

SPRING 2023 NEWSLETTER

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**AGE
CONCERN
KĀPITI**

He Manaakitanga
Kaumātua Aotearoa

Senior Times



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0800 number: 0800 65 2 105 | Press 5
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OFFICE HOURS

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

EXECUTIVE COMMITTEE

Acting Chairperson: Jane Yoong

Secretary: Bev Chappell

Treasurer: Graeme Joyes

Committee:

Karen Blakey, Owen Gibbins, Sonya Sloan,
Conrad Spohr, Denise Weir

STAFF

Manager: Susan Church

Visiting Service and

Health Promotion Coordinator:

Alison Miller, avs@ageconcernkapiti.co.nz

Companion Walking Service Coordinator:

Julie Hodgson, cws@ageconcernkapiti.co.nz



Smartphone users:

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

Notes – in brief

Annual Membership: Our new financial year has begun (1 July to 30 June) and a Membership Form is included in this magazine. The membership fee is: Individual - \$25.00; and for a Couple - \$40.00.

Series of Presentations: We will be running more presentations – check out the wonderful speakers and topics further in the magazine.

\$5 co-payment for prescription medications to be scrapped from 1 July: The Government is reducing the cost of health care for New Zealand households by removing the \$5 co-payment for prescription medicines from July this year. "This will benefit a huge range of people including almost 770,000 New Zealanders over the age of 65 who received prescription medicines in the community last year," Minister of Health Ayesha Verrall said.

NZ bank launches initiative to prevent elderly being scammed: ANZ launched the 'ANZ Screen Savers' initiative last month to protect its older customers from scams. ANZ asked its customers to take photos of their children holding up a sign with banking safety tips, before adding the photo to their grandparent's devices as its wallpaper. The goal is for the wallpaper to serve as a reminder about steps grandparents can take to avoid being scammed.

Staying Safe: Driver Education Workshops: Three more workshops are planned for the remainder of the year.

Age Concern New Zealand signed an MOU with Public Trust: The two organisations will partner to work together in local communities we serve. Public Trust has worked for 150 years, to help protect Kiwi assets and to make the tricky things in life a bit simpler for the loved ones left behind.



The delight of receiving a bequest!

Susan Church, Manager



In January this year, we received our first bequest into our bank account.

Last year, I received an email advising that we were one of five

main beneficiaries from a local resident. The surprise and joy in reading this email was something special – I knew nothing about this woman, I hadn't met her – but she knew us and here she was leaving us such a wonderful gift. I remember the day clearly – it was the morning of an Executive Committee meeting, and learning of this bequest brought tears to my eyes and it was fantastic sharing the news with the rest of our committee and staff.

This was the first ever bequest received since Age Concern Kāpiti was formed in 1990. Then just last month we received a second bequest from a man well known to many and particularly to those who attend our monthly social H.A.T. group in Paraparaumu.

Age Concern Kāpiti receives funding through various avenues:

- **Grants** – the bulk of our operating expenses are covered from grants (on which we pay GST) and are generally to cover specific requirements e.g. rent, salaries, room hire, purchase of IT equipment etc
- **National contracts** through Age Concern New



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Zealand which partially fund our Visiting Service, Steady As You Go exercise groups and Staying Safe Driving Education courses – about 25% of our revenue comes from these.

- Membership Fees
- Donations – (no GST on donations)

And now we can add to the list:

- **Bequests** – like donations we don't pay any GST on bequests.

A bequest means we receive unencumbered money, not tagged to a specific project or task – but which can be used wisely and carefully to grow and expand the services that we do offer and will help to ensure that we can continue to support everyone needing our help.

AGM

Tuesday

19 September

at 10.00am

Waikanae Baptist Church, Te Moana Road, Waikanae



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Review of Autumn Series

For six weeks from mid-April until the beginning of June, Age Concern Kāpiti ran a series of workshops with 17 different sessions on six different dates in three different locations (Paraparaumu, Waikanae and Ōtaki).



Topics discussed included:

- o Enduring Power of Attorney
- o Resolving Disputes with Neighbours
- o Dementia Warning Signs
- o Frauds and Scams
- o Getting Savvy with Savings
- o Everyday Money Tips

Wonderful information was shared on:

- setting up primary attorneys (one or more)
- differences required for personal care, welfare and health vs wealth
- goal setting for obtaining your money goals
- budgeting tips and tricks
- dementia onset signs to be aware of
- managing your savings
- understanding your responsibilities as a neighbour

The sessions were rated by 75% of participants as a 4 or higher.

A special thank-you goes out to all our wonderful speakers from ASB; Manawatu Community Law; Dementia Wellington and Porirua Kāpiti Community Law Centre Trust.

Due to the success of the sessions we plan to host more sessions throughout the rest of the year (see article).



Gladys Fermo, Kaiwhakapuaki Waiora ki Ōtaki (Health Coach in Ōtaki) with Hannah Devlin, Manawatu Community Law



ACK Acting Chair – Jane Yoong pictured with Junhee Hong from Porirua Kapiti Community Law Centre Trust

Help!!



We are seeking the support of a sponsor(s) to help us cover the cost of producing this magazine.

Until seven months ago, the magazine was available to us for no cost. Now the cost of producing the magazine is \$1,000 + GST; we produce 2,500 copies and we distribute as widely across the Kāpiti Coast.

We have received a grant which will pay for one more issue, but we need help with the ongoing expense of producing this magazine.

Contact us on
(04) 298 8879
or email

admin@ageconcernkapiti.co.nz
for more information
if you can help us!

Age Concern Visiting Service – Social connection matters

Alison Miller, Visiting Service Coordinator

Loneliness and social isolation are risk factors for raised blood pressure, heart disease, depression, lowered immune response, disrupted sleep, daytime fatigue, cognitive decline and dementia. It has been shown to increase use of formal health services and the likelihood of going into rest home care. People become lonely and isolated for different reasons, friends have passed away, they are no longer able to drive or use public transport or their family live overseas or hours away. Age Concern Kapiti offers a social connection in the form of the visiting service. We are well-placed to respond to the individual needs of older people who come to our attention wanting to feel more connected. Visitors give about one hour of their time per week to visit an older person. What they do during these visits depends on the interests of the visitor and the person they are visiting, the mobility and health of both parties, and the availability of transport. We have many wonderful examples of the connection that is formed between the lonely person and their visitor.

Some examples of things to do during the visits may include:

- # Chatting while sharing morning or afternoon tea together.
- # Play games, cards, scrabble, chess.
- # Take some form of exercise together, maybe a walk around the garden or neighbourhood.
- # Enjoy an outing together to a café or shopping centre.
- # Go to a garden centre or do some gardening together.
- # Have a drive to the beach for an ice-cream.
- # Looking at family photos and talk about the persons past life experiences.
- # Read a book or newspaper for a visually impaired person.

If you know of someone who would benefit from the visiting service, please mention this article and if they agree refer them to us.



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Terisa Ngobi

MP for Ōtaki

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

terisa.ngobi@parliament.govt.nz

0800 MP TERISA

 /terisangobiotaki

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Authorised by Terisa Ngobi, Parliament Buildings, Wellington



Executive Committee News

Introducing Beverley and Sonya:



Beverley Chappell, MNZM, Secretary:

Beverley's interest and active involvement in community welfare in Kapiti began on retirement from a 43-year health service career in 2000 and as a Waikanae resident from 1996. Appointed to the Ministerial Advisory Council for Senior Citizens in 1997

for a six-year term she helped develop the Positive Ageing Strategy, Retirement Village Code of Practice and the Enduring Power of Attorney. Accepting the role of being a Positive Ageing Ambassador in 2006 participation in the Office for Senior Citizen projects continued until 2017. This role focused on assisting older people develop a healthy lifestyle.

Joining Age Concern, Kapiti Executive in 2001, being secretary from 2011- 2023 was one way of achieving positive ageing. During this time Beverley was on the Parkwood Retirement Village Trust Board from 2001 to 2022; became a member of the KCDC Older Persons Council from its inception in 2008 until now; Red Cross Kapiti Branch Committee member, secretary and Meals on Wheels driver for over 20 years; Committee member and Librarian for Kapiti Genealogy Society since 2008; Waikanae representative on Kapiti Community Health Group Trust for 10 years and the Kenepuru Hospital Steering Group 2004-2007. Continued involvement in numerous Anglican Parish group and community activities for 27 years and a recent resident of Parkwood Retirement Village offers lifestyle opportunities for enjoying positive ageing with friends, family and the community for the years ahead.

Sonya Sloan:

Sonya joined our Executive Committee when she retired and has worked on several events connected with the International Day of the Older Person.



She has lived on the Kāpiti Coast since 2004 and enjoys both living here and being involved in several organisations dealing with older people in the area.

Sonya is a retired Police Officer and first got involved with Age Concern while still working. She assisted Age Concern staff with some incidents involving people seeking advice and assistance.

Sonya is currently a facilitator for the Staying Safe Driving Refresher Courses run by Age Concern Kāpiti. She enjoys the opportunity to assist in ensuring that our older drivers are brought up to date with the latest road rules. She is encouraged to hear comments that our attendees are feeling more confident and safer on the roads after attending a course.

Membership

How becoming a member of Age Concern Kāpiti helps our community.

Age Concern Kāpiti is a registered charity and depends on annual Membership subscriptions to help fund our work with older people on the Kāpiti Coast.

Our services are for anyone over 65, and by becoming a member of Age Concern Kāpiti, it allows you the opportunity to be part of an organisation that promotes the wellbeing of and improve the quality of life for all older people.

Your contributions are very generous and help us provide further support.

Are you aware!

Is your vehicle Insurance Policy payment the correct cover type for the value of your vehicle? In the event of an accident will your cover be adequate.

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.

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Rechargeable hearing aids have become commonplace in the last few years. Changing to rechargeables has brought a huge improvement in convenience and ease of use. From sleek, elegant desktop chargers to cute, compact pocket-sized chargers the options for both in-the-ear and behind-the-ear devices have expanded considerably. Many of these devices are on display at our Waikanae clinic or you can make an appointment with one of our audiologists at any of our clinic locations (Waikanae, Paraparaumu, Levin, Wellington) to discuss your specific needs

Courtenay Hearing Centre provides a full range of audiology services including tinnitus assessment and treatment, ear protection solutions, assistive listening devices as well as batteries, hearing aid repairs and accessories.

If you or a family member are having problems hearing, call and make an appointment today to see the team at Courtenay Hearing Centre at a location near you, for caring, professional advice

Visit our website www.courtenayhearing.co.nz for more information.

Through the Eyes of Friendship: Connection and Support for Older People



Mary Walsh lives in Waikanae. At over 90 years old, Mary has been facing the challenges of progressive vision loss for the past two years. The impact of blindness has made her daily activities more difficult, and she has had to relinquish beloved hobbies. But what's also disheartening is the unintended isolation she feels. People around her, who "don't know what to say" have become distant, and social gatherings have become a struggle as she misses the visual cues that enable smooth conversations.

Amidst these challenges, Gail Mann, who is also legally blind, entered Mary's life. Gail is an Age Concern

volunteer visitor. Mary's daughter contacted Age Concern Kāpiti and Alison the Visiting Service Coordinator thought Gail would be an excellent match for Mary. Despite her own disability, Gail has been enthusiastically volunteering for Age Concern for several years now, and she has been visiting Mary in her lovely home and garden each week for the past two years. From the beginning, Mary realised that Gail is the person in her life who truly understands what it means to be blind. Gail loves visiting Mary and says that she gets as much out of it as she gives. Gail and Mary agree that different people need different things from their visitors; some need to be taken out or helped, and others enjoy forming a friendship.

Mary enjoys her life; she says that learning to cope with her blindness and remain active fills up her days. She has also joined a support group for the visually impaired since meeting Gail. Although she has several support people who visit, these people come to her house to "do things" like housework, paying bills, or lawn mowing. Gail is the one person who comes to specifically sit with Mary to enjoy a long conversation. Mary says that although she doesn't feel lonely, being visited is essential. She says: "There is more happening than I

realise to help me. Even if people don't realise it, it is very necessary... you may not think you need it but in actual fact you do."

If you or someone you know could benefit from a meaningful visitor or if you'd like to volunteer and bring joy to an older person's life, don't hesitate to get involved!

Reach out to Age Concern Kāpiti at (04) 298 8879 or email admin@ageconcernkapiti.co.nz and become a part of this heart-warming initiative.

Alzheimers NZ factsheet in 10 languages

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

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

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

Pre Paid Funeral Trust

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

The Funeral Directors Association of NZ has created a pre-paid fund that has no fees and all interest goes to the client. And to simplify the process, you can join online at

www.thefuneraltrust.co.nz

or call the Kapiti Coast Funeral Home, who will help you.

PREPAY PREPLAN YOUR FUNERAL

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

Security of funds

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

You decide

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

Protect your family

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

Financial Benefit

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

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.



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

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

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

editorial supplied by Kapiti Coast Funeral Home

The Funeral Trust



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

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Companion Walking Service

Julie Hodgson, Companion Walking Service Coordinator



The Companion Walking Service has now been officially running for a full year and it's well and truly pumping! Our first volunteer-client match took place on 19 October 2022, with the inaugural walk taking place on 24 November 2022. We currently have fifteen matched volunteers and visitors.

A morning tea was held for clients and volunteers. It was a wonderful way of completing the successful first year of the Companion Walking Service. Seventeen people attended, and this included volunteers and clients – some with their partners.

We enjoyed a few activities to warm things up and Alison gave us a demonstration of some routines from the Steady as You Go classes. Everyone had a lot of fun and we will have another get together towards the end of the year.

Right now, we are focussing on consolidating the matching up of volunteers and clients. We have had steady interest from both potential volunteers and clients. It is becoming a challenge to keep up with it all in a timely manner. Currently we are applying for more funding to enable the service to expand. As a future vision we would love to facilitate connections between our clients to encourage them to walk together. If

anyone knows of any potential funding sources that we may not have tried, then please let us know. This is such a worthwhile service, and our whaiora are reaping the benefits, with reports of increased confidence, improved fitness, and some positive social connections.

If you would like to volunteer or know someone who would benefit from having a companion walker, email me at cws@ageconcernkapiti.co.nz.

A client perspective on the Kāpiti Walking Service - Janet Lowe

I haven't always been an unfit slouchy couch potato. Forty years of living with dogs guaranteed me at least an hour of enjoyable exercise each day and I took my fitness for granted in those days.

Things changed when my last two dogs died and with the arrival of a lung disease into my world. It was a gradual change – an insidious one, becoming a major problem before I was conscious of it being a minor one. Some days I would exercise a little and others not at all. My fitness level dropped, and I knew that I had to fix this - but how?

A chance and casual flick through an Age Concern newsletter at the Health Centre triggered an eureka moment and gave me the answer I didn't know I'd been looking for. A buddy companion walking Service. Yes!

Contact was made and enter Rachel, my walking angel. As well as providing motivation, Rachel has made a difference in many unexpected ways for which I am grateful. I was starting to be socially isolated and regular time with Rachel has helped alleviate this.

I am thankful to Julie and Age Concern Kāpiti for their great matchmaking. In Rachel, I have met someone whose conversation, humour, and sharing of stories is akin to my own. We laugh a lot and have enough in common to make for a no-stress and easy relationship. I am getting motivated to reclaim my fitness and now make an effort even when I am not out with Rachel.

Would I recommend this service – you bet. I would also suggest anyone interested check out other services offered by Age Concern Kāpiti. This organisation has been a very good find for me.

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,
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UNTIL YOU'VE BEEN CONFIRMED AS A
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Preparing to be a renter past 65: ‘It’s all very hideous’

Susan Edmunds, Business Editor at Stuff (Article reprinted with permission of author)

Rachel Ives is in her early 50s and has been a renter all her life. Now, she’s facing the prospect of remaining a tenant as she nears what would traditionally have been thought of as retirement age. She works as a support worker for the elderly in Tauranga and plans to continue to work, as long as possible, to pay for housing.

“I’ve positioned myself in a job I can do as I get older. I can do this job as I age provided it’s done the right way and they don’t try to burn me out.”

She said being a tenant provided an uncertain future. She has three adult children, two of whom she expects will also be unable to buy their own homes. Ives rented a property in Papamoa for a long time but moved out when the landlord wanted to do it up and sell it. She moved in with her partner, but the relationship broke down, so she shifted into her daughter’s garage for a while. Now, renting a room in a house is the only affordable option.

“Now I’m flatting. It’s all very hideous. I’ve been thinking lately this is the future that was always going to happen. When I was thinking about being a renter in my 20s and 30s - you can’t plan for this, but this was on the cards, total instability. Now being a 50-year-old flatting in a room in someone’s house, I don’t know if I’m going to do that forever, I want my own home again.”

She said she had a lifetime of furniture stuck in storage. “It’s very uncertain. It’s hard to plan for, almost impossible to plan for. It gets very difficult. I joke about it, but I don’t have a concrete plan. I always say there’ll be a La-Z-Boy for me in the corner of someone’s lounge room but that’s pretty desperate.

“I’m just aware that I work with the elderly and some people with really complex health problems. A lot of us don’t know what’s lurking just over the horizon. What if I couldn’t work?”

For now, her plan is to save as much as she can. “That’s about all I can do. That’s my plan. Just squirrel away as much money as I can.”

Her mother owns her own freehold house thanks to bequests from other family members and Ives has asked that she bypass her in her will and leave her share of the property to her children.

Data from the Retirement Commission shows that in the January to June period of this year, 33% of people aged 55 to 64 surveyed did not own their own home. Almost 20% of those aged 65-plus were in the same position.

People who have cash assets and income below a certain amount may be able to qualify for an accommodation supplement when they receive NZ Super. The rate depends on area and family situation.

In June, rent prices were up just under 4% nationwide, according to Stats NZ.

The commission said, on current trends, the number of renters aged over 65 would double between 2020 and 2048.

“Long term the balance of homeownership is expected to shift to 60% homeowners and 40% paying rent. By 2048, this 40% will equate to up to 600,000 people. Whether there will be enough suitable housing stock for this growing cohort of older renters is a growing concern and will need addressing urgently.”

Nadine Higgins, a financial adviser at Enable Me, said the business was seeing more clients whose parents were living with them, often because they could not afford to buy their own house or because rent was too expensive.

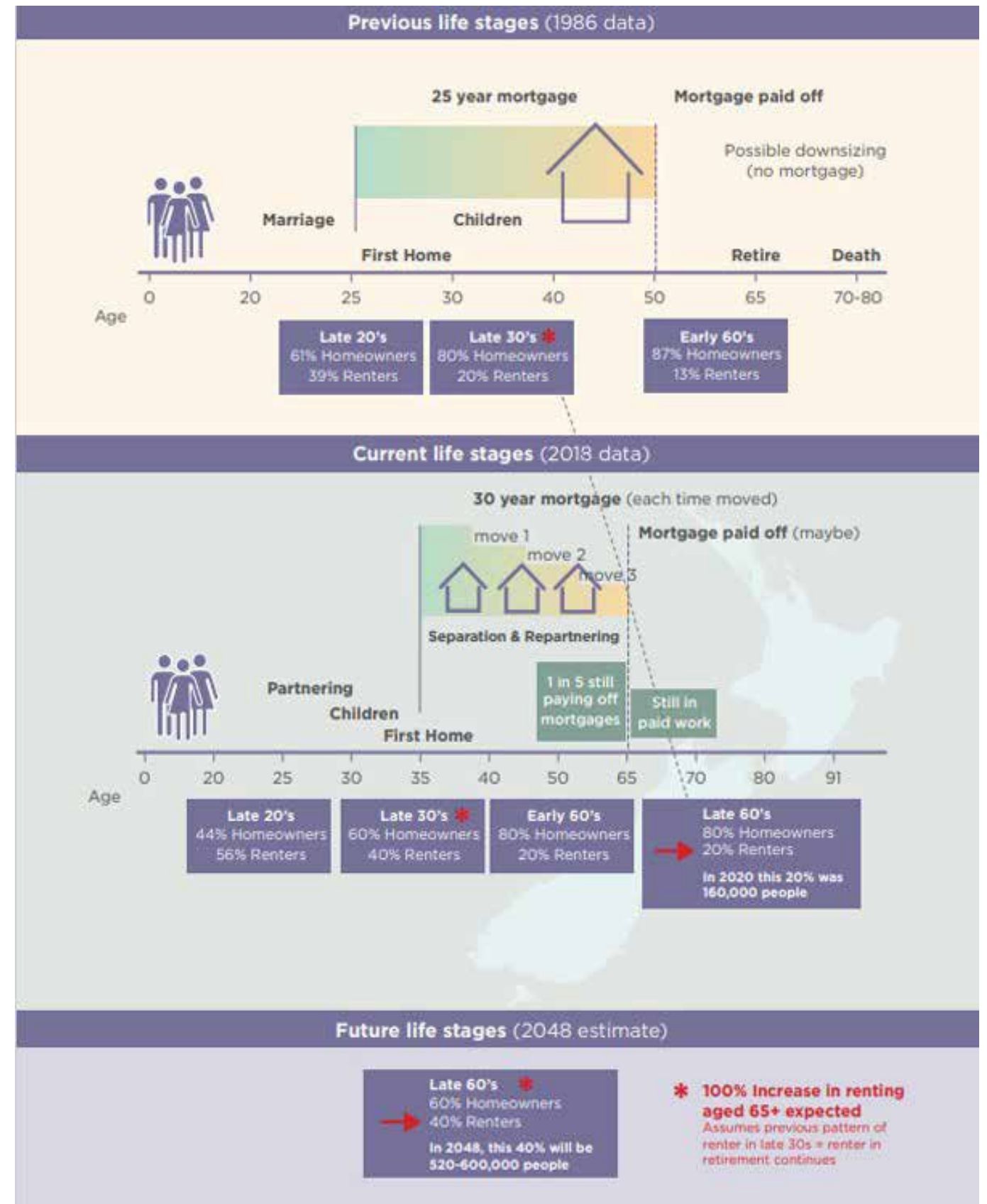
Liz Koh, director of retirement advice firm Enrich Retirement, said it felt like an increasing problem.

“The rapid rise in house prices over the last few years followed by rising interest rates have had a significant impact on house affordability. This has affected the general population but for retirees there is a greater impact as they don’t have the time or capacity to build their wealth to recover from the situation, they are in.

Anecdotally I was talking to a rental property manager very recently who is extremely concerned about being able to find affordable rental accommodation for retirees.”



Renting in retirement v home ownership



If the power goes out and there is an emergency, make sure you and your loved ones will be able to contact 111



Most modern home phones require power to work - it's important that you know what technology your home phone uses, and that you check your family and friends understand this and are prepared.

HOW CAN I CHECK?

To test whether your home phone will work in a power cut, turn your power off (at the mains is best) and see if it works

TIPS FOR BEING PREPARED

Recent weather events have shown how easy it is to lose contact...here are some things for you to think about

If your landline service is delivered over traditional copper lines, keep a corded phone handy as a backup that you can plug it into a phone jack if needed.

We suggest keeping a mobile phone handy and ready to use as a back-up in case of an emergency.

Make sure you keep your mobile phone charged - or purchase a portable power bank from an electronics retail store - and keep it charged in an easy to find place.

The Commission's 111 Contact Code

The Commerce Commission's 111 Contact Code is designed to protect vulnerable consumers with a home phone who can no longer call 111 in a power cut because they have moved to new home phone technologies like fibre and fixed wireless.

Under the 111 Contact Code a vulnerable consumer is somebody who:

- Relies on a home phone that is not Copper, to call 111
- Doesn't have an alternative way to contact 111, such as a mobile phone
- Can demonstrate they are at particular risk of requiring 111 emergency services for health, safety, or disability reasons.

If you meet the above criteria, you can contact your provider to register as a vulnerable person. If you qualify, your provider will work with you to determine the right product to ensure you, or persons on your behalf, can contact 111 emergency services in a power cut.

The 111 Code has been in place since 2021 and is being reviewed this year. The Commission will be asking Emergency Services, Consumer Groups, and home phone providers for their views on how the Code is working and if any improvements can be made.

TIPS TO HELP WITH ANXIETY ATTACKS

Look around you.

- Find five things you can see
- Four things you can touch
- Three things you can hear
- Two things you can smell
- and One thing you can taste

This is called grounding. It can help you feel like you have not lost all control of your surroundings. So follow the exercise, find your surroundings stay calm at all times.

A german shepherd , a doberman , and a cat died. In heaven all three faced god who wanted to know what they believed in. The german shepherd said "I believe discipline,training,and loyalty to my master." "Good" said god. "Sit at my right side." "Doberman what do you believe in?" Asked god. The doberman answered, "i believe in the love,care, and protection of my master." "Aha" said god. " You may go to my left" Then god looked at the cat and asked,"what do you believe in?" The cat replied, "i believe you are sitting in my seat."

Staying Safe Refresher Driving Course



Staying Safe is classroom-based refresher workshop for senior road users. It is a friendly noncritical look at driving regulations and provides helpful tips on better driving habits.

Age Concern runs these workshops in partnership with Waka Kotahi (NZTA). We welcome all ages to take this course, just phone us to book in for the next course.

About the course:

These free four-hour courses talk about keeping ourselves safe on the road and thinking about the

routes we travel in our daily lives to get to our destinations safely, thinking of all the scenarios we may encounter.

**Book for one of our upcoming sessions:
10.00am – 2.00pm**

September: Monday, 11 September

Venue: Kāpiti Impact Hub, 6 Tongariro Street, Paraparaumu

October: Thursday, 12 October

Venue: Charles Fleming Retirement Village, Waikanae

November: Tuesday, 7 November

Venue: Waikanae Baptist Church, Te Moana Road, Waikanae

**Bookings are essential
(04) 298-8879**

**Light refreshments provided
by Age Concern Kāpiti.
Please BYO lunch**

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



We are all different in life, our funerals should reflect this.

Contact us today for a free copy of our booklet About Funerals.

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04 298 4888 | brad@funeral-link.co.nz



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Practical planning ahead...

Due to the success of the Autumn Series, we are hosting more monthly presentations on:

- Advance Care Planning
- Wills
- Funeral Planning

Getting your affairs in order is important for everyone. It means that you should legally arrange your finances, property, and your personal and medical information so that family members and/or the trusted people in your life can handle your estate and affairs as you want when you pass away and/or become incapacitated.

Bookings are not essential – you can just turn up on the day – but if you would like to let us know you are attending and for catering purposes, please call the office on (04) 298-8879.

Advance Care Planning

Advance Care Planning (ACP) is a way to help you think about, talk about and share your thoughts and wishes about your future healthcare. Now is the best time to consider taking part in ACP conversations before a possible serious illness. Planning will help you and those close to you understand what is important to you, what your concerns are and what treatment and care you would like.

Age Concern Kāpiti have trained volunteers (ex-nurses/ social workers/health professionals) to guide you through the process.

Otaki:

Thursday, 24 August

10.00am – 11.00am

Venue: Otaki RSA, Raukawa Street

Waikanae:

Tuesday, 12 September

9.30am – 10.30am

Venue: Baptist Church Café, Te Moana Road

Paraparaumu:

Monday, 6 November

10.00am – 11.00am

Venue: Kāpiti Impact Hub, 6 Tongariro Street



Making a Will

Planning for what will happen after you die is the best way to ensure that the people and things you love are looked after.

Paraparaumu:

Friday, 22 September

9.30am – 10.30am

Venue: Tui Room, Kāpiti Impact Hub, 6 Tongariro Street

Funeral Planning

To help you have the funeral that you want – a funeral that would truly reflect and celebrate your life – then this workshop is for you.

There are only two things in life you can be sure of – you'll pay taxes, and you'll die. When someone close to you dies, grief can make clear thinking difficult. If you have already planned your funeral, before you have to, it is less stressful for those remaining. Andrew will show you all the options available and will answer all your questions.

Waikanae:

Tuesday, 10 October

10.30am – 11.30am

Venue: Baptist Church Café, Te Moana Road

Paraparaumu:

Thursday, 26 October

9.30am – 10.30am

Venue: Grace Hall, Kāpiti Impact Hub, 6 Tongariro Street



Steady As You Go Exercise Classes

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

Classes consist of a combination of sitting, standing and walking exercises, and take around one hour. They are ideal for complete beginners, are ongoing and you can find out how you've improved over your first 10 weeks.

Classes are currently running in both Paraparaumu and Waikanae:

Paraparaumu:

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

Waikanae:

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



For more information and enrolments, please contact Age Concern Kāpiti. Bookings essential: (04) 298-8879

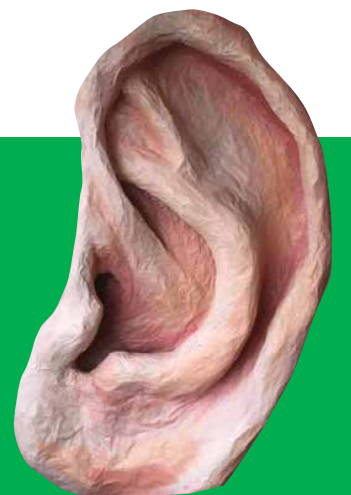
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A Later Life Journey

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

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

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Thanks

Understanding Medicine

Safety - Why, How, What and When?

If you take medicines for a certain condition, you want to make sure they are working in the right way for you. The following important information ensures you get the benefit you need from your medicines while minimising your risk of side effects.

Are you unsure about your medicines?

Ask your health provider or your Pharmacist! Many different types of medicine or herbal remedies can be accessed from your Pharmacy. It is very important you tell your Doctor or Pharmacist about ALL the medicines you take, so that you can avoid interactions (when two or more medicines mixed together causes problems). They can advise you what medicines or even foods you should avoid.

Also good to let your Doctor or Pharmacist know about your medical conditions, because some medicines or supplements can interact with certain medical conditions and it is safer to avoid.

Labels on the bottles and boxes are there for a reason!

Make sure you read and understand the label. Often important messages are abbreviated to fit in a certain space, but if you are not sure exactly what they mean, ask your Pharmacist to explain. For example,

“Take each dose on an empty stomach” means do not eat for one hour before or two hours after taking this medicine. This usually applies to medicines that are better absorbed without food.

“Do not drink alcohol” means do not drink ANYTHING that contains alcohol with this medicine. It usually applies to medicines that have unpleasant side effects or are more toxic if you drink alcohol while taking them.

Remember, if your medicine label has something on it that you don't understand, ask your Pharmacist. They will be happy to explain it to you!

Always check the expiry date on your medicine. Old or outdated medicines

may not work as intended and you may become unwell if they are not effective.

Take the correct dose of your medicine.

Too much of a medicine can be harmful and too little of a medicine may be ineffective for your condition, and make you unwell. Make sure you take the medicine as directed.

Don't take someone else's medicines.

Taking the wrong medicine, or a medicine with someone else's name can be harmful - only take medicine that is specific to you.

Be careful about mixing medicines.

Different medicines are sometimes mixed with other medicines for different conditions, e.g. paracetamol is often combined in cough and cold products. Always check the ingredient list when buying a product to be sure that you don't take a double dose of the same medicine. If you are not sure ask your Pharmacist.

Finish all the medicine you have been given.

It is important to take the whole course of a medicine. e.g. antibiotics. If you stop taking your medicine before the course is complete, the medicine may not work as well the next time you need it.

To make things easier and convenient

Most pharmacies can provide medicine compliant packaging such as Blisterpack or Sachets. This will help you to organise your medicines in correct dose and time so you wouldn't miss or over/under take your medicines. Ask your Pharmacist about it.

5 QUESTIONS TO ASK ABOUT YOUR MEDICATIONS
when you see your doctor, nurse, or pharmacist.

- 1. CHANGES?**
Have any medications been added, stopped or changed, and why?
- 2. CONTINUE?**
What medications do I need to keep taking, and why?
- 3. PROPER USE?**
How do I take my medications, and for how long?
- 4. MONITOR?**
How will I know if my medication is working, and what side effects do I watch for?
- 5. FOLLOW-UP?**
Do I need any tests and when do I book my next visit?

Remember to include:
 drug allergies
 vitamins and minerals
 herbal/natural products
 all medications including non-prescription products

Ask your doctor, nurse or pharmacist to review all your medications to see if any can be stopped or reduced.

Visit safemedicationuse.ca for more information.

Recipe: Apricot Balls



Zest from ½- 1 orange
 ½ cup caster sugar
 250g dried apricots
 ¼ cup orange juice
 About 1¾ cups fine desiccated coconut

1. Remove the orange zest from the orange with a potato peeler and put it in a food processor with the roughly chopped dried apricots. Chop them in bursts. Then add the orange juice and process again.
2. Add about a cup of the desiccated coconut, then add more until the mixture sticks together nicely.
3. With wet hands, shape the mixture into small evenly sized balls, and roll them in the remaining coconut. Refrigerate the apricot balls until they are firm.

Note: Store them in a lidded jar where they will keep for several months. For longer storage freeze the apricot balls in a sealed container.

Recipe: Salmon Cakes

These salmon cakes are quick to mix and take only 6-8 minutes to cook in an uncovered frypan.



For 1 large or 2 smaller servings:

105g can pink salmon
 1 egg
 ½ cup self-raising flour
 ½ tsp salt
 pepper to taste
 2 tbsp canola oil

1. Tip the salmon and the salmon liquid into a medium-sized bowl. Using two forks, break the salmon into smaller pieces.
2. Add the egg and mix it well through the salmon. Sieve in the self-raising flour, add the salt and pepper to taste and stir to combine evenly.
3. Heat the oil in a large frypan over medium heat.
4. With cold wet hands, shape the salmon mixture into six patties, then put them into the pan.
5. When the lower edges of the salmon cakes turn brown turn them over and brown the other side.
6. Serve with lemon wedges if these are available.

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



“It was only a sunny smile,
 And little it cost in the giving,
 But like morning light it
 scattered the night,
 And made the day worth living.”

F. Scott Fitzgerald.

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."

The Best Brain Games

If you spend a lot of time with an aging loved one, you may notice them becoming a bit more forgetful or misplacing things. While frequent forgetfulness or severe memory loss may be a sign of Alzheimer's disease, some forgetfulness is a normal part of aging. It may not be entirely preventable, there are things you can do to slow down the process.

Much like the body, keeping the brain active is important at all stages of life. Brain games and puzzles serve as mental exercise that reduces the risk of Alzheimer's disease and cognitive decline. Brain exercises provide a simple way to improve your memory and problem-solving skills.

There are a number of factors that make certain games ideal for older adults:

- **Formats.** You'll find brain games in plenty of different formats, from classic board games to word puzzles, online games some applications on the phone/computer do require a monthly fee.
- **Difficulty level.** It's important to find games that are challenging but not overly frustrating. If you're looking for brain games for a loved one who has been diagnosed with Alzheimer's disease, for instance, you'll want to choose brain exercises and games that aren't impossible to complete at their current cognitive level. Start slowly with some beginner puzzles and gradually progress to harder puzzles for more challenging problem-solving tasks.

Some of the best games are the crossword/word finders in the paper and or magazines. Online games such as Brain Lumosity which can track your progress www.lumosity.com

Taken from www.seniorlink.com

What sorts of situations is PHONE 105 for?

You can use 105 to report non-emergency situations online or via the phone, such as when your car has been stolen, your property has been damaged, or you want to give Police information about crime in your area.

The key message is that if it's happening now or just happened and there's a threat to life or property, call 111. If it's already happened and there's no immediate danger, use 105.



NON-EMERGENCY
Ohotata Kore




Annual Membership Form - From 1 July to 30 June



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

Membership Fee:

Individual: \$25.00 **Couple: \$40.00**

From 1 July 2023 to 30 June 2024

Mr / Mrs / Miss / Ms

First Name Last Name

Address:

Home Phone: Mobile:

Email:

Date of birth (optional):

Donation:

Donate: \$100 \$50 \$30 \$20

Donate - Other \$

Donation Frequency: One-off Monthly Annually Other:

All donations over \$5.00 qualify for a tax rebate. A receipt will be emailed/posted to you.

Thank you for supporting the work we do.

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

Post Email

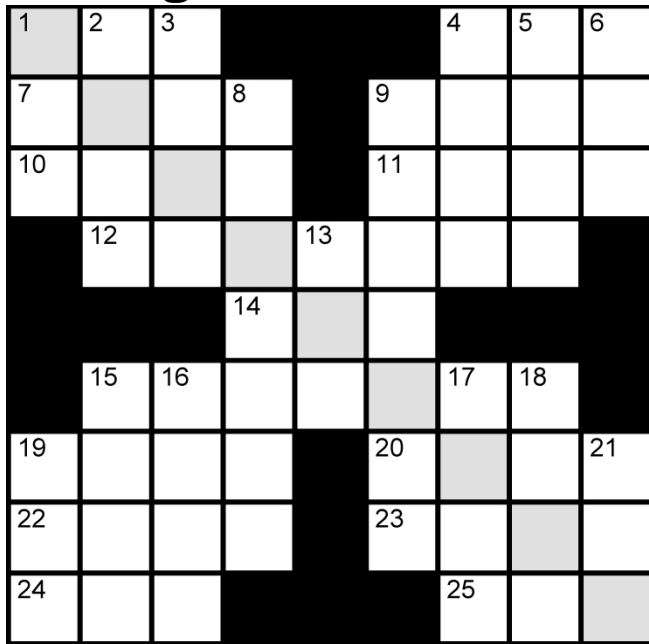
Payment Options:

Direct Credited from my account into the bank account of Age Concern Kāpiti
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 Telephone: (04) 298 8879 | Email: admin@ageconcernkapiti.co.nz

The King Falls



Across

- 1. Computer monitor, for short
- 4. Summer mo.
- 7. "Hold it right there!"
- 9. A lot of lot
- 10. High schooler

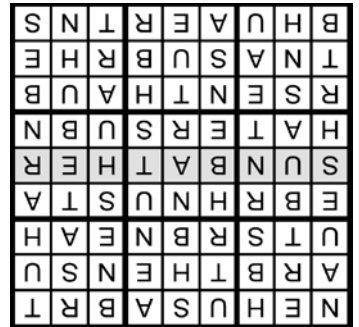
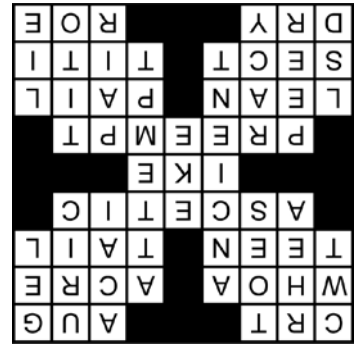
- 11. Peacock's pride
- 12. One who leads a Spartan lifestyle
- 14. White House nickname
- 15. Replace in the

schedule

- 19. Gravitate (toward)
- 20. Beach item
- 22. Religious offshoot
- 23. South American monkey
- 24. Like some martinis
- 25. 1973 Supreme Court decision name

Down

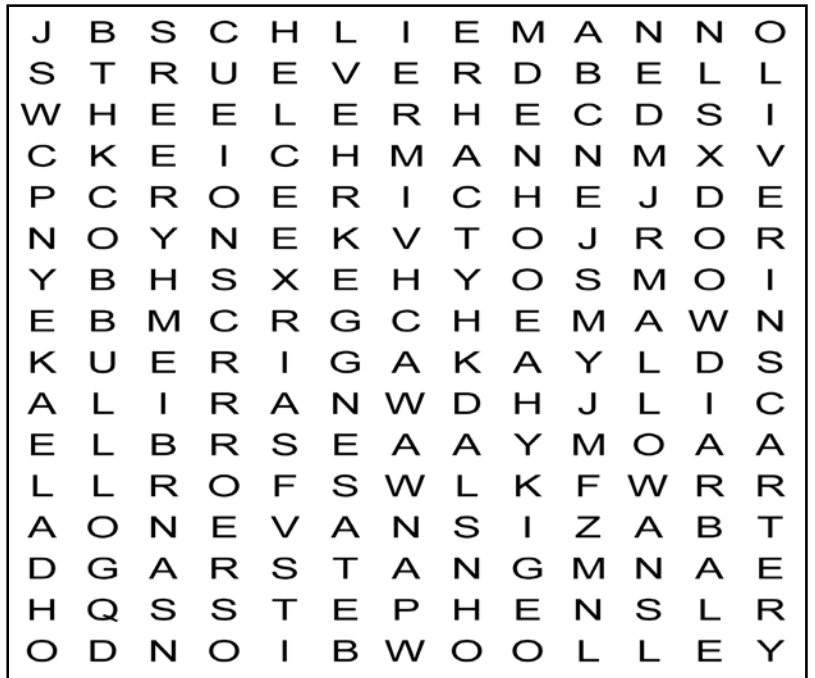
- 1. 100 lbs.
- 2. Perlman of "Cheers"
- 3. Little piggies
- 4. Antioxidant berry
- 5. Type of acid linked to gout
- 6. Salon supply
- 8. Very old
- 9. Try
- 13. Barely manage, with "out"
- 15. House of Lords member
- 16. Off-color
- 17. Twosome
- 18. One of the Jackson 5
- 19. "Acid"
- 21. Golfer's concern



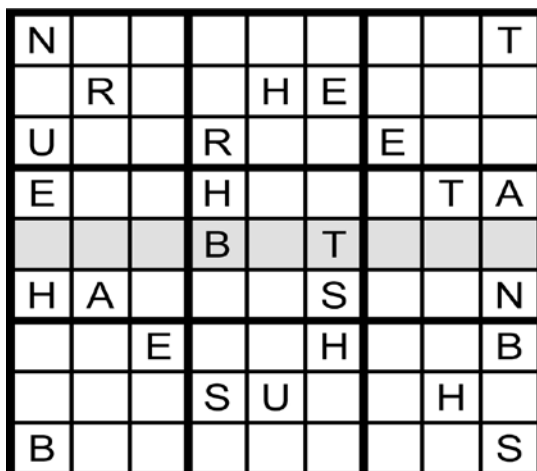
The crossword headline is a clue to the answer in the shaded diagonal

- | | | |
|-----------|----------|------------|
| 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 |

ARCHAEOLOGISTS



SUNBATHER Wordoku



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.*