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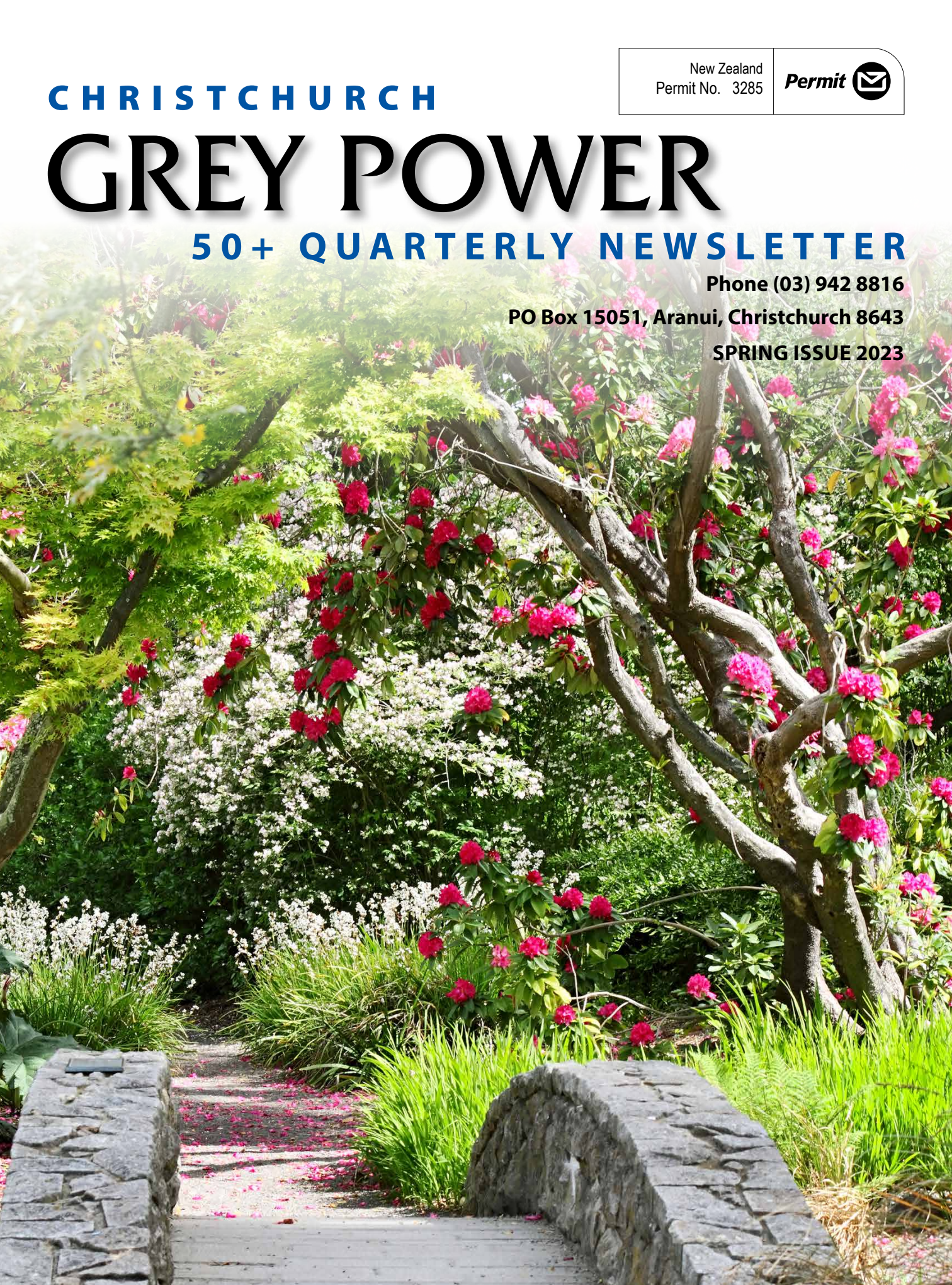
# GREY POWER

50+ QUARTERLY NEWSLETTER

Phone (03) 942 8816

PO Box 15051, Aranui, Christchurch 8643

SPRING ISSUE 2023





## GREY POWER CHRISTCHURCH

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## GREY POWER ELECTRICITY

We know a lot of you use Pulse Energy and a lot of you pay online when your Pulse account is due. Unfortunately a lot of our members are paying their accounts into their Grey Power Membership. Then we have to try and get hold of you to tell you what has happened as this payment shows up on our membership bank statement. We can sort this out but it can sometimes take a wee while to process Thanks

**JUST A FRIENDLY REMINDER**

## Presidents Word

Hope you are well and warm, we have had some cold days, but this weekend we have had nice weather.



We were advised of Ian Browne's death last week, at the Social. Ian had been President for many years and was a great advocate for Greypower. He enjoyed going out to speak to groups about the work Greypower does. Unfortunately, no Committee Members could attend as we all had prior commitments.

The last Social was good, but not well attended, probably due to the rain. Wendy was our Speaker on Freedom Alarms, then followed by NZ First, National and Labour candidates. It was a great afternoon, and the candidates stayed for a cuppa and chat right to the end. I believe we got given information to help us vote in the coming election. Don't forget if there is an entertainer you would like, give details to me or Maureen as we will be starting to get ready for next year.

Take care .

Ann Ferrari | President



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## Our Owl is our symbol

The wise old owl sat on the oak  
The more he listened the less he spoke  
The less he spoke the more he heard  
Who of us is like this wise old bird



Grey Power loves our owl it is our official symbol and is used in all correspondence.

## Insurance

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

### OUR TOP THREE TIPS:

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

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

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

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

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

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

### DON'T FORGET

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

consumer.org.nz

## Ian Brownie

*It was with great sadness that we heard of the passing of our late President Ian.*

Ian had been in a home with his wife Faye who passed away earlier in the year. Ian was the grand old age of 94 and in his life time had won many medals and cups for his athletic and racing abilities.

I first met Ian when he became President, he was looking for a secretary to help him out. Never having done this before he thought it would be a challenge and nearly 12 years later was still here.

He did a lot of work going to meetings and AGMs with his Vice President at the time Brian Christian. Neville Whooton was also in that mix and between the three of them they did a good job. We used to have meetings at the Cashmere Club in those days and we always had a good turn out of Grey Power members.

**On behalf of the Committee  
and all Grey power Members  
we wish Ian's Family our deepest  
Condolences in the sad year of  
losing their beloved Mum and Dad.**



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## TUI'S BUS TRIPS

### May Bus Trip

We were lucky to attend Medbury School Music Ensemble.

We were met at the gates by young men all in uniform to escort us to the hall. Opening at 10am the first was the Junior Choir, with a piece called Ho Taru Koi a traditional Japanese piece. We were then treated to the Firefly a single young man, Classical Guitar Ensemble playing Imagine, one I recognised by John Lennon. Next Chamber Group 1 a piece by Dvorak, Choristers, then the Jazz Band playing Mercy, Mercy, Mercy. The talent was amazing and yet more to come. Year 8 Rock Band played Somewhere Only We Know, Chamber Group 2 played March of the Dwarfs and lastly Medbury Chorus/Choristers combined with a rendition of The Water is Wide. The North West Music Festival was attended by 3 groups, The Medbury Chorus, Choristers and the Orchestra. It was amazing to enjoy so much talent from these young men.

In May there was an article in The Press about another outstanding pupil, Pax Read a ten-year-old composer whose music wowed the audience. Pax Read had his piece played by Canterbury University professor of music Mark Menzies, during the Magic Carpet Music Trust's inaugural anniversary celebration. Pax's musical purists include piano, flute and participation in the school choir. Pax Read will certainly be a name to look out for.

It was a wonderful experience that really lifted all whom were there.

### June Bus Trip

This was the first for Bunnings and Greypower yes, we had a store visit.

There was a demonstration of a DIY macrame plant hanger, demonstrated by Tracy and Brian gave a garden talk answering questions around this time of the year, plus lots of hints on what to feed and do with our gardens. We were all given a bag with instructions and cord to make our own planter plus useful information.

The group was split in half for the demo. Change half time while we all had a cuppa and biscuit, then that group halved and shown around the store. The majority of the group enjoyed themselves and some treated themselves to plants and bits they had meant to get. Three Activities Organisers were in attendance, Tracy from Home Base Shirley and Briana and Hannah one from Riccarton and the Airport Bunnings.

Demonstrations are normally done for the Children at the weekends and Adults can attend if they want. Ring your local Bunnings and check out the options. It was good to check out the store as I usually go in and get what I want, the staff are very helpful with all your enquiries.

We then went to Hoofbeats for lunch which is always a good visit.



## The excitement and awe on our foodbank clients' faces when they see our new self-serve facility is so good to see.

Helping them feel better about asking for food was a big driver behind our dramatic new way of providing food parcels.

We opened the new self-serve foodbank in June on our Hereford Street site and so far it has exceeded all hopes and expectations.



We still do the old pre-packed food parcels for those who prefer that, but most clients love being able to choose their food. When they come to us they discover a brightly lit, welcoming, supermarket-style operation with aisles and trolleys. They are given points to spend depending on their family size and the products have a points cost.

We use points and product limits to help guide them towards healthy choices and share our limited stocks with all – but it's this ability to choose which is so important.

The clients love that they can choose what they know their family will eat and what they know they can cook and prepare. They love how we have gone to such lengths to think about it from their point of view. It makes coming to us less shameful and it adds dignity to the occasion.

Of course the assessment side of the process by our foodbank coordinators remains, and it remains an emergency service, so we can't help someone more than once every five weeks. We wouldn't have the resources anyway.

Sadly the clients who often feel most ashamed about asking for food are the elderly. It hits them particularly hard because they feel wrongly that they shouldn't have this trouble at this time of their life and they don't want to take from younger people.

Our foodbank figures show every month we have about 60 people aged over 65 needing food support from us. Many more will be aged 55 to 65 years. It shows how food poverty is a serious worry for some elderly, especially in winter when all the other bills are so high.

But we hope they too will enjoy the new way of being gifted help when they come to our self-serve foodbank, and know that the community they live in cares for them.



## KiwiSavers should be saving another 2% of their gross salary

People aren't putting enough in their KiwiSaver accounts, a new report says.

Clive Fernandes, National Capital founder, says the average contribution rate for active KiwiSavers was 4.3% of a worker's gross salary - significantly lower than the "optimal" rate of 6.3%. The highest contributors were young people aged 18 to 24, perhaps because they were working hard to save towards their first home, while 35 to 44 year-olds were the lowest contributors.

The under-contribution did not bode well for Kiwis' retirement prospects. "While we're experiencing economic hardship and uncertainty, the data shows alarming numbers of Kiwis are not effectively saving for their retirement," Fernandes said.

The annual KiwiSaver report from the Financial Markets Authority shows many Kiwis aren't saving anything into KiwiSaver. Only 1.9 million of the 4.2 million with KiwiSaver accounts made any contributions in the 12 months ending March 2022.

"Kiwis are not investing their KiwiSaver money in the best way that suits their life stage," Fernandes said. This would result in billions of potential investment returns lost.

"There's that mindset of KiwiSaver being a savings vehicle rather than an investment vehicle," Fernandes said.



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

**CHECK YOUR ENROLMENT DETAILS AT [vote.nz](https://vote.nz) or 0800 36 76 56**



 **Christchurch City Mission**  
Te Whare Mīhana Ki Ōtautahi

*Ewan Sargent*



## Revealed: The most common substance in NZ accidental poisonings

Paracetamol is New Zealand's most popular medicine – and also the number-one substance involved in emergency calls to the National Poisons Centre.

A new analysis reveals paracetamol is the most frequently involved drug in cases the Otago University-based unit deals with, from curious young children tasting tablets, to older people making medication mistakes.

The study, published in the Australian and New Zealand Journal of Public Health, reviewed tens of thousands of contacts between 2018 and 2020.

Among adults and older people (aged 65 and over), the researchers found “therapeutic errors” accounted for around 50 per cent and 86 per cent of their exposures, respectively.

“Older people can be frail, and generally also use more medicines than younger people,” the study's lead author, Dr Eeva-Katri Kumpula said.

The most-commonly exposed substances among adults were paracetamol, codeine, tramadol, antidepressants, and hypnotics, while older adults were exposed to paracetamol and various cardiac medications.

Some 50 million tablets of widely-accessible medicines are used by Kiwis each year. While there are limits on pack sizes, there were no restrictions on quantity.

New Zealand's MedSafe has made changes to labeling requirements, aimed at promoting safe use and accidental overdoses.

She noted that a contact with the centre didn't necessarily mean the person involved was harmed – and around two thirds of patient records showed a medical assessment wasn't advised.

Anyone concerned that someone has swallowed poison should stay calm, and phone the National Poisons Centre on 0800 POISON (0800 764 766), with information about the medicine or chemical container if possible. Do not make the person vomit, rinse or wipe the mouth, and do not give fluids unless instructed to do so by the Poisons Centre. If the person is sleepy or unconscious, check their pulse, ensure they are breathing, place in a recovery position and phone an ambulance. If not breathing or does not have a pulse, phone 111 and apply CPR.

## Older Kiwis need to consider home modifications sooner



Most older New Zealanders would prefer to remain in their home for as long as possible, but few consider age-friendly modifications that reduce risks to safety.

Australia's Flinders University researchers determined that many older people are living in homes with clear dangers, hazards, and limited accessibility as they age, but lack the information they need to properly address these challenges.

### Most common potential hazards and solutions:

- High maintenance garden (without an irrigation system)  
**Consider:** reducing garden maintenance needs (e.g. plants that don't need much water or pruning, low maintenance landscaping, irrigation systems).
- All entrances to the house have one or more steps  
**Consider:** how one entry could be modified for easy access if a wheelchair or wheeled walking frame was required in future (e.g. ramp)
- Step or ledge present between shower cubicle and bathroom floor  
**Consider:** alterations to ensure smooth transition between cubicle and floor
- Slippery bathroom tiles  
**Consider:** application of non-slip treatment or tiles which are not slippery when wet
- Toilet door swings inwards  
**Consider:** have the swing of the door changed.
- Chairs in living room are low and/or soft  
**Consider:** when purchasing new chairs, purchase chairs that are firm, supportive and not too low (height depends on height of individual). Armrests can be helpful.

The researchers have designed and tested a digital tool with 60 older people to assist with identifying and eliminating risks and are planning to make it freely available in the near future.

The journal article “Considering the home environment and planning for the future: A qualitative exploration of the views of older adults and individuals with older relatives” is available at: <https://tinyurl.com/334bv6ur>

## Your Personal Driving Service for Christchurch

Getting out and about and doing the things you have always done are important parts of keeping independent. Freedom Drivers offer a safe, trustworthy and caring service that is about much more than just transport.

While we are well-known in the North Island, we have expanded into the South Island and Dean Stewart has been very busy running the Christchurch North franchise for 3 years now.

He provides a friendly, reliable service offering standard transport as well as a Wheelchair Accessible Vehicle capable of transporting both manual and larger power wheelchairs.

He also employs 2 drivers who are much loved by our customers and are always a pleasure to be with.

“We love to support the local community and our service is designed to provide personalised transport and assistance to anyone needing a bit of extra help getting from A to B. We specialise in driving seniors and trips cover a wide range of outings including the usual medical and business appointments as well as shopping or just a nice afternoon out with a friend or two.

Our wheelchair accessible vehicle is a larger hoist model with plenty of headroom for taller passengers to travel in comfort,” says local owner Dean.

“Travelling with Freedom is like riding with trusted friends or family. You can enjoy building a relationship with a very small team of drivers who you will get to know and trust,” adds Dean.

Freedom prices are competitive and comparable to, and often less than, other options or standard taxi services.

Our service is highly personalised to your needs with a convenient pick up and drop off at your front door. We always escort you to the car and to your destination and we always go ‘the extra mile’.

We take Total Mobility cards (TM) and we are ACC Registered Vendors. All our drivers are fully licensed and NZ Police checked for your protection.

**Our service is pre-booked and prequoted. To find out more please give Dean a call on (03) 352-1599 or 027 364 6877.**

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### Keeping Yourself Safe at Home – NZ Police **REMEMBER in an emergency, call 111.**

#### Other safety tips:

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

#### For older people, you may also want to consider:

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

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



## 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.

## Bank fees

Fees provide lucrative income for banks. Last year, they earned \$2.3 billion from fees and commissions charged to customers. But you may be 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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## Is a Reverse Mortgage the answer to freeing up some equity and enjoying better quality of life?

Kate Warren, Tavendale and Partners

**Reverse mortgages are a tool, offered by select financial providers, for seniors in New Zealand seeking to unlock some of the equity in their existing homes. Whilst a Reverse Mortgage offers certain benefits, they also come with risks that warrant careful consideration before signing on the dotted line and committing to such an arrangement.**

We regularly assist with a wide variety of financing arrangements and summarise a few of the benefits and risks associated with a Reverse mortgage as follows:

### **Benefits**

**1. Supplemental Income:** Reverse Mortgages provide a means for seniors to access the equity locked up in their existing homes, offering what can be a lump sum payment, or access to the equivalent of an overdraft facility, to support the borrowers retirement needs and lifestyle.

**2. Homeownership Retention:** Borrowers can continue to live in

their homes without the obligation of needing to make regular loan repayments, thus maintaining their sense of independence and stability. We often see clients using the Reverse Mortgage funds for necessary home maintenance and repairs which allows them to continue living comfortably and safely at home.

### **3. Flexibility:**

Funds from a Reverse Mortgage can be used for various purposes, including covering medical expenses, to purchase or maintain a vehicle, home renovations, holiday or debt consolidation.

### **Risks**

**1. Accruing Interest:** Unlike traditional mortgages, the interest on a Reverse Mortgage compounds over time. This can lead to a significant debt that erodes the equity in the property.

**2. Reduced Inheritance:** The loan balance, together with accrued interest, must be repaid when the borrower dies or the property

is sold. This will reduce the inheritance left for the borrower's beneficiaries.

### **3. Eligibility Criteria:**

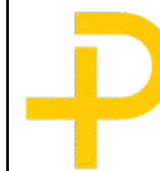
Reverse Mortgages are generally only available to seniors, and specific eligibility requirements must be met – meaning access can be limited.

### **4. Long Term Commitment:**

Borrowers are committed to the Reverse Mortgage for an extended period, which may not align with their evolving financial needs or lifestyle choices.

There is no such thing as free money! Prospective Reverse Mortgage borrowers are required to consult with legal advisers before proceeding. We work with our clients to ensure careful evaluation of the benefits and risks, and what other options may be available, to determine whether the Reverse Mortgage aligns with the borrower's long-term financial requirements.

**Given our expertise in this area we can assist in the decision-making process, prior to an application being made, to ensure that the potential benefits outweigh the associated risks and longer-term consequences.**



Tavendale  
and Partners

Lawyers



We provide expert legal advice on a wide variety of legal matters, such as Occupation Right Agreements, Trusts, Wills, Enduring Powers of Attorney, Conveyancing, Reverse Mortgages to name just a few. We do things efficiently, properly, but most of all differently. We connect you with the right person to get the best results and are alongside you every step of the way. *Get in touch today!* We have offices in four convenient Canterbury locations (Christchurch, Darfield, Rolleston & Ashburton) or we can come to you by appointment.

Kate Warren | Level 3, Tavendale and Partners Centre, 329 Durham Street North, Christchurch  
T: 03 317 9099 | M: 027 384 3054 | E: [kate.warren@tp.co.nz](mailto:kate.warren@tp.co.nz) | [www.tp.co.nz](http://www.tp.co.nz)



## NEW ZEALAND SUPERANNUATION: GENERATIONAL WELLBEING



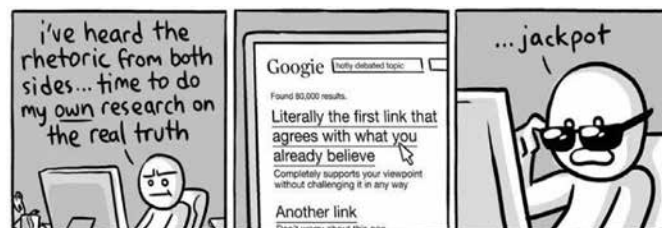
Len Bayliss a well-respected New Zealand economist (1927-1918) said in 1996, "Doomsday rhetoric characterizes NZ media handling of retirement income policy". Twenty-five years later his comment still retains validity.

I suggest some of the language about NZ Superannuation over the last two decades has moderated, and there is now a growing awareness that our superannuation scheme is excellent public policy, supported by the sound Kiwi Saver scheme. The Q+A with Jack Tame, New Zealand Superannuation discussion (29th August 2021), including a Grey Power spokesperson was an example of how commentator knowledge has improved over the last two decades.

Knee Jerk reactions do continue, pop up commentators with dubious credentials are everywhere. Talk back radio is one example; social media platforms another. Fascinated by their own one-line rhetoric, and often conservative political orientations, some talk back hosts run the risk of becoming on-air trolls .

No issue here with voicing opinions, just be more transparent about your leanings. Those with the strongest bias are often the most strident in disguising their rigidity of conviction.

The media continues to do a poor job in the transparency stakes about the faces and voices engaged in 2023 communications, and the bias they bring to the microphone.



Long term projections often appear in the Retirement income discussions. Time-frames around 2050-2080 projections are useless and can be disregarded. Why disregard? History shows such assumptions are so wide of the mark they lack value, and the projections cannot factor in society changes over time. Inevitably, commentary over states the extent of existing knowledge and its degree of certainty.

Those who are prepared to research NZ Retirement income policy should start with Roger Hurnard, (previously a consultant on NZ retirement issues), with his 2011 paper "Mixed messages: the future direction of NZ retirement income policy"[1]. Then read the 2019 Retirement Commissioners Review paper to government[2] It is a thoughtful and restrained discussion paper. Add in Michael Littlewood's various superannuation papers published throughout the two decades 2000-2020. [3]

Commentary by commentators Martin Hawes, Mary Holm, Rob Stock and analysis work by Susan St John and Dr Claire Dale further add substance to readers' knowledge. They all help provide the platform for useful contributions to the topic and the further development of sound public policy.

The myth "burden of the ageing population" continues to be aired, rarely understanding the fact that superannuation policy is far more than a monetary formula. It is linked to issues of physical security, personal well-being, economic productivity, social health and the distribution of income and wealth.

New Zealand's superannuation scheme is a recognised world leader, with a simple structure, low-cost administration, and with no exceptions.

Be alert and wary to those suggesting means-testing or removing universality, as these are wonderful public fare one liners, but are poison for the greater public good. Be sceptical of those saying "throwing younger generation under the bus". Referencing such throw away lines usually means one is unable to sustain a coherent argument.

The dollar cost of NZ super as a proportion of GDP is also exaggerated. Unlike many other countries New Zealand does not pay a tax free Superannuation pension. That needs to be factored into the numbers. The current after-tax figure is 4.5% of GDP, a low figure, and future projections within a reasonable time frame (2030) show around 6%, also a sustainable figure.

Many of today's seniors are economically active, boosting the participation rate and paying tax. We should talk about "multipliers". More people working

means increased output, stimulating the economy, and increasing productivity.

Conversely rampant discrimination and the fact many of the elder generation have many quality-of-life health issues, means the vision of working seniors does not apply. Research strongly suggests that usually it's only the well-educated who can find regular income after 65 years of age. The next paragraph shows a paradigm shift in New Zealand's economic landscape .

Voluntary and unpaid work needs to be factored into all economic costings, with seniors involved in less crime, road accidents etc. Seniors are the backbone of New Zealand family child care arrangements. Seniors are also assisting with many housing deposits, and early inheritance lump sums, frequently at their own savings disadvantage. The input of the older generation in providing a place of abode for those who often don't leave their child hood home is now everyday living arrangements. Many children who have departed are also returning to their original 'nesting place' after the ravages of failed marriages and independent living arrangements All these issues are the new normal, and represent a significant community adjustment.

We are talking of a fundamental societal shift over recent years. Seniors are now the backbone of

many of the family economic arrangements in New Zealand. New Zealand Superannuation has become a generational transfer entitlement wrapped around family, equity and wellbeing principles.

**Alec Waugh**

Chairman Kiwi Saver, Annuities, New Zealand Superannuation, Protection Society Incorporated



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## Diana Isaac village group does its bit for peninsula conservation

### Grey Power members hear an inspirational talk about penguin project

The welfare of rare and fluffy penguins living on and swimming off Banks Peninsula was the topic of a talk given to Christchurch members of a group that lobbies on behalf of older people.

Pōhatu Penguin's Kevin Parthonnaud hosted a slide show for the Grey Power attendees of the talk at Diana Isaac Retirement Village to inform them about little penguins and how they need to be protected from predators including rats and mustelids.

Kevin told the audience, which also included Ryman residents, that he had married into a peninsula-based family that had been long-term owners of nearby farmland and protectors of the penguins.

Shireen and Francis Helps, started the eco-tours as a side project to their sheep farm. Pōhatu was the first marine reserve on the east side of the South Island, he said.

The conservation actually started when the Helps family had penguins living under the house. They started predator control in the early 90's, as well as working around penguins, making sure they could all co-exist, building them houses. Shireen would also, if she'd find a wounded chick - rehab it and then send it on its way back to the wild.

Kevin said the rehabilitation of injured or wounded birds continued to this day.

Pōhatu Penguins specialises in tours including guided sea kayak tours of the Pōhatu Marine reserve, about a 45-minute drive from Akaroa via a 4x4 mini bus to the family farm. The eco-tourism business helping to support the charitable trust in all the conservation needs for the little penguins.

At the end of the talk to Grey Power, Diana Isaac village resident Bruce Gray, helped Kevin a further set of trap boxes in Kevin's van so he could further help protect the land.

Bruce, Gary Archbold, Norm Reid and Brian Hill have handed over more than 50 traps as part of a wider Ryman project. There is also a team of builders at Charles Upham village, led by resident Lynn Andrews. Lynn, a former watchmaker, has been helping ensure the wooden trap housings are built to specification for conservation groups.

Recently a Diana Isaac group travelled with Kevin in his van to see little penguin/kororā cuddled into protective boxes. Others involved in the Diana Isaac conservation efforts include Lynn Gray, Kate Archbold, Ross Nicholas, Graham Norquay, George Waters and Ralph Duckmanton.

Given the staged purchase and delivery of wood and other screws and partitions for the traps, the assembly process has been speedy and well executed, Bruce said.



Kevin Parthonnaud, of Pōhatu Penguins, hosts Bruce and Lynn Gray, Kate and Gary Archbold and Brian Hill at the Helps' farm and penguin sanctuary.

### 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.



**Hello to spring**, the soil will be warming up and your plants will start to take up nutrients and get growing. With warmer weather head outside and start feeding, sowing and planting.

**Vegetable Garden** - It's time to get your tomato "possy" ready. It needs to be free draining, loaded with compost and rotted animal manure. If you are planning to plant them out soon, remember to protect them from the weather. They easily get cold feet;

**Tomatoes** - plants will start to arrive in store this month. Here's top tips when planting

- Plant tomatoes near a brick wall, especially here in the South Island. The wall absorbs heat which means your fruit ripens faster.
- Try putting your grass clippings (spray free) into your tomato garden all year before planting and you'll have the best tomatoes for miles around!
- Place a raw egg under each tomato, when you plant them out. It will act as a brilliant food source for the entire season.
- Give them enough space to grow and prosper. Make them less prone to problems later on.
- Try not to plant them in the same spot every year.
- Liquid feed, water them early in the day.

Seedlings of hardy summer flowering summer annuals can be planted out in the garden - alyssum, lobelia, marigold, nemesia, sweet pea, lots of lovely choices.

Choose and plant camellias now while they are in flower and you can choose your preferred colour.

Start feeding roses with rose fertiliser - water well after feeding or feed after rain.

Now is a good time to start cleaning up pots and hanging baskets in preparation for new planting. Throw out any old tired potting mix and start afresh for best results. If you would like advice with planting your pots or/and hanging baskets come talk to Bjorg who is a superstar with choosing combinations.

In the gift shop we have lovely English designed cups, coasters, garden kneelers and knee pads. Remembering our great offering at Portstone Garden Centre is 10% discount for Gold Card Holders on most of our products. Our team are experienced and helpful, and look forward to seeing you at Portstone soon.

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## Have a Hmmm with your hottie

As winter takes hold over the country, families all over New Zealand are trying to stay warm and cosy at bedtime.

But hotties are causing a spike in burn claims, and ACC is challenging Kiwis to take a moment to think before they hit the pillow.

In 2022, ACC accepted 856 claims for hot water bottle related injuries with 91 per cent coming from burns. The leading age group for hot water bottle related injuries was 65+ with 223 people (26 percent). Women were almost three times as likely to have a hot water bottle injury compared to men.

ACC injury prevention leader James Whitaker says people should ensure their hottie has a safety stamp that looks like a daisy.



"We need to 'Have a Hmmm' before we get ready for bed," he says. "We recommend never using boiling water to fill your hot water bottle because this can cause the bottle to split or leak. "For children and our older people, use the bottle to warm the bed, then remove it before getting in."

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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](http://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*

## SOMETHING TO LAUGH ABOUT

*Teacher* How old is your father

*John* 6

*Teacher* How is that? that's wrong

*John* He became a father only when I was Born.

*Teacher* Spell crocodile.

*John* Krokodial

*Teacher* That is wrong

*John* Maybe it is wrong but you asked ME how to spell it



## Social Afternoons

Superannuitants' and Friends

Meetings will be held at St Martins Church Hall, 50 Lincoln Road.  
Start Time: 1.00pm

**September 20** - CAD Citizens Advice Bureau Entertainment Wendy Wiparata

**October 18** - Sport Canterbury Lily Entertainment Allans Men

**November Christmas Social & Raffle** - Entertainment David Petrie and city People

If for any reason there are any changes due to covid please listen to the radio zb or ring Maureen 942 8816. **Hope to see you all there.**

## MEMBERSHIP APPLICATION / RENEWAL FORM

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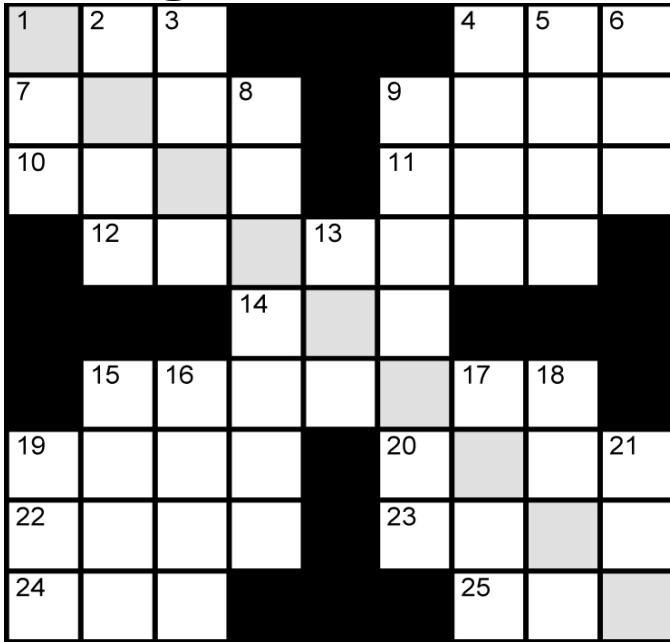
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**Send subscription to: Membership Secretary, PO Box 15051, Aranui, Christchurch 8643**



# 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

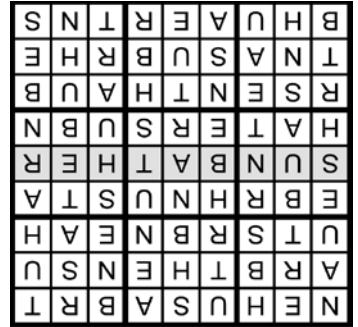
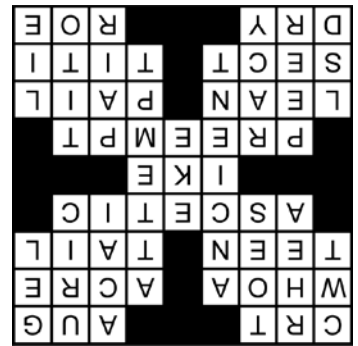
**Down**

- 12. One who leads a Spartan lifestyle
- 14. White House nickname
- 15. Replace in the schedule
- 19. Gravitare (toward)

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

**Down**

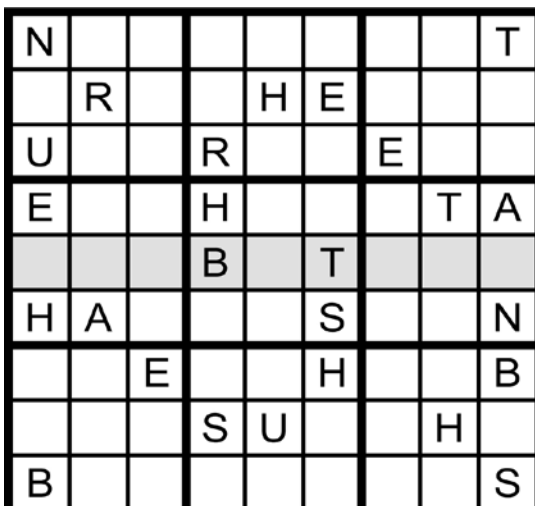
- 1. 100 lbs.
- 2. Perlman of "Cheers"
- 3. Little piggies
- 4. Antioxidant berry
- 5. Type of acid linked to gout
- 6. Salon supply
- 8. Very old
- 9. Try
- 13. Barely manage, with "out"
- 15. House of Lords member
- 16. Off-color
- 17. Twosome
- 18. One of the Jackson 5
- 19. "Acid"
- 21. Golfer's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

## SUNBATHER Wordoku



## 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.*