

NEW PLYMOUTH

GREY POWER

50+ NEWSLETTER

MITRE 10
MEGA
COMMUNITY BBQ

QUARTER THREE 2023 - SPRING

www.greypowernp.org.nz



GENERAL MEETING

Wednesday 23rd August 2023 at 1.30pm
Barclay Hall, 158 Tukapa Street, New Plymouth

GUEST SPEAKER: Georgie-Anne
from Arthritis New Zealand

This will be Grey Power New Plymouth's 35th birthday.
A special afternoon tea for all to enjoy. All welcome, bring friends.
Parking is available in the Church car park as well behind the Barclay Hall.

We look forward to the full renewals of subs - there are a large number still outstanding. Please can we get them paid up, as soon as possible. Thank you.

GREY POWER NEW PLYMOUTH INC.

158 Tukapa Street, Westtown, New Plymouth, 4310

Phone: (06) 757 5885

Email: greypowernp@gmail.com

www.greypowernp.org.nz

Office Hours: Wednesday, Thursday, Friday 9am - 1pm

COMMITTEE 2023 - 2024:

PRESIDENT: Vacant
Alison Brown 758 8040

TREASURER: Joy Southee

COMMITTEE SECRETARY: Sharon Mace

MEMBERSHIP REGISTRAR: Karen Hamer

PUBLICITY/ADVERTISING AGENT: Sharon Mace

COMMITTEE: Carolyn Symmans, Kathy Sutton,
Dennis Eales, Val Armstrong - 027 289 1810.

TRAVEL TEAM: Val Armstrong - 027 289 1810 /

Kathy Sutton - 0211 050 454 / Dennis Eales /

Margaret Humphries - 769 6751

(we are looking for further members
to join this team please)

Office Co-Ordinators: Agnes Lehrke and

Val Armstrong - 027 289 1810

Newsletter Distribution:

Peter Huzziff - 027 602 7203

Business Discounts

Our Grey Power Logo will hopefully be displayed in shop windows, doors or counters to remind Grey Power members where discounts are available.

Therefore have your membership card ready for a check out and spread the word.

Of course it is reaffirming to acknowledge the discount. Especially in these times.



A COMMON MISCONCEPTION:

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 Superannuitants. As such 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.

Disclaimer: The information contained in this publication is given on good faith and has been derived from sources believed to be reliable and accurate. Neither Grey Power New Plymouth Inc. nor any person involved in the presentation of this publication accept any liability whatsoever for its contents including advertisements, editorials, opinions, or for any consequences or from its use.

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Please refer to our website for disclaimer.

YOUR COMMITTEE'S WORD

Since the AGM the committee has continued it's work as Advocate for our members.

As a team we have undertaken fund raising holding a Bingo evening with another in November and a sausage sizzle with the next on the 5th of August. We require more helpers to keep this going in the future please. More helpers lightens the work for the few carrying the day.

On the **13th of July**, Brian Peak from RVRA, (Retirement Villages Residents Association), spoke at the Forum in the NPDC chambers at 9.30am. Three of these meetings were held to reach all residents.

Then with other Aged Care Groups On the **10th of August** we will meet with the Aged Commissioner also. This will be a good chance to discuss needs of the elderly with your Commissioner.

On the **28th of September** the Election year Candidates speak at St. James Church at Lawry St Moturoa at 1.30pm. This is a joint venture with Positive Aging & Age Concern and is always informative.

The Travel to Wellington for our members is due on the **6th of September**, stay for **7th** and return home on the **8th September**. Contact the office if you are interested, (to book you need to pay the travel cost of \$460.00 pp)

As the remainder of the year stretches ahead we hope that those who haven't as yet paid their subs will do so and bring our finances into a stable situation. Please do attend to this if your membership is unpaid for 2023. Ring the office 757 5885 if you aren't sure of your financial status. *Thank you.*

We are still awaiting a new President and hope one will be forthcoming soon, every assistance will be given to help a potential candidate ease into this role, meanwhile we as a team will be continuing our work for our New Plymouth Association.

Recently one of our dedicated Life Members passed away, John Cunningham. Our sympathy to John's family and gratitude for the hours of dedicated work devoted to Grey Power.

Your Grey Power Committee.

Business Discounts:

We have lists of these Discounters available as well as the list on the website.

Lists have been devised rather than booklets which soon outdate.

There is a folded leaflet for you to use at the office, available on request. As the discounters change this list will be easier to update and reprint.

The website is **www.greypowernp.org.nz**
Our phone number is 757 5885.

Remember to show your membership card before reaching the transaction.



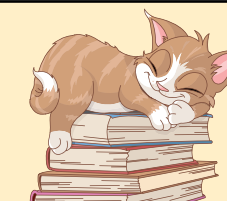
Gold Card offers

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.



NEVER LEND BOOKS.

They never get returned.
The only ones I have in my library are ones I have borrowed.



Glen Bennett MP for New Plymouth

Contact our friendly team:

78 Gill St, New Plymouth

06 757 5662

glen.bennettmp@parliament.govt.nz

[/glenbennettlabour](https://www.facebook.com/glenbennettlabour)



Authorised by Glen Bennett MP,
Parliament Buildings, Wellington



GREY POWER COFFEE MORNINGS



Grey Power members and friends are enjoying these occasions for cuppas, chats and new friends. We enjoy the company, so why not join us.

Coffee days are the first Monday of the month at 10am, at Aroma Café. The next day Tuesday if the Monday is a holiday.

A few tables are booked for our use. Any member may join in and maybe there are some potential new members to come.

Let's give this our support. Come and spend time together, bring a friend. Put this on your calendar.

See you there.



Helping Taranaki families with a range of simple, professional funeral services. With affordable caskets, urns & jewellery.

0800 236 236 233 Carrington St
www.asimplecremation.co.nz New Plymouth

Grey Power Members Midday Meal at the Fitz

On the 7th of June at midday members of Grey Power gathered for a meal. It was certainly a memorable occasion with many light moments to remember. The food was very good and the dining room very suitable to our gathering, with light music provided by Kathy and her colleagues.

The raffle found a very surprised winner who delighted in being a first time winner. All in all a good time was had and we look forward to next one please. Our committee feel a Summer occasion might be in order, so please have your say. It's a matter of organising early with a venue and informing all of costs. Are there any willing organisers please? Ring the office if so and speak to Agnes or Rhonda.

Here are a few reminders of the winter occasion with these photos.



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As a Grey Power member myself and your Committee Secretary I'd love to help you achieve your Real Estate goals.

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What's happening...





Half of the Sky

30 AUGUST, 7PM

TSB SHOWPLACE, NEW PLYMOUTH
BOOK: massivecompany.co.nz/hots



50's FORWARD

GYM CLASSES | 9am-10am | Mon, Wed and Fri.

AQUAROBICS

SHALLOW 9am - 10am | Mon, Wed & Fri
DEEPWATER 9.15am - 10.15am & 5.50pm - 6.50pm, Tues & Thurs.

Todd Energy
Aquatic CENTRE

06-759 6060
npdc.govt.nz





Active IN AGE

Every Tuesday at
TSB Stadium from
10am -12pm.
\$5 cash per person
participation cost.

TSB Stadium

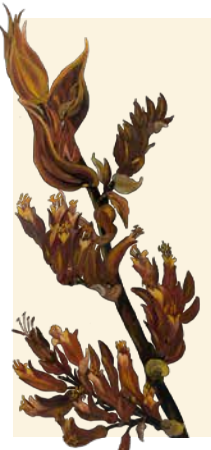


STATE OF NATURE

PICTURING THE SILENT FOREST

7 APR - 5 NOV 2023
TEMPORARY GALLERY

Puke Ariki




whaka-
tonu

A SERIES OF NEVER-ENDING BEGINNINGS

A survey exhibition of Toi Māori from the Govett-Brewster Art Gallery Collection.
Opening August 5 2023

Explore opening weekend at govettbrewster.com



SPRING DEGUSTATION

Friday 27th OCTOBER

Indulge in a five course spring inspired degustation matched with Villa Maria Reserve range wines.
Hosted by winemaker Richard Painter

\$169 + booking fee



TSB SHOWPLACE



GREY POWER TRAVELS for members 2023



Travel to Wellington:

6th September

Depart 8am Raceway Car Park. Head off to Wellington. Appropriate stops for food and facilities.

Visit to the Southward Car Museum.

Arrival in Wellington. Reach our Accommodation

Thursday 7th September

10.30am visit to the Weta Factory on Tour.

Lunch.

1.45pm Arrival at Parliament (1 ½ hours).

Te Papa Visit. (time to wander to view areas).

Friday 8th September

Leave Wellington.

Visit the Police Academy.

Return home to New Plymouth.

Accommodation will be a BnB set up which provides Breakfast and dinner as required.

Costs: \$460 p.p

Visit to Gardens: 2nd November

Depart 9am. We can stop at an appropriate eatery to purchase lunch to take to the Hollard gardens as desired. Cuppa provided at the Hollards Centre.

Visit a garden of choice

(approximately 1 hour duration).

Lunch at Hollard's Garden Centre.

Explore the garden after lunch break.

Visit 2 x gardens (2 hours) as time allows.

Return home 3.30pm

Cost p.p \$35.00

Booking for both trips is the usual by payment to the office which will ensure your seat for the travel.

The trips will have a fuller itinerary nearer the time. This will be available for you as requested and certainly provided on the day of travel.

Bank number 15 3948 0007390 01 Travel. We look forward to sharing this travel with you.

Insurance

Insurance is a growing household expense. Over the past decade, the cost of home insurance has risen 155 percent and contents cover by more than 40 percent.

OUR TOP THREE TIPS:

1 Don't set and forget: While there are doubtless other things you'd rather do than review your insurance, regularly assessing your cover and the risks you need to insure against could save you hundreds of dollars a year.

For example, if you have life insurance the amount of cover you need when you have a young family and a sizable mortgage will be much different to what you need when the kids have left home and the mortgage is nearly repaid. Making sure your cover matches your circumstances means you won't be paying extra premiums.

2 Compare prices: When you get your annual renewal notice, check if you could save by switching companies. Get at least three quotes. Our latest survey of car insurance found you could save more than \$400 a year by switching.

Check your policy to see what you're getting for your money. Pay close attention to the exclusions

- the things that aren't covered
- to help weigh up whether you're getting a good deal.

3 Take a higher excess: The excess is the amount you contribute in the event you need to make a claim. Taking a higher excess should mean you pay less in premiums.

DON'T FORGET

**WHEN CHANGING INSURERS,
DON'T CANCEL YOUR OLD
COVER UNTIL YOU'VE BEEN
CONFIRMED AS A CUSTOMER OF
THE NEW INSURER.**

consumer.org.nz

Te Whare Hononga

From her front door, Taranaki Cathedral now looks towards the striking indigenous creativity of Te Whare Hononga, a purpose-built story-telling facility to learn our history. Te Whare Hononga means the House that Binds and is a tangible homecoming for Ngati Te Whiti to the ancient site of Pukaka Pa. The Architecture is inspired by kono, a woven basket, to feed our community with the message of justice and reconciliation. It is visual articulation of the united peoples of Taranaki, a portal to learn from the indigenous people, serendipitously arriving as our nation's new history curriculum is launched.

Ngati Te Whiti and St. Mary's have together created an exhibition within Te Whare Hononga, showing what has taken place at Pukaka and in New Plymouth over time. With the assistance of interactive multimedia displays, all ages will be able to learn about our history and aspirations. The Exhibition provides honest reflections about St. Mary's conflicted relationship with Maori throughout Taranaki and Waikato.

We also highlight the voices of protest that have come from within St. Mary's for generations, calling for change and reconciliation.

We pay special attention to Archdeacon Tikituterangi Raumati and Sir Paul Reeves, a global leader in reconciliation in his generation.



Te Wahe Hononga is open 9.30am - 3pm weekdays for visitors to enjoy. If you would like to arrange a group tour or for booking enquiries please contact hui@taranakicathedral.nz

Celebrating Lives and Loved Ones

Funeral Directors and Monumental Masons

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Caring For Our Community



**SOUTH TARANAKI
FUNERAL SERVICES**

Ph: 06 278 8088

info@stfs.co.nz

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."



EXPENSIVE ROAD TRIP

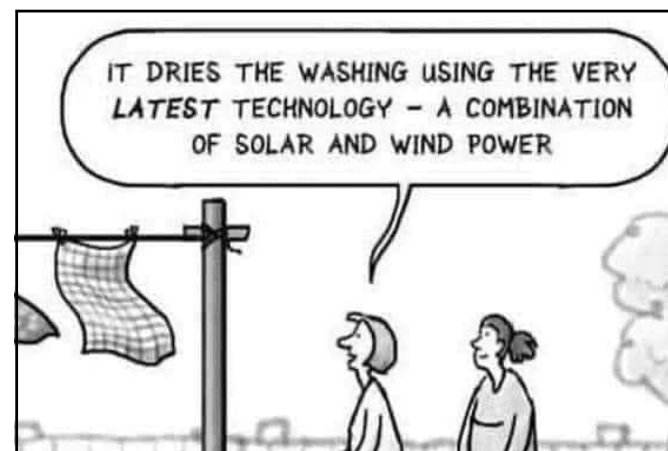
Next time you think your hotel bill is too high you might want to consider this....

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."



Bank fees

Fees provide lucrative income for banks. Last year, they earned \$2.3 billion from fees and commissions charged to customers. But you maybe able to avoid some of these charges.



Ask about fee exemptions: Start the hunt for bank savings by looking at your everyday transaction account. Over a year you could be forking out hundreds of dollars in fees. Check if you qualify for any fee exemptions on your transaction account.

If you have a mortgage with your bank, you should be able to haggle to pay no monthly fees.

You should also be exempt if you have term deposits or a decent pile of savings. Regular deposits or a minimum monthly balance can also strengthen your case to get fees scrapped.

Banks usually offer exemptions for children, students, new graduates and those aged over 65 (although these sometimes come with provisos, such as having your NZ Super paid into your account).

Cutting costs: If you don't qualify for an exemption, look at how you're using your account. Add up the number of transactions you do each month. If you have a lot of payments going out, then an account with a flat monthly fee will usually be a better option than one that charges per transaction.

Don't be afraid to ask your bank what it's prepared to offer to keep you on as a customer.

Go online: Most banks charge hefty fees when you do your business in branch. Online banking means you can avoid these charges.

Political electioneering... Something to enjoy - or dread ...

Every election seems to be hailed as a critical election. I don't know about critical, but certainly, decisions made at the ballot box determine in what direction the country will go.

Positive Ageing NP, Grey Power and Age Concern will again be promoting a free public forum for older adults to hear the local candidates promote their party's manifesto, and of course, themselves.

**Thursday 28th September
1.30 - 3pm**

St James Church, Lawry Street, New Plymouth

This is always a popular forum so do get there early.

Sponsors:



Grey Power
158 Tukupa St.
06 757 5885



**AGE
CONCERN
TARANAKI**
He Manaakitanga
Kaumātua Aotearoa



Feel at home

at Enliven's Chalmers Home

Enliven creates elder-centred communities that recognise elders as individuals and supports them in a way that's right for them.

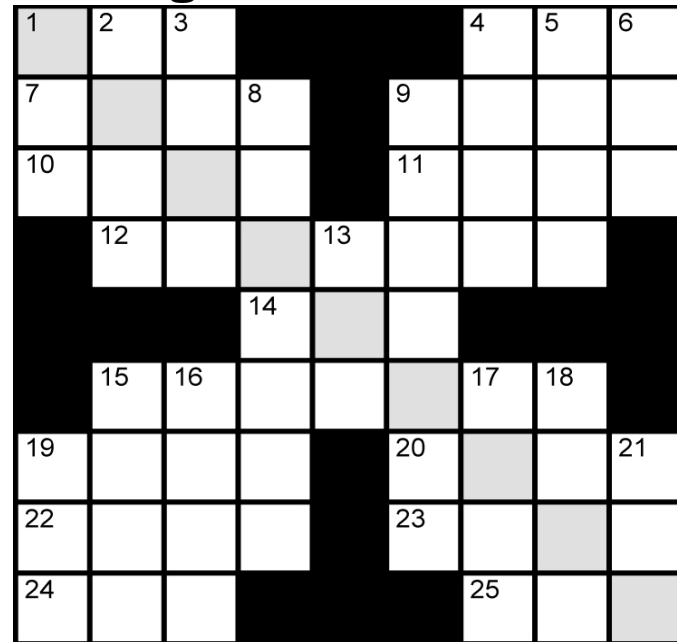
Enliven's Chalmers Home in New Plymouth offers top quality care in a warm, welcoming home-like environment with breath-taking views overlooking the Tasman Sea and Mount Taranaki.

rest home | hospital | dementia
short term respite | health recovery | day programmes

For more information please visit:
www.enlivencentral.org.nz



The King Falls



- Across**
- Computer monitor, for short
 - One who leads a Spartan lifestyle
 - Summer mo.
 - White House nickname
 - "Hold it right there!"
 - Replace in the schedule
 - A lot of lot
 - Gravitate (toward)
 - High schooler
 - Peacock's pride

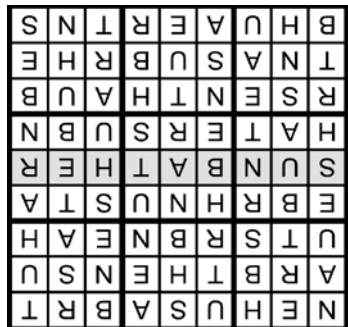
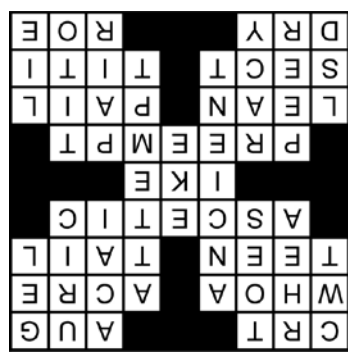
- | | | |
|-----------|----------|------------|
| ADAM | GARROD | MILANICH |
| ALBRIGHT | GARSTANG | OLIVER |
| BELL | HAWASS | ROERICH |
| BIONDO | JOHANSON | SCHLIEMANN |
| BRAIDWOOD | KENYON | STEPHENS |
| CARTER | LEAKEY | STRUEVER |
| EICHMANN | LEHNER | VERRILL |
| EVANS | LUBBOCK | WHEELER |
| FEWKES | MALLOWAN | WOOLLEY |

SUNBATHER Wordoku



- Beach item
- Religious offshoot
- South American monkey
- Like some martinis
- 1973 Supreme Court decision name

- Down**
- 100 lbs.
 - Perlman of "Cheers"
 - Little piggies
 - Antioxidant berry
 - Type of acid linked to gout
 - Salon supply
 - Very old
 - Try
 - Barely manage, with "out"
 - House of Lords member
 - Off-color
 - Twosome
 - One of the Jackson 5
 - "Acid"
 - Golfer's concern



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

ARCHAEOLOGISTS



How to solve WORDOKU puzzles. You only need logic and patience to solve a wordoku. Simply make sure that each 3x3 square region has only one letter from the word SUNBATHER. Similarly, each letter can only appear once in a column or row in the larger grid. *The difficulty on this puzzle is easy.*

REMEMBER

- Sausage Sizzle** Saturday 5th August 10am Mitre 10.
- Wellington Travel** Wednesday 6th September. *See travel.*
- Public forum** to hear local candidates Thursday 28th September at 1.30pm
- Gardens Tour.** Thursday 2nd November. *See Travel.*
- Bingo.** Monday 6th November 6.30pm. Stumble Inn.

*See you there.
Why not come and help.*

MAGAZINE CONTENT

Contributions for our magazine are always welcome. If you would like to make a contribution, send us a short story, poem; recipe, letter to editor; household hint; notes on a trip away; anything you would like to share with other members. Please send to the editor for publication - agnesmaire@gmail.com or greypowernp@gmail.com Our next issue will be out October.

Bingo night At Stumble Inn

Monday 6th November at 6.30pm

Help Grey Power raise funds.
(1½ hours of fun) Great prizes. \$5.00 a board. Usually 4 boards.

Bring a few friends and make it a great event.

For contact:
757 5885 / 021 02298 721

See you there! If you can't come maybe you could donate to the funds. *Thank you*

our Sausage Sizzle is Saturday August 5th

At Mitre 10 Valley 10am - 12.15pm
DO support us with our fund raisers.

See you there.

It would be wonderful to have some volunteers to help run these Sizzles. Please ring the office if you would like to be part of a group to cook and hand out the sausages.

We intend doing more so please join the team.

A Later Life Journey

First published in **Tui Motu Interislands**, May 2022, and is reprinted here with the author's permission.



Trish McBride became one of Bupa Crofton Downs' Foundation residents, moving from her home in Broadmeadows, Wellington, in 2022 to a new life in the village. The RVA is delighted that Trish has agreed to allow us to reprint her story here.

I've loved this house passionately for 21 years. And here I am choosing to leave it. It started six months ago. I sorted through a couple of boxes of papers (life was lived on paper till the late 90s), then the thought: Anyone would think I was going somewhere. Followed immediately by – 'Do it now!' Really? Thinking it through. At almost 80, I am tired of climbing stairs and maintaining a house and garden. Offspring are mostly not geographically accessible and hugely busy. There's a brand-new retirement village 5k down the road – life needn't change that much. Isn't it better to make this decision for myself rather than wait till someone has to make it for me? Sorting my belongings myself, not leaving it to others. Praying through all this. Discovering close friends are going there too. Eventual ongoing care would be available. The company's a good philosophical match – no shareholders, an excellent reputation as an employer, sustainable materials and methodology in the build. Signing up.

Then the distilling of my life treasures and memories to fit into half the space I now have. Actively choosing to let things go as part of the spiritual and material preparation for my next life-phase. Wondering deeply about good homes for special things.

Three of those choices will remain as satisfactions. Antiquities collected by my father on wartime service in Palestine have gone to the Classics Department Museum at Victoria University where I studied. Three bits of terracotta, one with hieroglyphic writing, assessed as from 2000 BC, are from Ur where Abraham was born about that time. Such a powerful connection with my faith roots!

Two of my art works about healing have gone to Women's Refuge. A circle of little clay women that had been broken, carefully mended and were 'Dancing Anyway'. The other, a painting called Becoming Whyse on the many 'Whys' of grief.

Then there's the local kindergarten who delightedly receive all sorts of things – scrap paper, ice-cream

containers, craft stuff that I might have used but didn't, a shell collection and much more. A wonderful symbiosis!

And of course, lots to family, including family history and treasures, now passed on to the next generation. All an acknowledgement of the reality of death, not discernably imminent, but inevitable. I've been drawing on the lilies of the field and the birds of the air, and on Buddhist wisdom for easier aging: Don't cling – to possessions, opinions, self-image and more. Sadness at realising that the wedding era oak bedroom suite can't be fitted in to the apartment. Don't cling! Actively detaching from my beautiful home with the colours I chose still singing to me, all day sun, the stunning view of harbour, mountains and Cook Strait. Choosing to believe it is time for someone else to have these joys. Don't cling!

Discovering three people from church are going there too, one of whom will be my next-door neighbour. With the friends, a good basis for a new community. Then the panic about all the things that won't work for me. The horrible grey carpet – I commented on this to a wise son. His reply: 'It is a very first-world problem, isn't it?' Of course! Don't cling! The prospect of early morning truck noise from the next-door supermarket. Replace horror with 'These guys have driven all night so we can have food.' A real urge to pull out. Prayer for wisdom. The response: 'That's where I want you'. Acceptance and peace.

My beloved long-dead mother-in-law has been a role model in this, as in so much else. She was a dedicated Franciscan tertiary. I, as her main carer, was off overseas for two months, and expressed concern for her well-being. 'Oh', she said, 'I'd better go into care. Pass me the phone book'. I spluttered 'But, but..' It happened quickly. She loved it. I overheard a conversation between her and another new resident: 'Columba, don't you miss your house? I miss mine dreadfully'. Response: 'No - I'm a Catholic.' I knew exactly what she meant, but laughed as I imagined the poor questioner's bafflement.

Choosing our own timing was our way – others make their choices differently and must do what's right for them.

Find out more at www.retirementlife.co.nz

Trish is the author of three books –

- Faith Evolving, A Patchwork Journey (2005)
- Exploring the Presence, More Faith Patches (2011)
- A Love Quilt, Later Faith Patches (2020)

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editorial supplied by Retirement Villages Association

QuinLaw - Barristers & Solicitors

CHALLENGE TO A WILL

You can challenge a will if;

- You are a family member and have been left out of a will, or you believe doesn't make adequate provision for you;
- The deceased made a promise to you that if you did something for you they would provide for you in his/her will;
- You are the partner of the deceased and want to claim a half share of the Relationship Property;
- You can show the deceased did not have the mental capacity to make the Will;
- You can show there was undue influence on the deceased while making the Will

Removing and Replacing Executors

This requires an application to the High Court. Unfortunately this will probably become more common with the Ministry of Justice encouraging people to do probate of their family member.

Examples to remove and replace an Executor are:

- An Executor not acting in the best interests of all beneficiaries;
- Not distributing the estate as soon as reasonably and lawfully possible (unreasonable delay);
- The Executor is living in the deceased's property rent free or for low rent;
- The Executor owes money to the deceased.

There is an increasing group of people who seem very entitled and equally believe that they are entitled to interpret the Will as they wish. That takes us back to Why do Executors think they can change Wills? Is it because we are not valuing the initial will itself.

The next point is that if you are going to make a claim or seek to remove or replace Executors there are time limits and you need to seek legal advice as soon as possible.

Editorial supplied by QuinLaw

For the MOST important decisions of your life see us

QuinLaw are dedicated to offering professional and cost effective legal services with a personal touch.

At QuinLaw "people matter"

- ✓ Estate Planning
- ✓ Wills and Trusts
- ✓ Enduring Powers of Attorney
- ✓ Sales
- ✓ Purchases



11 Robe St, New Plymouth
Phone: (06) 769 9687
Email: office@quinlaw.co.nz
www.quinlaw.co.nz



Credit cards



The number one rule with a credit card is to pay off your balance in full each month. Otherwise you'll be paying high interest charges - about 20 percent - on money owed.

Avoid the minimum payment trap:

Don't be tempted to pay just the minimum - minimum payments are designed to benefit the bank, not you, and you'll be charged interest on the outstanding balance.

Don't get caught by steep annual fees:

The other trap with credit cards is the annual fee. This fee will be much higher if your card is linked to a rewards scheme.

Credit card rewards schemes only really reward big spenders. Unless you spend more than \$25,000 every two years - and pay off your card at the end of each month - most schemes won't be worth it. You'll be better off by switching to a card with no (or a low) annual fee.

When to consider a debit card:

Debit cards can be used over the internet just like credit cards and over the counter when you're overseas, and their annual fees are much lower (in some cases non-existent).

The big difference with a debit card is that it's like cash: it draws on the money in your bank account, so you're not getting yourself into debt. However, if you always pay off your credit card each month, there may be no real benefit from switching to a debit card. You'll lose the interest-free period on purchases that you get with a credit card.

consumer.org.nz

OFFICIAL NOTIFICATION OF DUE SUBSCRIPTIONS

SUBS WERE DUE BY THE 31ST MARCH 2023.

PLEASE do try and renew them now. Thank you.

The Subs have increased this year. Singles.....\$20.00 Doubles.....\$35.00. *Thank you.*

The decision was made at the AGM last year in order to meet rising costs.

Deletions of membership has to take place when subs are over due.

Payments can be made at the office (Wed. Thurs. Fri. 9.00-1.00 p.m.) by cash, eftpos OR by Direct Credit to bank account; **15 3948 0007390 00** you can also use phone banking, or automatic payments.

All payments need to be accompanied with the Application Form below please, as particulars change and we need to keep the register up to date. Waitara now has their Community House as a payment depot, which also may be useful for Urenui, Ureti and Mokau. Thank you to the Community House for accommodating our needs. A.M tea is on the last Friday of the month, all welcome. Our phone number is 757 5885 or 021 0229 8721. Call us for any questions.

MEMBERSHIP APPLICATION / RENEWAL FORM

Grey Power New Plymouth Assn Inc | 158 Tukapa Street, Westtown, New Plymouth 4310
 www.greypowernp.org.nz | Email: greypowernp@gmail.com | Ph: (06) 757 5885

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

Membership: New Member Renewal Membership Number: _____

Type: Single (\$20) Dual (\$35) **Office Open: Wednesdays, Thursdays and Fridays - 9am - 1pm**

MEMBER DETAILS:

First: _____
Title Initials/Forename Surname Year of birth

Second: _____
Title Initials/Forename Surname Year of birth

Postal Address: _____

Post Code: _____ Phone: _____ Mobile: _____

Email Address: _____

PAYMENT DETAILS:

Subscription \$ _____ Donation \$ _____ Total \$ _____

All information will remain confidential and not supplied to any other party.

NOTES: Please return a completed form with every application.

Payments may be made by eftpos, cash, method at our offices, internet banking into our bank account or phone banking.

Online Account: 15 3948 0007390 00. Please ensure your name and membership number appears in the reference section of the form. Your details will be kept private at all times. A stamped addressed envelope with postal applications would be appreciated.

Office use only

Date Received
 Card Issued
 Expires
 Amount
 Paid by
 Date on Computer

Do you need help finding a trades person to do jobs around your home - either inside or out ?

The staff at the Grey Power office might be able to assist.

We hold a list of Taranaki service providers, including those businesses who provide discounts to Grey Power members and SuperGold card holders.

Our list also includes local businesses who have been recommended by our members.

Please make contact with us if you would like support in finding a suitable person to assist with tasks around your home.

Phone our office (06-7575885)

or Agnes (021 0229 8721)

or email us at greypowernp@gmail.com

We would love to receive feedback on these service providers to assist with future recommendations.





What is Grey Power?

Grey Power is an Advocacy Association formed in 1986 for the Superannuitants who vigorously opposed the idea of a Surcharge on the Superannuation at that time. Thus Grey Power was formed only under the name of Superannuants'. Later changed to Grey Power New Zealand.

Our leadership is from Federation, the head office in Auckland where Grey Power began. This team of leaders advocate for our members with parliamentarians to achieve improved living situations for the elderly of New Zealand. There are 76 Associations throughout the country. These Associations are grouped into Zones so that as groups these gatherings can bring solutions for each and enable input with Federations' active role in advocacy.

We all take on the role of Advocacy however, trying to assist local members wherever possible. We seek discounts with businesses, electricity, hold forums with Age Concern and Positive Aging and our own General Meetings. All to communicate the latest items of much interest for members. Every effort to seek a better future.

Our major form of Communication however, is our local Newsletter. **It is produced quarterly and desperately needs sponsors to keep it afloat.** Federation send out their magazine to all financial members quarterly also. We offer travel and lately morning tea occasions so that members can meet others and socialise.

This is your local Grey Power. Please help us build it further with new members and do spread the word. We look forward to assisting you in the office at 158 Tukapa Street. Phone 757 5885.

Our email is greypowernp@gmail.com and web site www.greypowernp.org.nz.

If we all encouraged a new member each, what a strong thriving Association we would be. So share the good news. Take a friend to morning tea or a meeting. Or join our travel and other ventures. All very welcome. Now share the good news with others won't you. *Thank you.*

Is your Membership Subscription up to date?

Are you a financial/paid up member of Grey Power?
If your card has 31/03/2023 on it, then yes you need to renew your subscription.
Find the application form on Page 15 of this newsletter and fill it in.
Payment methods are at the bottom on the left hand side.

NEXT MEETING

Wed 22 Nov 2023

**1.30pm at Barclay
Hall 158 Tukapa St**

Speaker:

**Julia Kennedy
Health & Disability**

YOUR QUARTERLY NEWSLETTER FROM
GREY POWER NEW PLYMOUTH

