

NAPIER and DISTRICTS

GREY POWER

QUARTERLY NEWSLETTER

SPRING ISSUE 2023



**John Park
and
Bob Allen
of the
MenzShed
Bed Team
building
beds for
Christian
Lovelink
clients.**

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a community hero**

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**Your candidates:
who's running for
Parliament?**

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**Join Napier Grey Power at
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COME AND MEET THE CANDIDATES

IN THE UPCOMING GENERAL ELECTION
Napier Grey Power will be holding a candidates' meeting for the October election, on

TUESDAY, 15th AUGUST

1:30 pm, St Columba's church,
Gloucester Street Taradale

All welcome.

There will be no questions from the floor.
Nau Mai, Haere Mai!

A friendly Reminder

A big thank you to all who have renewed your membership (and a friendly reminder if you haven't) now your membership subscription is due.

The fee is **\$20-00 single and \$30-00 double**. For this you get **four local and four national newsletters; a free Discount Book; access to Grey Power Electricity; and you support us in our advocacy work for seniors.**

Payment options are: You can pay at our general meetings (3rd Tuesday each month)

- Online, our bank no is 38-9009-0434068-00 or
- Drop into Linda's letterbox
10 Trigg Crescent, Taradale or
- Bruce's letter box
13 Blenheim Street, Taradale or
- Bruce can pick up - Phone Bruce: 844 5635

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**THE MEASURE OF
RETIREMENT LIVING**



PRESIDENT'S REPORT

Happy Matariki, for the Māori New Year, a time for remembering those passed, and looking forward to a new start, a better future for all!

Meetings

Fortunately the weather didn't stop many of you attending our monthly meetings. In May we had Marya Hopman, a corrective exercise specialist, who demonstrated many passive exercises that will help relieve muscular joint pains from aging, accidents or operations. You can find her on the internet.

The meeting was also our AGM and it was pleasing that nine of our existing committee members were re-elected. A great team, all committed with responsibilities as well as supporting what needs to be achieved.

Our constitution allows us to have 12 on the committee which means we have three vacancies. If you have an interest and would like to know more, please talk to us.

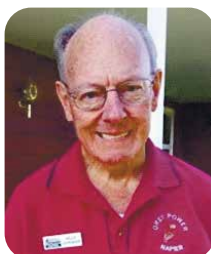
We pride ourselves on having guest speakers to suit our age group and our guest at our June meeting was excellent and timely: John Collyns, Executive Director Retirement Villages Associations NZ speaking about "Retirement villages reforms" and what they could mean to village residents and people planning to move into a retirement village. An excellent presentation covering many aspects of new and proposed new legislation.

Positive Ageing Strategy Advisory Group

This is a Napier City Council (NCC) initiative started approximately five years ago with the objective to make Napier an "Age-Friendly City" and through ongoing meetings with various like-minded groups including Grey Power, the Positive Ageing Strategy Advisory Group (PASAG) have been able to discuss and recommend ways to make our city a friendly, exciting, safe place particularly for older people. We believe we have reached this requirement sufficiently and have applied to the World Health Organisation (WHO) Global Network to become a registered, recognized "Age Friendly City". If our application is successful, we will become the sixth city / community in NZ to be recognised by WHO. We are looking forward to the outcome and if achieved this will be very exciting for our city.

Membership

I want to thank all that have renewed your



Bruce Carnegie
President

membership and a special welcome to all new members.

Our No 1 asset is the strength of our membership and the more members we have, the stronger our voice and respect within the community especially when discussing concerns or issues to appropriate important people. We advocate with local and central government over issues affecting our members and wellbeing of older people; and if you think we may be able to help please let us know.

October Elections

With many in our age group struggling, there are election issues we hope to see raised: the cost of living, lack of adequate home care, nursing staff, aged care beds, lack of affordable housing, community safety and the inadequacy of the pension alone to live on, to mention some. Question parties' candidates on their solutions to these problems! Their emails are in this newsletter. Above all, come to our August 15 meeting to meet them face to face!

Thank you for your support and we look forward to seeing you at our meetings.

Kia Kaha (stay strong), stay safe.

Bruce Carnegie | President
Ph. 844 5635 E. bpcarnegie@gmail.com

"The outcome of every election is determined by the people who take the time out to vote"



**CHECK YOUR ENROLMENT DETAILS AT
vote.nz or 0800 36 76 56**

MEETING WITH HEALTH NZ/ TE WHATU ORA

On 31 May representatives from Grey Power and Age Concern organisations from Hawke's Bay held their quarterly meeting with hospital staff to discuss issues of concern.

Hastings President Ron Wilkins offered congratulations for all the work undertaken by health staff during Cyclone Gabrielle.

Wait times in ED was discussed, with chairperson Suzanne Parkinson (Portfolio Manager - Planning, Funding and Performance) suggesting that people should seek guidance from their general practitioner or go through the Health 0800 number as to whether their condition was urgent enough to go to the ED. Pharmacists could also help with diagnosis. Unnecessary visits to ED would help reduce wait times. What was most important is that everyone should have a flu injection this year and this was free nationwide to all ages when combined with the Covid injections.

Darren Horsley, the Hospital Recovery Manager for our region was introduced. Already 10 weeks into his role of meeting the needs of the whole of the East Coast, he said delivering to the needs of the people of Napier after the cyclone was challenging, as we'd been in total isolation, no power or means of communication and necessary to have helicopters on standby. "A complex disaster."

The Napier Health Centre became the hub for aged clients from residential care as well as those of the wider community. Age Concern had instituted their welfare checking but door-knocking proved rather chaotic as it was not easy to check on everyone. Vulnerable patients with medical issues were top priority – particularly those with power dependency. Unison "did an amazing job" in restoring power to everyone.

Other frustrations caused by the cyclone included: mental health will become a big issue so there is concern moving forward; time to get between Napier and Hastings an issue; Emergency Services negotiating the expressway - everyone appears to be observing the shift to the left rule. St. John's shuttle service was now working well with the Age Concern voluntary service also up and running.

Darren said we now needed to focus on decision-making with a District Recovery Plan; plus a review needed of the Civil Emergency response, to learn from the lessons.

A Central Hawke's Bay representative said there were instances of the hospital trying to discharge people who had no home to go to. Multiple organizations and the four councils need to co-ordinate.

A real concern to Darren was that some people were moving back into sub-standard homes because they could not afford decent rentals. The Recovery Team needs information on people needing help.

Early discharge was another issue raised, with an example of a patient being discharged after a major kidney operation where no back-up visits as promised had occurred. Age Concern also had examples of this. Staff advised that currently the Hospital Discharge Plan was being reviewed and follow-up support for these discharge mishaps was necessary. She would take this up with the group updating the plan to connect Age Concern virtually to the discussion.

Isabel Wood | Secretary, Napier Grey Power.

If you have issues that could be raised at these meetings please contact Bruce or Isabel.

Napier Libraries will be hosting a number of courses and classes at the Taradale Library.

Our librarians are holding some one-on-one tech help sessions where people can book a time to come in and get some help with their devices. They also have some of the local banks coming in and doing sessions on how to stay safe from scams, budgeting, and online banking. There's a full class list on their website.

<https://www.napierlibrary.co.nz/whats-on/courses-and-classes/>.

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Men at Work:

The Napier MenzShed By Maxine Boag

Jim retired at age 73 after working for years as an analyst for a large local firm.

“For the first three months I was lost. I didn’t know what to do. Then I heard of the MenzShed, checked it out, and I joined them.”

“It ticked all the boxes: companionship, camaraderie, being handy, doing meaningful work and giving back.”

Napier’s MenzShed is sited on a parks reserve on Latham Street (next to the Bay City Gym). Open five mornings a week, if you walk in on a Tuesday or Thursday at smoko time, you’ll see 30 plus senior men sitting around having a cuppa and a biscuit – and yacking away like they’ve known each other for years.

Cuppa done, they’re back in the workshop, on the tools, all busy on a wide range of “handyman” projects using a huge variety of power equipment, hand tools, and even a piano (which one man was playing when I visited)!

Projects currently range from building beds for Christian Lovelink (they built 300 during the last few years and have already produced many more so far this year); a food cupboard/pataka for Tamatea Kindy; restoring furniture that would otherwise go to the landfill; making wooden toys that will be painted by Mangaroa inmates and given to their tamariki; building a model schooner; and a myriad of other worthy activities.

Much of this good mahi happens without public applause; but you can see their work in the five huge wooden chairs outside East Pier - and their award-winning floats in the Napier Christmas Parade.

“We’ve got a wide range of men who come to the Shed,” said Club President Jon Barnett. Farmers, orchardists, upholsterers, plumbers, tradies, electricians, medical professionals, teachers, tutors, you name it!

All receive training in safely using the Shed’s power tools and are tested by qualified volunteers before they can use them.

There are currently 174 MenzSheds across New Zealand, and thousands worldwide. Started by Vietnam vets in Australia, the initiative to start one in Napier was led by the late Paul Faleono, a former NCC Community Advisor, and they moved in to their first premises, at Whitmore Park, in 2014.

Their current building (which they bought and lease the land from the Council) is being extended to give them more space for the growing number of active members.

Members give many reasons for the Shed’s popularity. “Companionship, talking to each other;” “Learning new skills;” “I can’t just sit at home;” “There’s nowhere else like this.”

As the club president said, “The Shed gives us a reason to get up in the morning.”

The MenzShed – a special place for senior men!



Paul Coe with wooden toys he made for disadvantaged children.



Jim Hogg, Jon Barrett and Ian Appleton with the new bus stop seat they made to replace the shelter blown over in the Cyclone.

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.

**No matter who you are,
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Grey Power Conference Report

By Maxine Boag

I attended the Federation's two and a half-day Annual General Meeting in Wellington at the end of June as your representative. The AGM is the supreme decision-making body of the Federation and provides a unique opportunity for members to express our views on the direction and future of this advocacy organisation.

It was an intensive three days, with 41 of the Federation's associations represented, along with Zone representatives and other Board members. We heard reports from various committees and "NAGs" (National Advisory Groups), from Federation leaders, elected a new Vice President (David Marshall), listened to guest speakers (Retirement Commissioner, the Minister for Seniors, Grey Power Electricity CE), workshopped membership ideas, and voted on a raft of remits submitted by zones and associations.

The remits covered a range of topical issues: pensioner housing, ACC, reduction in volunteers, the loss of home care and support services, the lack of beds in rest homes, mail cost increases, scams, superannuation, our election campaign, older persons' driving tests, the Treaty of Waitangi, mobility devices, rates reviews, our own financial situation, proxy voting and climate change.

I was very happy that the remit which came from the Napier Association – to urge the government to raise the out-of-date, inadequate cash asset threshold for

access to the Accommodation Supplement which for the last 30 years has been \$8,100 for an individual and \$16,200 for a couple – carried unanimously. The current government is reviewing this allowance, is supportive in principle of raising the figure to \$42,000 but nothing will change until next year.

A second remit from our Zone which I was happy to move was to bring us into line with most other not-for-profits by including acknowledgement of the Treaty of Waitangi in our constitution. It passed with a sufficient majority – 56 in favour, 23 against, and 11 abstentions – to reach the two-thirds majority of votes needed for a constitutional change.

Guest Speakers

The Minister for Seniors, Ginny Andersen was unable to attend (and thus answer questions!) but sent a pre-recorded video in which she touched on several issues: a digital inclusion project (a pilot programme on digital learning at Kawerau is being extended); a senior enterprise project; a home share pilot programme (where seniors share their homes with a boarder); and that legislation on Retirement Villages is going through.

We also heard from the **CE of Pulse Energy** who told us they have contributed \$1.9 million to the Federation based on new customers – each one who joins means \$1 to the Federation. They are about to launch a TOU (time of use) plan; plus Electric Vehicle plans and pet insurance! The market is very competitive, but as she said "even if you save \$1 on your power bill, it's worth it".

Napier War Memorial project complete



The rededicated Napier War Memorial is complete and open for visitors, a beautiful sanctuary in the middle of Napier City open to everyone. Although its principal purpose is remembrance of the fallen, it provides a wonderful space to take a quiet moment to reflect. Each element of the original War Memorial has been placed back into the site with the addition of a mauri stone and an explanatory plaque telling the story of the Memorial.

Rolls of Honour plaques have been carefully cleaned and repaired. Each name has been researched and checked by historians, with the community involved in this process at multiple points. The Floral Clock has been restored by expert horologists and placed on a site quite close to its original position, with new planting and landscaping.

The Eternal Flame has continued burning off-site throughout the rebuild and has now been returned to the Memorial where it burns on a custom-made plinth at the centre of the site. The mauri stone has been gifted the name Te Hokowhitu a Tū by Napier City Council kaumatua. Coloured panels are installed above the 'arrow-head' pavillion. Most are red to honour the red poppy but one panel is purple to reflect the purple poppy signifying animals that died at war: horses, dogs and even pigeons used to carry messages to troops.

The restored War Memorial is designed to reflect the original memorial by architect Guy Natusch, who has been honoured inside the Napier War Memorial Centre in the naming of the main large hall, now officially called the Guy Natusch Ballroom.



A selfie – Maxine with table mate David Fleming from (Flemings Creamoata porridge) Gore!



Up at the mike, Maxine is trying to persuade everyone to vote for or against a remit!



Pete Matcham, stepping down after 8 years as Vice President, doesn't just walk the talk, he rides it!

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If you have an interest in museums, are outgoing and friendly, and looking for something to do in your spare time, we want to hear from you. Pop in to see the team or visit faradaycentre.org.nz



The Retirement Commissioner

Our Retirement Commissioner, Jane Wrightson made a powerful presentation at the Grey Power conference which, although “apolitical” was full of reasons why the Federation needs to continue to advocate for older persons.

Originally from Hastings, Jane was appointed to the position in late 2019, after being NZ On Air’s Chief Executive. The commissioner’s role is “to lead a national strategy for financial capability, report to Government every three years on retirement income policies and monitor the effects of retirement village legislation”.

She shared with us some of the key findings of the 2022 Review of Retirement Income Policies.

“A common theme has occurred throughout the research reinforcing the critical role NZ Super plays to large numbers of New Zealanders now and heading into the future,” she says.

“It is clear to me that the age of eligibility to access NZ Super must remain the same, or a more complicated system be considered to reduce the inevitable inequity such a change would bring. Any increase to the age of people accessing NZ Super will only further disadvantage women, Māori, and Pacific People.

“Retired New Zealanders make valuable contributions to their communities – with NZ Super providing the means to give back through unpaid work, voluntary work and caregiving.”

Today, 40% of people aged 65 and over have virtually no other income besides NZ Super and another 20% only have that, and a little more. Even with NZ Super, close to one in three people don’t think they will have enough for retirement unless they continue working past 65.

Māori, Pasifika and women have been prioritised in the Commissioner’s evidence-based report. Women live longer than men and the gender pay gap means for many they do not have enough savings in retirement. Māori and Pacific people have much lower life expectancies than most non-Māori (seven years for Māori men, five for Pacific people), so many do not live to enjoy a full retirement.

“It’s hard to save in a low-wage economy,” she told us. “Half of women at 65 and one third of men live on less than \$30,000 a year. In the case of 20 per cent of NZ superannuitants, getting the Super is either their first income, or their highest.”

NZ Super was set up for those who own their own homes, but home ownership data from the 2018 census found that one in four 60-64 year-olds did not own the home they lived in. On current trends, by 2053, almost half the over-65s will be renting, which means 640,000 over-65s including 326,000 renters over 85.

She referred to the “tedious argument” on putting the age of eligibility up, saying “who says we can’t afford it?”

“Super costs the country 4.5 per cent of the GDP at present, and will be 6.5 per cent in 40 years.

“Is that a lot of money for 25 per cent of the population?”

Means-testing is another issue. In Australia, where Super is means-tested, employees make compulsory savings. Here there is no real data on the issue.

“I’d like to see a cost-benefits ruler put over the means testing option.”

With the push for raising the age of eligibility, many young people now believe NZ Super won’t be around for them. Our advocacy to retain the current entry age is not being done for us, but for the next generation.

“Complex matters such as these will require cross-government and private sector collaboration to resolve. This cannot be achieved by one agency alone and is why the recommendations I have made do not just sit with government but with all of us in differing ways.”

And Grey Power’s job is to keep nagging!



Jane Wrightson, Retirement Commissioner, flanked by Federation President Jan Pentecost, and newly-elected Vice President, David Marshall.

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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Neela Neela – a local hero

By Selwyn Hawthorne

As the dawn broke over Taradale on February 14th Neeracha Rattanaworametha (better known as Neela Neela) was quickly reminded of the effects of the horrific Boxing Day 2004 Tsunami on her native Thailand that resulted in 225,000 deaths.

Hearing of the plight of Pakowhai Road residents who had been made homeless she set in motion a plan to help. With Thai restaurant experience, her own savings and much financial and food donations from locals including a group of Thai residents in Napier, she set up a kitchen in her garage to prepare meals for the many folk who had lost their homes during that horrific flood.

Within days this proved to be too small and Asian food store Hong Ke Long in Onekawa offered free use of their commercial kitchen at the rear of their shop to solve this problem. An early donation of 1.8 tonnes of rice became the base of her meals. Other amazing contributions came from Hawke's Bay businesses including Pak'nSave Tamatea.

Initial production was 25 meals but as volunteer

clean-up labour came on stream that tally grew to a maximum of 1100 meals per day (currently between 200 and 400) for collection by folk from Tangoio, Eskdale, Rissington, Patoka, Dartmoor, Moteo, Puketapu, Waiohiki, Omahu, Awatoto, Clive, some of the infrastructure gangs on State Highways 2 and 5, the stopbank repairers, electricity linesmen, voluntary clean-up workers and many of Hawke's Bay's displaced victims.

Assisted by an amazing group of volunteers who turn up six days a week, the latest tally shows that nearly 80,000 warm and spicy meals have been provided free of charge to very worthy folk in our ravaged province. Cash and in kind donations have been very beneficial to the cause but with an estimated conclusion of late September more is needed to help settle a large grocery account.

If you can help with a contribution please don't hesitate to contact me. For cash we have the ability to offer tax deductibility on charitable donations.

Phone (027) 222 6502 or email selwyn.hawthorne@xtra.co.nz



Photo credit NZ Herald

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>

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.



STAY INDEPENDENT: ENLIVEN OLDER PEOPLE

After a stroke, illness, or a fall, it's common to think that your days of living at home are ending. Although big shifts in your wellness or your ability are life changing, with the right home support, you can get stronger and continue to live in your own home. At Enliven, we support you to reach your goals, in partnership with your family and any other organisation that supports you.

Our team of specialists provide support to older people in Napier and Hastings. Our experts include registered nurses, physiotherapists, dietitians, occupational therapists, speech and language therapists, social workers, and support workers. We prioritise quick assessment and planning and base our decisions on your goals. We work alongside you and your family, providing support where, how, and when you need it.

If you or a loved one want to stay at home but need support, ask your GP about Enliven services.

To receive the Enliven Older People newsletter, call 0800 436 548 or email enliven@psec.org.nz.

To donate to support local older people, call 0800 002 953 or we can come to you with a mobile EFTPOS machine in Napier or Hastings.

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PRESBYTERIAN SUPPORT EAST COAST

Parliamentary Elections: What are the choices?

With Parliamentary elections looming on 14 October (though there is advanced voting starting on 2 October), Grey Power is once again taking a leading role in Napier to give candidates an opportunity to speak to our members saying what they are standing for and be questioned on issues dear to us.

We decided to give each candidate/party free space in this newsletter, for a photograph, to answer specific questions, and share their contact details. As well they had the opportunity to take out paid advertising. We covered both the Napier electorate for those on the General roll, and Ikaroa-Rawhiti candidates for those on the Māori roll.

The questions we asked them all to answer, all within 150 words were:

Could you please comment on your party's policies on the following:

- **The retention of universal superannuation and any proposed changes for the age of eligibility**
- **Improving access to health services, particularly for older people**
- **Affordable and public housing for older people, an increasing number of whom do not own their own home and live only on government Super**
- **Reducing crime in this electorate**

Their responses follow. Comments from candidates:

Te Pati Māori candidate Meka Whaitiri sent apologies for not being able to attend our candidates' meeting, and did not submit a written answer to questions.



Cushla Tangaere-Manuel **Labour candidate, Ikaroa-Rāwhiti electorate**

Labour values the role our Pakeke/seniors play in our whānau and communities and are committed to keeping you warm, safe and well.

We're keeping the Superannuation age at 65.

We've established an Aged Care Commissioner to ensure that New Zealand's aged care services deliver quality.

We've made doctors' visits cheaper for more than 500,000 Community Services Card holders, and have cut the \$5 prescription fee.

Retirement village residents are recognised as paying rates and entitled to apply for rebates. We've also introduced the Winter Energy Payment to help seniors weather the colder months, providing up to \$700 for help with power bills over winter.

We're absolutely focused on solutions to keep New Zealanders safe. These include helping young people into better futures and stopping ram raids. We have more tools in place to tackle gang crime, we're cracking down on illegal firearms and have delivered NZ's largest Police force ever.

Contact details:
cushla.tangaere-manual@labour.org
www.labour.org.nz

Laurie Turnbull **NZ First Napier electorate candidate**

There will be 1.2 million kiwis over 65 by 2035. NZ First believe seniors deserve a stronger voice in parliament.

There will be no change to the age of eligibility for Superannuation under New Zealand First.

Get the over 1,000 medical staff who are still mandated back to work.

Ensure more research and investment money is funnelled into senior critical health services. Fund mobile health buses to take specialists and specialist services to the people. Expand free dental care through a yearly free check-up, x-ray and clean for Super Gold Card Holders to halt preventable dental disease.

Develop a seniors' housing plan to address the increasing number of seniors in rental accommodation and requiring Accommodation Supplement support. Review the public housing criteria.

Commit to recruit an additional 1,000 officers. Ensure there is staff available to eliminate sole charge police stations. Resource community policing, including Māori wardens, and grow our neighbour watch.



Contact details:
wairoa55@yahoo.com
0212394156
www.nzfirst.nz



Martin Langford **Democracy New Zealand Napier electorate candidate**

In my career, I have observed that there is a difference in ability between individuals as we age. The pension should remain universal and available from 65. At Democracy NZ we stand for freedom to choose and those who are keen to continue in the workforce should be well supported in the retention of valuable skill sets that need to be passed on.

Health services will be accessed based on need, not on race.

Housing for our most vulnerable has been badly neglected. Land owned by Kainga Ora, in areas like Taradale would be ideally suited to pensioners, warm homes with close access to shops and services without the need for a car.

A "soft on crime" approach has failed. Our party has two, former, long serving members of the New Zealand Police force. Policy will ensure those who commit crime face consequences for their actions, especially recidivists.

Contact details:
www.DemocracyNZ.org
martin.langford@democracynz.org
027 277 0357

Mark Hutchinson
Labour candidate, Napier electorate

I grew up in Taradale and have worked in New Zealand and overseas as a clinical psychologist and leadership consultant. I brought my young family back to Napier in 2009 and have run a successful business here since 2016.

My top priorities align with those of the Labour Party: supporting New Zealanders through tough times, building the economy, ensuring we all feel safe in our community and have access to the healthcare we need.

Labour has committed to keeping the age of superannuation eligibility at 65. We've helped seniors make ends meet in other ways including making medicines free and extending the Winter Energy Payment.

We're improving access to warm, dry homes for everyone through our \$3.8 billion Housing Acceleration Fund and over the past six years we've put 1800 more police officers on the front line, including 105 more in the Eastern District – an increase of 24 percent.



Contact details:
www.labour.org.nz/
markhutchinson2023@labour.org.nz
mark.hutchinson@labour.org.nz

Green Party response:

(a Green Party electoral candidate had not been selected when we went to press.)

Everyone deserves to be happy, connected, healthy and supported. But far too many older people are struggling to get by, put food on the table, pay the bills, and heat their homes.

The Green party will maintain universal superannuation for all New Zealanders 65 years and older, with a \$16 a week increase in after-tax payments from fairer tax settings.

We will provide integrated community health services to support the wellbeing of kaumātua, including public housing designed for extended whānau, elder abuse prevention, and free enduring power of attorney services.

Our communities are also safer when everyone has access to key services, enough to make ends meet and provide for their families.

For decades, governments have created a justice system that ignores drivers of crime.

The Greens will address poverty and inequality so we can make everyone safer, while supporting those who offend to address the root causes of their offending, to break this cycle.



Contact details:
hawkesbay@greens.org.nz
https://www.greens.org.nz/manifesto_2023



Katie Nimon
National Party candidate, Napier electorate

National will increase superannuation payments every year, ensuring it reflects increases in average after-tax wages. Our commitment to reduce the taxes paid by the average wage-earners means your Super will go up faster too.

National will continue the winter energy payment, and review the Retirement Villages Act, which is now 20 years old.

National will reduce waiting times for elective surgeries like knee and hip replacements.

National will restore law and order because all New Zealanders deserve to feel safe at home and at the shops. We will empower police to issue dispersal notices to gang members, prevent large gatherings of gangs, and ban gang patches in public spaces.

National will provide housing performance incentives for councils and require them to zone land for 30 years of housing demand immediately. We will also supercharge social housing and back the community housing sector to grow the number of affordable houses for those in need.

Contact details:
www.national.org.nz
katie.nimon@national.org.nz



Pawel Milewski
Act Party candidate Napier

The Act Party is dedicated to implementing comprehensive policies to address crime reduction, enhance healthcare access, and improve housing opportunities for the elderly.

In the health sector, Act Party would encourage cooperation between public and private service providers to reduce waiting times and improve access to services; establish better pathways for accreditation and training of doctors to increase their availability and encourage private-public partnerships to develop hospital infrastructure.

To reduce crime, Act proposes to introduce legislation to control gangs including gang control orders, increased powers of gang asset seizures, increased police powers over youth offenders and reinstating the Three Strikes law.

Act would deal with housing crisis by creating financial incentives for councils to allocate more land and make consent process more effective and also remove excessive regulation of private rental market. Both above are expected to relieve pressure on social housing, making it easier to access for those who really need it including the elderly.

Contact details:
www.act.org.nz **pawel.milewski@act.org.nz**

Our Candidates' Meeting What Grey Power wants to know

As we go to press, Grey Power secretary Isabel Wood has just sent a letter out to all six candidates who we expect to host on the 15th August, outlining the agenda for the meeting and giving them the questions our members want us to ask.

Grey Power is not aligned with any particular political party, we just want MPs to empathise with seniors and understand our needs and concerns. By sending out questions on key topics beforehand, candidates will be able to do some research and come prepared.

Our commitment is that they will all be treated with respect and experience Grey Power manaakitanga (hospitality). We have a reputation of holding orderly, well-organised candidates' meetings so we want to give candidates the opportunity to show themselves at their best.

Here is what we have planned.

Bruce will welcome candidates at 1:30 pm and hand over to Maxine, who will be facilitating the rest of the meeting. Bruce will be in charge of the timer and ring the bell when time is up.

Candidates will then each have THREE MINUTES to introduce themselves personally and tell the audience who they are, why they are running and what skills and experience would bring as our local MP – their personal sales pitch.

After this, we will ask each of them to answer what we call "quick-fire" questions which they have been sent beforehand. They will all answer the same question but have only one minute to respond to each.

Quick Fire Questions:

- Is your party going to raise the age of eligibility for Superannuation?
- Do you support raising the cash asset threshold for the Accommodation Supplement? At present the threshold, set in 1993, is \$8,100 for a single person, \$16,200 for a couple. This means any low-income renter with more than that is not able to get the Supplement to help pay their rent.
- Will you advocate for 24/7 medical facilities in Napier?
- Do you support lowering the voting age to 16?
- Will your party continue with the current public housing building programme in Napier? At present, Kainga Ora has 124 new homes in progress in Napier to be delivered by 30 June 2024; and

- another 126 in progress that KO will be delivered after that date – a total of 250 new homes in progress in Napier (on top of those already built).
- Will your party advocate for increased level of care in terms of both staff and facilities at residential care, in-home care and hospitals?
- Are you in favour of having more criminals jailed and for longer sentences?
- Will you advocate for a 24 hour police station and cells in Napier?
- Does your party support having a Māori Health Authority?
- Which major party could you most see your party aligning with in a future Government and why?

Obviously we will not have time for all the questions, as we'd like to finish and have afternoon tea before 3 pm, so the questions will be selected randomly; and the order of who responds first, last and so on.

We do not have time for questions from the floor but if you have other pressing issues, there will be an opportunity to ask candidates over a cup of tea, or contact them (their contact details are listed in this newsletter).

The meeting is open to the public, so we are expecting a full house and advise you to come in good time!



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.

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.og.nz

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 delightfully 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

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. As 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?

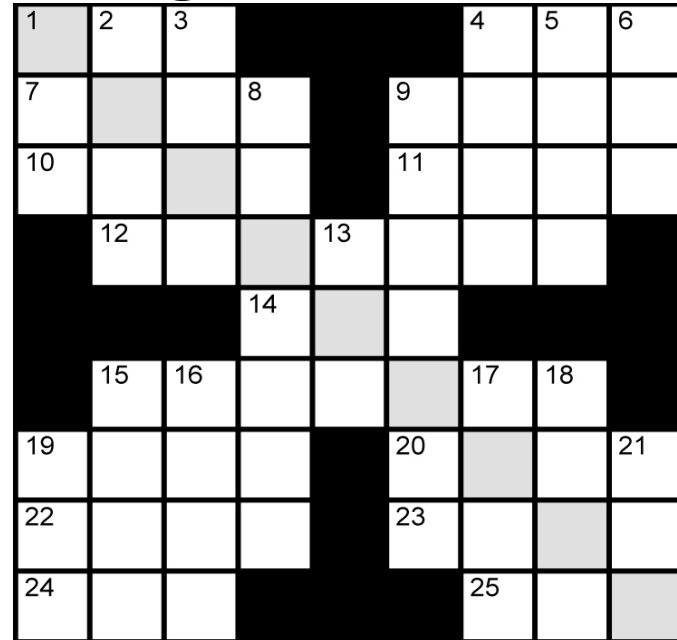
Remember to include:

- 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.

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

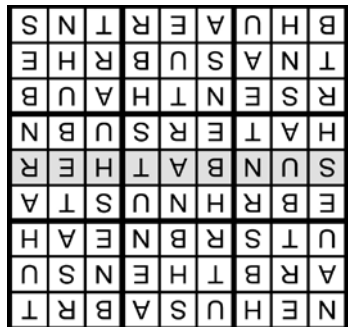
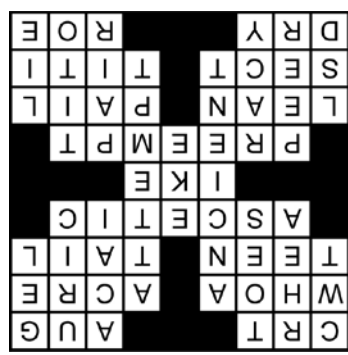
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| ADAM | GARROD | MILANICH |
| ALBRIGHT | GARSTANG | OLIVER |
| BELL | HAWASS | ROERICH |
| BIONDO | JOHANSON | SCHLIEMANN |
| BRAIDWOOD | KENYON | STEPHENS |
| CARTER | LEAKEY | STRUEVER |
| EICHMANN | LEHNER | VERRILL |
| EVANS | LUBBOCK | WHEELER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

SUNBATHER Wordoku



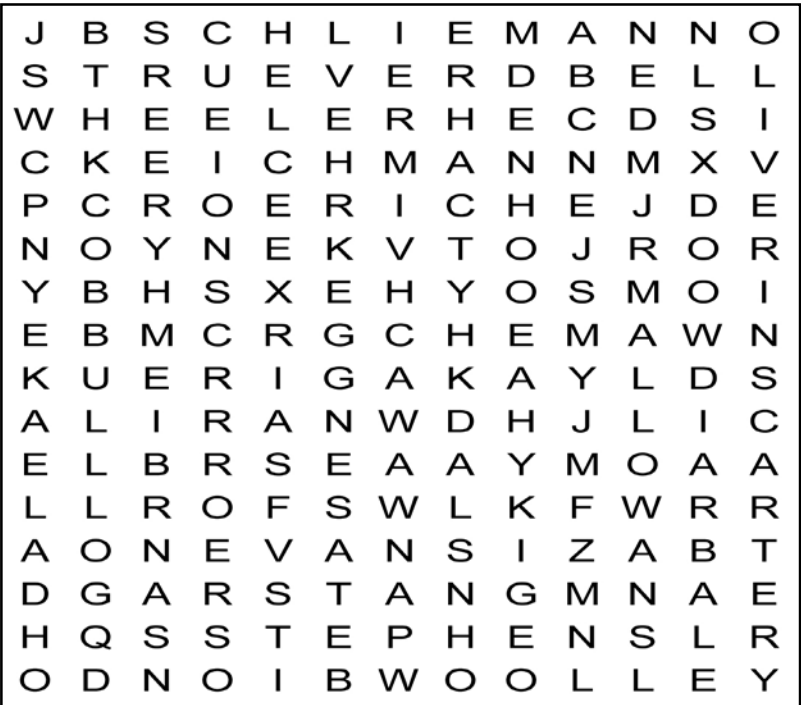
- Beach item
- Religious offshoot
- South American monkey
- Like some martinis
- 1973 Supreme Court decision name

- 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

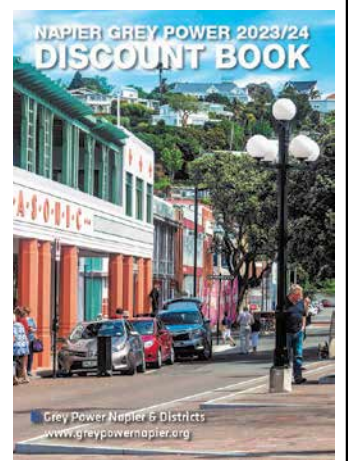
ARCHAEOLOGISTS



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.*

Grey Power Napier and Districts Membership Benefits

- Low membership fees - \$20 Single \$30 Double p/a
- To support an organisation that will advocate (lobby) for our protection and concern on matters like superannuation, health, law, justice
- Monthly meetings with excellent speakers that relate to our interests plus good fellowship over a delicious afternoon tea
- A free Discount Book with approximately 200 supporting trades and services – gives under-65 members Gold Card discounts
- Cheaper gas, electricity and broadband for Grey Power Members
- Opportunities to volunteer
- Quarterly local newsletter
- Quarterly Federation magazine
- Free Accident Insurance. \$2000 paid by AIL insurance in the event of accidental death
- 8 cents a litre off gas at Z petrol stations
- 20% discount on Medical Insurance by Vesta Insurance for 70 years and younger
- Interisland Ferry fares at off peak rates
- An Appreciation Volunteers Luncheon
- End of year Christmas Party / Luncheon for all



MEMBERSHIP SUBS DUE NOW

**Membership subs re now due for the 2023/24 year.
Cost is \$20 single and \$30 couple.
ANYONE CAN JOIN - YOU DON'T HAVE TO BE OVER 65!**

To pay your membership, you can:

- Pay your sub online to **bank account number: 38-9009-0434068-00** Grey Power Napier & Districts; put your Surname, Initial and Grey Power membership number if renewing. If you are a new member, please email greypowernapier@gmail.com or phone Bruce 06 844 5635 to let us know you have joined. **OR**
- Complete this form and mail it to us at Grey Power Napier & Districts, PO Box 4247, Marewa 4143 or phone Bruce and he will pick it up. Or scan and email. **OR**
- Or join online on our web page www.greypowernapier.org

Your name/s

Address

Phone email M'ship no

You are paying \$20 for 1 member (tick if applies) or \$30 for a couple

Amount paid: Payment Type:

Can we email your newsletter?

Grey Power Napier Committee 2023-2024



Back from left: Linda Mellor, Maxine Boag, Kay Nesdale, Ian Cook, Shona Bayliss
Front: Russ Wyeth, Bruce Carnegie, Isabel Wood, Allie Beattie

Sender: Napier & Districts Grey Power
PO Box 4247
Marewa 4143

