacerbate ethnic inequalities."

Removing the Prescription Charge reduces the chance of being hospitalised "The study shows that removing a small co-payment for medicines had a substantial and statistically significant effect on the odds of being hospitalised during the study year, reduced the number of admissions for mental health problems, the

number of admissions and the length of stay for COPD sufferers."

There was a 30% lower chance of being admitted to hospital during the study year for those not having to pay the charge. Admissions for mental health were reduced by 57%. In addition, there were fewer admissions for COPD (Chronic Obstructive Pulmonary Disease).

Clearly the benefits of removing the \$5 charge are a win for the health of New Zealanders, as well as being fiscally responsible. Let's hope that threats to reinstate the charge by some political parties are quickly reversed.

DUST IF YOU MUST

Dust if you must – but wouldn't it be better
To paint a picture, or write a letter,
Bake a cake or plant a seed;
Ponder the difference between want and need?

Dust if you must, but there's not much time,
With rivers to swim and mountains to climb;
Music to hear, and books to read;
Friends to cherish, and life to lead,

Dust if you must, but the world's out there
With the sun in your eyes and the wind in your hair;
A flutter of snow, a shower of rain.
This day will not come around again.

Dust if you must, but bear in mind
Old age will come, and it's not kind,
And when you go (and go you must)
You, yourself will make more dust.

by Rose Milligan



Keeping Yourself Safe at Home – NZ Police

REMEMBER
in an emergency, call 111.

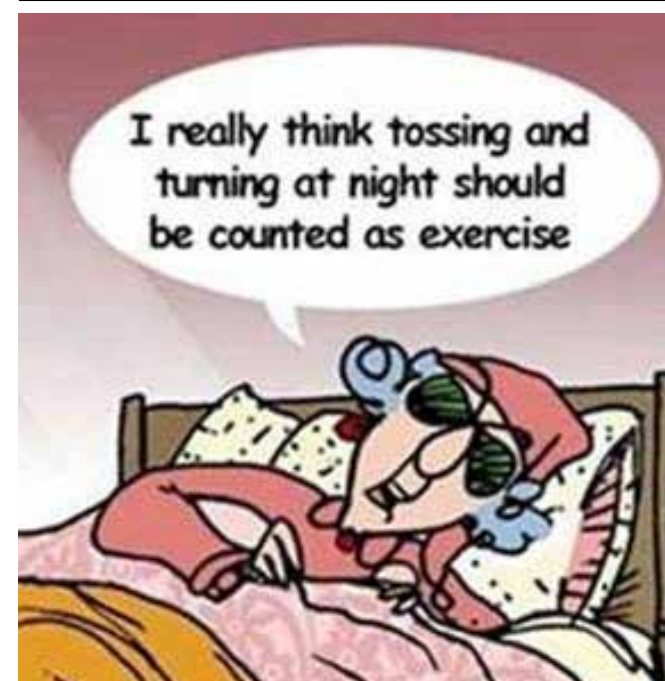
Other safety tips:

- Secure your doors, windows, sheds, and garages with good quality locks.
- Install security stays on windows, especially those on ground level.
- Don't answer the door for someone you don't know or don't want in your home. Ask for identification if they say they represent a company.
- If you're outside for an extended time, e.g. in the garden, lock your front door.

For older people, you may also want to consider:

- Having a phone by your bed.
- Arranging with a neighbour to phone or visit you if your curtains are still drawn after a certain time in the morning.
- Having a personal or medical alarm that you can press in an emergency.
- Only discussing financial personal details with people you know and trust.

If you are cheated or scammed, tell Police. If you suspect somebody else has been, you can contact Citizens Advice Bureau or the local Police for advice. In the interest of your safety.



SIX LIFESTYLE CHOICES THAT CAN REDUCE YOUR RISK OF DEVELOPING DEMENTIA.

At last there seems to be real advancement in developing drugs that may, in future, be able to slow the progression of dementia and Alzheimer's for some. Good news indeed, but as ever prevention is better than a cure, and research suggests that there are many things we can do to reduce our dementia risk.

In fact, a recent study following nearly 30,000 adults for more than a decade has pinpointed six lifestyle choices that can significantly reduce the risk of developing dementia. Academics followed adults over 60yrs with normal cognitive function for 10 years, and concluded that embracing six positive lifestyle choices – the more the better – can slow the rate of memory decline.

Eating a healthy diet was found to have the strongest effect, and was defined as sticking to the recommended daily intake of at least seven out of 12 food groups, including fruits, vegetables, legumes and nuts.

Cognitive activity such as playing cards, doing crosswords or reading at least twice a week was the second most impactful behaviour. Regular exercise was close behind, defined as 150 minutes of moderate-intensity exercise, or 75 minutes of vigorous intensity, every week. Socialising twice a week, by visiting friends and family or attending meetings, also made it onto the list, as did never having smoked or being an ex-smoker, and drinking no alcohol.

Interestingly, the results held true even for participants who were identified as genetically susceptible to memory loss due to having a key Alzheimer's risk gene (called APOE4).

They found that people with four to six healthy lifestyle habits were 90 per cent less likely to develop dementia than those who had zero or one. People with two to three were 30 per cent less likely.

Dr Susan Mitchell, head of policy at Alzheimer's Research UK, said: "While our genetics play an important part in the health of our brains as we age, this research found a link between healthy lifestyle and slower cognitive decline even in participants with a key risk gene."

"Too few of us know that there are steps we can all take to reduce our chances of dementia in later life. Factors across our lifespan can influence the health of our brains so it's never too early or too late to think about adopting healthy habits."

Ref: Robin Eveleigh from Positive News 13.5.2023

NB-In an item on Newshub 5 June, Dr Owen Jones said that social isolation increased the risk of developing dementia and advised that hearing loss was also a contributor so encouraged people to be tested and wear a hearing aid if prescribed.

MASS IMMIGRATION

OPINION: Richard Prebble:
- May, 2023, NZ Herald

In last month's Budget there was no mention of the economic policy that will have an even greater impact than borrowing and spending: mass immigration. On average, at least 440 new residents will arrive at Auckland Airport today. In the 12 months to March, 161,900 new migrants arrived. They will work and pay taxes, but from day one they will also need housing, access to health, education, transport, power, water, sewerage, law and order and welfare. It will be years, if ever, before their taxes can pay for the infrastructure they need.

Before the cyclones, the Infrastructure Commission estimated that this country has an infrastructure deficit of \$104 billion. But the commission did not forecast mass immigration. To determine the population gain, we must deduct the numbers leaving permanently. In the year to March, 96,500 people left — doctors, nurses, tradesmen and the like. The net gain in population was 65,400.

What is scary is that the rate of immigration is accelerating. Westpac economists have noted that if recent trends continue, this year New Zealand's net gain will be a record 100,000.

The principal reason that our roads are gridlocked, our hospitals are overwhelmed and we have a housing crisis is uncontrolled immigration. Both Labour and National added a million people faster than the country could build the necessary houses, hospitals, schools and roads.

The rest of this article can be read online – NZ Herald

The following are local service centres where you can call in without an appointment to see a JP free of charge.

Arataki Community Centre, Zambuk Way,
Mt Maunganui - Mondays & Fridays 10.00 am – noon

Bethlehem Community Church, 183 Moffatts Road
Friday 10am - 12 noon

Courthouse, McLean Street
Monday 1pm - 3pm
Tuesday 10am - 12 noon
Wednesday 11am - 1pm
Thursday 1pm - 3pm
Friday 1pm - 3pm



Greerton Library, 139 Greerton Road, Gate Pa
Tuesday 2pm - 4pm
Thursday 2pm - 4pm

Holy Trinity Anglican Church, 215 Devonport Road
Wednesday 12 noon - 2pm

Katikati Resource Centre, Beach Road
Friday 10am - 12 noon
Toni Millar 027 480 1050

Mount Maunganui Library,
Tuesday 11am - 1pm
Friday 11.30am - 1.30pm

Otumoetai/Matua, St Columba Church,
502 Otumoetai Road
Tuesday 10am - 12 noon

Omokoroa Library and Community Centre,
Western Ave
Thursday 10am - 12 noon

Papamoa Library, Gravatt Road
Monday 5pm - 6pm
Wednesday 10am - 12 noon

Tauranga Multicultural Centre, Historic Village
Thursday 11.30am - 1.30pm

Te Puke Library, 130 Jellicoe Street
Thursday 10.30am - 12.30pm

The Crossing Shopping Mall,
2 Taurikura Drive
Saturday 10am - 12 noon

Welcome Bay Community Centre,
242 Welcome Bay Road,
2nd & 4th Wednesdays 1pm - 3pm

Please note Service Centres are closed on public holidays.

PEACH & CREAM SLICE

Ingredients

100 g softened butter	¼ cup sugar
1 ½ cups self-raising flour	2 eggs
½ cup desiccated coconut	¼ cup milk

Topping:

2x 410g can peaches slices, well drained
[can use other fruit]
250g pottle cream cheese, ¼ cup sugar, 1 egg

Method

1. Put the butter, sugar, eggs, flour, coconut and milk into a food processor and process until blended.
2. Spread into a greased and lined 20 x 30cm slice tin.
3. Arrange half the peach slices randomly on top.
4. Blend the cream cheese, sugar and egg together in the food processor and pour over the top. Place remaining peach slices on top.
5. Bake at 190°C for approximately 30 minutes until golden and well risen.
6. Serve with yoghurt, cream or ice-cream.

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RAM-RAIDS, YOUTH CRIME & POLITICAL HEADLINES

As we approach an election, issues of Law & Order arouse great emotional responses and the focus can easily move from some of the more important issues facing our nation. So, are today's youth really more out of control than 5-10 years ago?

The media focus on ram-raids by "out of control youth" in stolen vehicles would alarm anyone who has a respect for law and order. We have seen headlines like "youth crime wave", "rampant youth crime", "Thieves smash into dairy" etc. National claimed that a lack of consequences for young offenders was creating a "tsunami" of youth crime. (RNZ, 30 Aug 2022).

National is focusing on law & order issues with youth this election: "National is the party of law and order. National will ensure serious young offenders face consequences for their actions." (National website: Combatting youth offending.)

The ACT Policy website is blunt: ACT believes protecting the safety and property of its citizens is the government's first and most important job. Youth infringement notices & ankle bracelets for serious youth offenders are key law and order policies for them.

Are our youth really out of control, and worse than previous generations?

Comments like the following may resonate with many today: -" What is happening to our young people? They disrespect their elders, they disobey their parents. They ignore the laws. They riot in the streets inflamed with wild notions. Their morals are decaying. What is to become of them?" However, these words were written more than 2,300 years ago, by Plato, the Greek philosopher.

Is it really any different in 2023, or have the types of behaviour just changed as technology and societies develop. What is the hard evidence for fearing a growing wave of youth crime?

A recently released study from the University of Otago provides much more positive news about the behaviour of our young people in 2023. In the last 20 years there has been a dramatic turnaround in the abuse of alcohol by our teenagers. Now most High School students have never had more than a few sips of alcohol, whereas 20 years ago the majority regularly drank to intoxication. (<https://www.otago.ac.nz/news/news/otago0245054.html>)

Dr Jude Ball says more than half of those who were in high school 20 years ago were regularly drinking and going to parties by the time they were in Year 10. By Year

12, all had at least some experience of using alcohol with their peers.

Dr Ball found that not drinking is now far more socially acceptable among teens than it used to be. "Twenty years ago, Year 10 students described a social hierarchy, with early adopters of alcohol at the top and non-drinking 'nerds' at the bottom. By Year 12, drinking was seen as an almost compulsory aspect of teen socialising, particularly for males.

It appears that a greater acceptance of diversity and more respect for individuals making their own personal choices had removed peer pressure to drink alcohol among contemporary teens.

The other critical piece of evidence to consider in this whole debate on youth crime is the hard data in the recently published Youth Justice Indicators Summary Report April 2023*

For those seeking hope for our next generations, this makes encouraging reading. Just a few key facts to consider: - Over the last decade offending by children and young people has decreased substantially. There have been encouraging long-term trends for most indicators between 2011/12 and 2021/22. These include:

- The overall offending rates for children and young people decreased by 63% and 64%, respectively.
- The number of children and young people whose offending was serious enough to lead to a family group conference (FGC) or court action decreased by 55% and 59%, respectively
- The rate of Youth Court appearances decreased by 65%.
- The number of children and young people remanded in custody decreased by 36%.

There have been similar decreases for tamariki and rangatahi Māori over the same period. Over the last decade, there have also been substantial decreases in reoffending rates for young people, including rangatahi Māori. While there is still more work to be done, the outlook for our young people is far more positive than we see portrayed in news headlines and political rhetoric. I hope that through this election period we can focus on the key issues that affect our whole nation, not just use youth as a scapegoat and avoid the more important issues!

A personal perspective by David Marshall

*Youth Justice Indicators Summary Report April 2023 <https://www.justice.govt.nz/assets/Documents/Publications/Youth-Justice-Indicators-Summary-Report-April-2023.pdf>

Why balance could be a matter of life and death – and how to improve yours



Studies have shown poor balance can be associated with serious health problems – as well as increased risks of falls as we get older.

Until we start to lose our balance, we barely notice that it's there at all. "It starts for a lot of people with simple stuff," says Dr Anna Lowe, an expert on healthy ageing and physical activity. "Maybe you used to be able to quickly stand on one leg to put something on, and now you have to hold on to something."

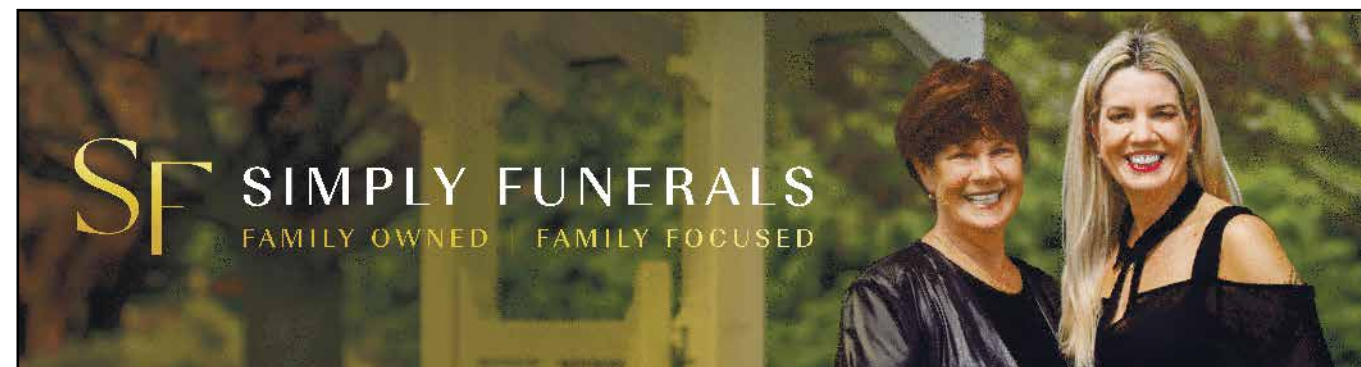
The World Health Organization estimates that 684,000

fatal falls occur each year, making falling the second leading cause of unintentional injury death, with a further 37 million falls severe enough to require medical attention.

If you experience a sudden, noticeable change in your ability to balance you should consult a professional. But a slow, barely noticeable decline will be the thing most people should worry about.

The loss of balance starts at 45, and it's very clear," says author George Locker. "So you have to start prevention in midlife." "You've got to stay active," agrees Lowe, who is also a physiotherapist. She says general activity, just moving around and doing stuff, affects balance a lot. Yoga, tai chi or gym work are exercises where you can manage that unsteady feeling. Whatever activity you choose – and whatever stage of life you're at – the take-home lesson is to work on your balance before you need to not after it becomes an issue.

In New Zealand, ACC has produced and is promoting a program called 'Nymbi'. Its free to download onto a device and gives a range of exercises for all levels of age and mobility. It's pretty easy to use and you get little reminders if you haven't been practicing. It is entirely aimed at strengthening muscles that could help prevent a fall and subsequent injuries. **Give it a go!**



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GREY POWER WHO ARE WE & WHAT DO WE DO?

It is distressing how many times I'm asked "What is Grey Power?" "What do they do"?

Grey Power is an advocacy organisation striving to advance, support and promote the welfare and well-being of all those citizens in the 50 plus age group. This is being achieved in conjunction with other organisations or bodies with similar aims and purposes as it fights to protect the rights, security and dignity of superannuitants. Our mission is to be the most appropriate voice for all New Zealanders in the older age group.

The original Grey Power organisation was founded in 1986 some 37 years ago, by an angry group of Superannuitants protesting against the imposition of the surcharge or tax on NZ Superannuation. People had been encouraged to save during their working life to supplement their retirement and they then felt they were being unfairly punished for having done so.

It began with big rallies in Auckland and attracted a lot of media attention and with it being so well publicised it meant the movement spread quickly and further associations soon popped up throughout the country. Although the original reason for forming the Grey Power movement was to remove the surtax, which was successful, it soon became apparent that there were other battles to lobby for in areas of health, electricity and energy, human rights, social services, local bodies and law, age care, justice and retirement villages, and the list goes on!

Soon after that, the Grey Power Federation was formed as the head of the organisation and now there are 74 assns. nationwide with approx. 50,000 members. The National Federation makes several trips a year to Parliament to visit the different ministers or relevant organisations to advocate on various issues which confront us. For example, continued funding for the Super Gold Card, asking for more affordable doctor's fees and lobbying for a more effective rates rebates system. One of our more significant break throughs, was the formation, in conjunction with Pulse Energy, of GP Electricity which provides cheaper power, gas, LPG and broadband for members. Over the last few years our membership has stayed steady because of people joining to get cheaper power. Although they are not joining because of the work we do, we are still very grateful for those new members. As a lobby group a lot depends on numbers – if we go to parliament for instance, and were able to say we have 50,000 or one day 95,000 senior people who are upset about something, it does hold greater weight.

In New Zealand nationally, given there are approx. 680,000 pensioners and statistics predict there will be near to a million by 2025, it is therefore increasingly important for us to grow our membership so as to give us more bargaining power on major issues. We don't always realise the bargaining power that we as seniors could and should have but we are possibly the largest senior lobby group in NZ.

This month delegates from each association will attend the national Grey Power AGM in Wellington where delegates from all round the country will be able to express their concerns and ideas about issues affecting their communities but we also share and celebrate our achievements.

And there is always a lot to do, there have been significant changes rolled out by the Government and we intend to keep a watchful eye on this so none of it has an adverse effect on the older people in our communities. One of these is the changes to the health system and we have worked long and hard to do away with the 'post code' health, where it makes a difference to how long you wait for a medical procedure, depending on where you live. With the DHB's being disbanded we look to a future where health care can be more equitable. The budget announcement last month of the removal of the \$5 prescription charges would seem to be the only item of relief for older people.

At a local level, with the escalated cost of living generally, we are keeping a close watch on the rising cost of rates and the lack of affordable housing for seniors.

At our own association, which is located at the Historic Village in 17th Ave, we are hoping to grow our membership this year. We have a small but dedicated group of volunteers who look after the front reception desk during the week, but only 6 committee members including myself. We are very much in need of more help in that area.

Once a month we have coffee morning/meetings in Tauranga, Papamoa and Katikati. Each quarter we publish a magazine and sometimes send out a newsletter which is designed to help keep members more immediately up-to-date with events and news. This is particularly important for people who don't have an internet connection. As a member you also receive a comprehensive magazine from the Federation which includes reports from board members who tirelessly lobby government on our behalf.

Jennifer Custins



TAURANGA & WBOP MEMBERSHIP FORM

Tauranga & WBOP Grey Power Assn Inc PO Box 841, Tauranga 3140 (Historic Village, 17th Avenue)
www.greypowertga-wbop.org.nz | Email: tgagreypower@gmail.com | Ph: (07) 571 2558

*** Membership year is from 1 April to 31 March**

New Member Renewal GP Electricity yes no Membership Number: _____

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

Address: _____

Post Code: _____ Phone Number: _____ Mobile: _____

Email Address: _____

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

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

ANNUAL MEMBERSHIP (please circle):

Single \$25.00

Double \$35.00

Donation \$

TOTAL: \$ _____

Online Banking: Kiwibank 38 9001 0051732 00

Cash - pay at office

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

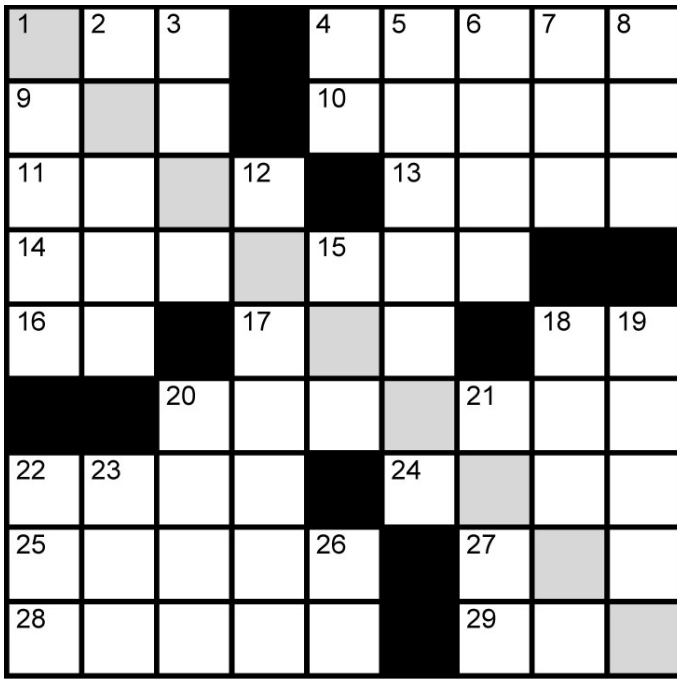
Please note we do not have eftpos

(Renewals use membership number as reference.

New members use phone number)

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

Zoom Lens



Across

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

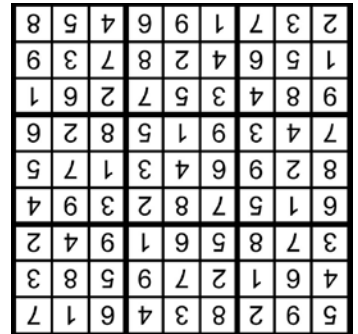
14. Marvel Comics

- 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

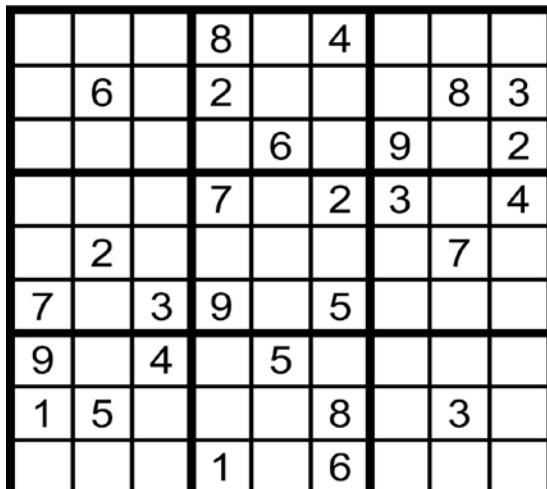
- 1. The press
- 2. Wee one
- 3. Cornstarch brand
- 4. Cellist Yo-Yo --
- 5. Little rascal
- 6. Enlist in
- 7. Start of long-distance dialing
- 8. Gridiron official, for short
- 12. Napped
- 15. Bag thickness
- 18. Angler's boot
- 19. Arab leader
- 20. Small dam
- 21. Abounding
- 22. Moose ___, Saskatchewan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



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.*

TOP GOLF COURSES