

AUTUMN 2024 NEWSLETTER

www.ageconcernkapiti.co.nz



**AGE
CONCERN
KĀPITI**

He Manaakitanga
Kaumātua Aotearoa

Senior Times



Aerial view of the Kapiti coastline near the towns of Raumati and Paekakariki

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0800 number: 0800 65 2 105 | Press 5
(Lower North Island) | Press 3 (Kāpiti) and you
come directly to our office phone.

OFFICE HOURS

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

BOARD

Chair: Jane Yoong

Secretary: Denise Weir

Treasurer: Owen Gibbins

Committee:

Karen Blakey, Sonya Sloan, Conrad Spohr,
Chris Stephens

STAFF

Manager: Susan Church

Visiting Service and

Health Promotion Coordinator:

Alison Miller, avs@ageconcernkapiti.co.nz

Companion Walking Service Coordinator:

Julie Hodgson, cws@ageconcernkapiti.co.nz



Smartphone users:

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

Stave off loneliness: make an effort to make friends

The Aged Care Commissioner is urging elderly New Zealanders to get out and about.



Carolyn Cooper said social isolation and loneliness had a range of mental and physical impacts – such as a substantial increase in the likelihood of dementia, coronary artery disease, and strokes.

She said loneliness was particularly common in the older population and urged elderly people to take initiative and make new connections.

"It's useful to be aware of what's happening in your community. There'll be a number of opportunities for social activities."

Organisations such as Age Concern, Kāpiti's libraries, Volunteer Kāpiti, and Grey Power had social connection programmes for people who did not know where to start.

Try new hobbies and make friends. "I know it's hard to do as you age, but it's really worth it for your health to find something you enjoy with people you get on with."



ageconcernkapitinz

Ageing is Living!



Susan Church, Manager

Every stage of your life will have both opportunities and challenges that are unique to you at that age. Older age can be a growth phase of life – like any other stage in your life journey. There is no fixed time during life when you become 'old'. Old age is very much a state of mind. You can be young at heart at 85, or old before your time at 60.

To age positively is as much about attitude and personal outlook on life as it is about what a person does. A positive outlook helps you to live a life that is satisfying, even in the face of some personal challenges.

Research on positive ageing has identified some key factors for ageing well:

- Having the Attitude** – attitude is an important part of positive ageing. Some attitudes identified as being important include:
 - optimism
 - confidence and courage
 - faith or believing
 - maintaining a sense of adventure
 - a sense of humour
- Being Adaptable** – older age is a time of change which offers opportunity as well as change. Changes may include:
 - changes in social network / work role and status
 - a shift in our role in the family
 - change to physical health and abilities / living arrangements

- bereavement through death of a spouse, partner, family, friends
 - changes in technology and in society as a whole
- Autonomy and the Freedom to Choose** – a key factor for positive ageing is the freedom to stay in charge of decisions on how to live. Our ability to do this can be influenced by our circumstances, our personality, and the attitudes of others.
 - Being Involved** – having satisfying friendships and relationships and a feeling of being involved and part of the community is important for positive ageing. Older people with good support networks and positive family and social contact cope better with challenges such as loss, disability or increasing frailty.
 - Staying Active** – physically, mentally and socially – improves health and wellbeing in older age.

Ageing positively includes physical, intellectual, emotional and spiritual wellbeing. People age well when they continue to contribute and participate in society, as much as they wish to with respect and support from their families and community.



Information from Age Concern NZ – a guide to positive ageing

Socks too tight?

We sell soft topped bamboo and cotton socks

3 pairs \$36

diabeticsocks.co.nz



Get the support of professional advice with easy access locations

WILLS • ESTATES • POWERS OF ATTORNEY

Otaki - Ph: (06) 364 7190
Waikanae - Ph: (04) 293 3735
Email: office@hobsonmills.com

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Neighbours Aotearoa (formerly Neighbours Day Aotearoa) is a community development initiative dedicated to growing, connecting and strengthening neighbourhoods across the country. It is a place-based and local approach – neighbours linking up in their local communities. Each year in March we encourage everybody to do something small - or large! - that lets you know a neighbour that bit better.

Neighbours Aotearoa <kiaora@neighboursaotearoa.nz>



Introducing the new Minister for Seniors



The new Minister for Seniors, Casey Costello, was sworn in just before Christmas and introduced in the December Office for Seniors newsletter.

She is quoted: "As the coalition agreement between New Zealand First and National outlined, this portfolio is important to us and we are committed to delivering ... Over the next few months you will hear more about the work that will be undertaken and how I propose this will be achieved."

Here's what the agreement says:

- Keep the superannuation age at 65
- Amend the Building Act and the Resource Consent system to make it easier to build granny flats or other small structures up to 60sqm requiring only an engineer's report
- Progress the review of the Retirement Villages Act

- Upgrade the Super Gold Card and Veterans Card to maximise its potential benefit for all Super Gold Card and Veteran Card holders
- Investigate the funding formula for new residential care beds
- Engage openly and constructively with the aged-care sector
- Undertake a select committee inquiry into aged care provision to include supporting people with early onset conditions and what asset thresholds are appropriate in 2023/24
- Explore options to build on the Local Government Rates Rebate Scheme for Super Gold Card holders
- Work on establishing bipartisan agreement to fund both care and dementia beds that New Zealand needs now and with a focus on the long term needs by 2040
- Liaise with retirement village owners and occupiers to seek a mutually agreed way forward to safeguard the interests of the 50,000 plus New Zealanders living in retirement villages

The Office for Seniors briefing to the Incoming Minister (BIM) is <http://tinyurl.com/yb73t2m2>.

March – Brain Awareness Month

March is Brain Awareness Month so it's the perfect time for us all to stop and think about what we're doing to look after our memory and all-round brain health.

Brain Health

Emma Fromings, Health Improvement Practitioner



You often hear about ways to keep your heart and lungs healthy, but what about ways to keep your brain in tip top shape?

Research shows that making some simple lifestyle changes can help keep your brain

healthy and reduce the risk of developing conditions such as dementia. And if you have dementia, brain health becomes even more important – attention to brain health factors can maximise your brain function and general wellbeing.

Here are six key factors to focus on

Stay socially connected – this is great for stimulating your brain and may lift your mood.

Move – any physical exercise is better than none. Even moderate exercise such as walking will benefit the brain however a combination of strength training and aerobic exercise is likely to result in greater benefits.

***Check with your doctor before starting a programme of vigorous exercise.**

Eat well – the Mediterranean Diet has the greatest evidence to support brain health. This diet emphasises plant-based foods, vegetables, fruit, legumes and nuts, high fish intake and infrequent red meat (a couple of times a month).

Challenge your brain – learn something new if you are good at crosswords try out sudoku. Good at scrabble? Try out chess. Read a different genre of book. Join a class or course. U3A? Rebus?

Sleep well – sleep recharges the brain and consolidates your memory. See your doctor or Health Improvement Practitioner for help if sleep is not good.

Heart/Dental and Hearing checks – checking blood pressure regularly and keeping within healthy reading is extremely important for brain health. Follow all other healthy heart guidelines. Attend to dental issues quickly and maintain good dental hygiene practice. Lastly recent research is showing a correlation between hearing loss and cognitive impairment. Get your hearing checked regularly and use hearing aids if necessary.

For help putting these into practice see the Health Improvement Practitioner (HIP) at your medical practice – a fully funded service no cost to you

Or Check out how well you are looking after your own brain - Think Brain Health Check-in - Think Brain Health - Alzheimer's Research UK (alzheimersresearchuk.org)

Want to learn more about brain health?

Come along to a Brain Health Seminar

Waikanae and Paraparaumu

Facilitated by Emma Fromings and Nicola Dunford

Health Improvement Practitioners

Waikanae:
Tuesday, 5 March – 1.00pm to 2.00pm

Paraparaumu:
Thursday, 28 March – 1.00pm to 2.00pm

Age Concern Kāpiti is pleased to be hosting the above seminars. For anyone wanting to know more, and/or needing support to put this information into practice there will be a Brain Health course to follow, held in Waikanae over four weeks:

- Tuesday, 12 March | Tuesday, 19 March
- Tuesday, 26 March | and Tuesday, 2 April

For more information or to book a place call the Age Concern Kapiti office on: (04) 298 8879.

Registration is essential – places are limited

Please note: we will be holding further sessions in Paraparaumu later in the year.

Board News

Our AGM held in September last year, saw two Board members step down – Beverley Chappell our Secretary and Graeme Joyes our Treasurer.



Beverley's long involvement with Age Concern began in 2001, being secretary from 2011 – 2023. At the AGM, she was awarded with a Life Membership Award (pictured below with Jane Young, Chair).

Her involvement with Age Concern Kapiti as well as many other local organisations was highlighted in our last magazine and is a wonderful example of enjoying positive ageing with friends, family and the community.



Graeme became Acting Manager following the passing of our previous manager. After four months when Susan was appointed, he stayed on as Treasurer. Although retired, he is still very involved with Coast Access Radio in Waikanae. One of his life passions is working with people and he has enjoyed his time with Age Concern but its time to retire again!

Our warmest wishes for the future and thanks go to both Bev and Graeme.

Introducing Denise Weir, Secretary:



Denise joined Age Concern in August 2022, and has now taken on the role of Secretary from Bev. Denise and her family moved to Kāpiti over 25 years ago.

For about 30 years I've focused my career inside the human resources profession, working in most of the HR employment life cycle areas from recruitment, remuneration, organisational development, career coaching to change management and employment relations. Over the last 13 years I've specialised in employment law, industrial and employment relations. The bulk of my work has been in the public sector, mainly in central government. The last several years I've worked in the rest home and manufacturing sectors.

My time in the rest home sector and my personal experience of caring for my terminally ill mother has in part led me to Age Concern Kāpiti. I cherish the opportunity to actively contribute to the valuable work that Age Concern does for the community here in Kāpiti.

Introducing Owen Gibbins, Treasurer:



Owen joined Age Concern in July 2023, and has now taken on the role of Treasurer from Graeme. He retired at the end of 2021 from a senior cyber security position in a large government department after similar previous roles in another government department, and

for a major bank.

Previous roles have been in managing finance systems for a telecommunications company, and earlier roles in auditing and accountancy for one of the major accounting firms. He has lived on the Kāpiti Coast for over 25 years, while working in Wellington. He was educated in Dunedin and has lived and worked in a few different New Zealand locations and a couple offshore.

Connection Through Volunteering

Susan Ansell, Manager, Volunteer Kāpiti

Why volunteer? Did you know studies have shown that volunteering can decrease your mortality, reduce hypertension and improve your overall physical health? While these are great benefits, the feedback we get the most at Volunteer Kāpiti is that volunteering provides a way to connect with others and make a real difference in the community. When we visit volunteer groups, we love seeing the strong friendships established alongside a collective sense of purpose.

People aged over 65 provide a significant contribution to the Kāpiti volunteer community and form a major cohort of volunteers across Aotearoa. Without this age group of volunteers many community groups would struggle to deliver their services. The diversity of skills and experience offered from over 65s is invaluable – from governance to gardening skills!

We often have people visit our office that are new to Kāpiti or are stepping into retirement. It is a big change. After talking with our Volunteer Advisors, they often leave the office armed with new opportunities for connection and community purpose through volunteering.

We are excited this year to be working in partnership with Age Concern Kāpiti and with support from the St Joans Charitable Trust to enable more connection through volunteering for over 65s. This includes development and distribution of a handout in Kāpiti for over 65s about the benefits of volunteering and how to volunteer in Kāpiti.

If you are interested in increasing your wellbeing and community connection through volunteering, do visit our website or give us a call and together we can make a difference for you and for the Kāpiti community.

Volunteer Kāpiti | 04 805 8884
www.volunteerkapiti.org.nz



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LEVIN

SeeHear, 174 Oxford Street | (06) 368 0130

PARAPARAUMU

8A Ihakara Street | (04) 385 9144

info@courtenayhearing.co.nz
www.courtenayhearing.co.nz

Courtenay Hearing Centre

Serving the Kapiti area since 1993

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

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

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

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

Editorial supplied by Courtenay Hearing Centre

Companion Walking Service

Julie Hodgson, Companion Walking Service Coordinator

The Companion Walking Service (CWS) no longer feels like the new kid on the block. We are kept busy with a steady flow of volunteer and referral enquiries. Two office volunteers have been recruited to provide administration support. We are growing!

One of the lovely things about being the co-ordinator is catching up with the volunteers. Having just the one day a week to meet new clients and recruit new companion walkers I don't get as much catch-up time with our all-important volunteers as I would like. In saying this though we held a lovely Christmas lunch for the companion walkers, and it was a fun way to round off the year.



One of the successful aspects of the programme is that the client referrals do not just come from health professionals on the official form, but from other members of the community.

The referrals might come from family, neighbours or even another community agency. They often are aware of our service through word of mouth, by knowing someone who has a companion walker, or they may have seen our brochures/posters out in the community. Because of the good work Age Concern Kāpiti does locally some people may even be involved with more than one activity/service offered by Age Concern Kāpiti.

Looking ahead to 2024 we would like to consider any ways in which we can connect our clients if they are willing.

What sorts of situations is PHONE 105 for?

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

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



Steady As You Go Exercise Classes



Pauline Davison, a resident of Paraparaumu, eagerly anticipates her fourth year of attending Steady As You Go® classes in 2024. Following surgery, Pauline began attending the strength and balance classes with her friend Sheryl and has never looked back: "It was the best thing that ever happened". She is delighted with the progress made in her fitness, coordination, and wellbeing. Even her eyesight has improved.

Like Pauline, some people attend the classes following an injury or disability, but many go to maintain their general fitness, flexibility, and balance. Pauline is an enthusiastic advocate for the Steady As You Go® Programme. She highlights four key aspects that make Steady As You Go® stand out: the classes are more relaxing than a gym class, they are fun, they provide opportunities to socialise, and all at a very minimal cost.

One of Pauline's important points is that Steady As You Go® is not like traditional gym exercises. She highlights the programme's unique aspect of providing gentle yet effective exercises that do not strain the body. Furthermore, in contrast to Pauline's own experiences of gym classes, the atmosphere is relaxing. Nobody is judging other members' exercise dress (which should be simple and comfortable) or their performance. Everybody has different levels of ability and is encouraged to do the exercises at their own level.

Secondly, Pauline stresses that the classes are fun. The tutor is a "hoot" and "...often you don't even realise

the level of exercise or agility that you are achieving". While everybody progresses at their own pace, the tutor keeps a gentle eye on the way that each person is managing the exercises.

The third key element Pauline highlights is the social interaction the classes offer; Pauline has made many friends from her area by attending her class. Participants are encouraged to engage with one another, and initiatives like wearing name tags help facilitate conversations among new members. Post-class coffee meet-ups and quarterly social events, where everyone brings a plate, contribute to a sense of community and friendship.



Pauline's final point is that the cost is only \$4.00 which is great value for a social and fitness outing. Pauline suggests that this is an ideal "me time" for care givers who need a brief three-quarter hour break in their day.

In Pauline's words: *"It's cheaper than a cup of coffee to go and have fun, de-stress, and get healthy... Come on give it a go – what have you got to lose! You've got a lot to gain."*

Classes are held at:

Paraparaumu Beach: Senior Citizens Hall, Ocean Road. 9.30 am to 10.30 am – Mondays.

Waikanae: Waikanae Baptist Church Hall, Te Moana Road. 10.00 am to 11.00 am – Tuesdays.

Otaki: Otaki Presbyterian Hall, Mill Road. 1.30 pm to 2.30 pm – starting Wednesday, 20 March 2024.

For all enquiries please phone Alison Miller, Age Concern Kāpiti, on (04) 298 8879.

Ageing is Living – Want to live to 100?

This cancer surgeon has the formula

Laurel Ives, The Times

“What is the point of delaying death if we don’t enhance life?” asks Dr Peter Attia. It’s a question to which the former cancer surgeon-turned-management consultant and now a bestselling author devotes his life. The secret, says Attia, is to focus less on how long we are living and more on how well we are living: to increase what he calls our “healthspan”. According to Attia, most of us are living longer, but rather than enjoying our later years, many are spending them in ill health or pain, or grappling with what he calls the four horsemen of chronic disease: cancer, diabetes, dementia and heart disease.

If we look after our healthspan, says Attia, an 80-year-old can have the coordination, movement, strength and cognitive function of someone two decades younger, and they can enjoy their life until the end. “But only if they build up a reserve now and put some savings in the bank,” he says.

It is a message that is resonating. Last year Attia released his book *Outlive: The Science and Art of Longevity*, essentially his prescription for how to improve our healthspan. It was an immediate bestseller. Attia hosts a thriving podcast and has nearly a million followers on social media, where he posts regular health and fitness tips.

“Prevention is everything. Heart disease, diabetes, Alzheimer’s and cancer – none of these diseases happen overnight,” he says. “Even if a person has a sudden heart attack, that’s a process that’s been going on for 30-40 years before the heart attack. If you want to treat chronic diseases, you can’t act with an acute medicine playbook, your prevention must take place over decades.”

Attia argues that modern medicine, which he calls medicine 2.0, has now reached the limits of what it can do and requires a reboot.

“We are living a far better life than anyone could have imagined five generations ago, and medicine 2.0 has been very successful at treating infectious diseases

and acute illnesses,” he says. “Modern medicine has had some success in treating chronic disease, most notably heart disease, but it’s stalled. If we want to eke out more lifespan and, more importantly, more healthspan, we have to move to a system that is far more preventative. That also relies on nutrition, exercise, emotional health and sleep. It would keep the good of medicine 2.0 and bolt on the strategies of medicine 3.0.”

Attia himself embodies what he recommends to others. The father of three, who now runs a private practice, has a demanding daily exercise routine, mixing it up between cardio training on a bike and strength training with weights. His hobby is archery and he goes walking at the weekend. He also spends at least two hours a week doing exercises focusing on stability and strength.

He prioritises making “sure I spend eight hours in bed every night”, is careful about what he eats and drinks and is candid about his struggles with emotional health and how he works every day to stay calm and happy. “It’s quite simple,” he says. “Time, exercise, sleep and adequate nutrition – which is far less expensive than most people think. Fundamentally, living a longer life is available to anybody willing to break a sweat,” he says.

Key to Attia’s philosophy is the view that it is never too late to get started. “The sooner you can make changes the better,” he says. “You don’t have to wait until you’re 60. If you’re 40 that’s as good a time as any, and if you’re 75, that’s not too late. Whatever positive changes you make now will benefit you.”

So, what should we do to maximise our healthspan? Here are Attia’s general principles:

Exercising daily and lifting weights will add years to your life

“Most people do an insufficient amount of exercise of all varieties, and not enough strength training,” he says. “If I took someone who doesn’t exercise at all and got them exercising 30 minutes a day, five days a week, you would reduce their all-cause mortality by 15 per cent – that’s an enormous increase in length of life. If you take a person who is exercising 30 minutes a day, and you increase it to an hour a day, that would decrease all-cause mortality by 40-50 per cent.”

Strength training is particularly important as we lose muscle mass as we age, and those with the least muscle mass are at the greatest risk of dying from all causes. Studies show that muscle mass protects people



from falling, which is the leading cause of accidental deaths in people aged 65 and older.

The biggest mistake people make is eating too little protein

Attia doesn’t recommend a specific diet, beyond advising people to avoid junk food and not eating to excess.

“In general, people need fewer calories and more protein,” he says. “As we age we develop something called anabolic resistance, which means it is more and more difficult for the muscles to engage in protein synthesis. So, to preserve our muscle mass, we have to make sure we are consuming enough protein. That means about 2g of protein per kilogram of body, so an 80kg person needs at least 160g of protein a day.

Most people are not hitting those levels when they reach their 50s and 60s and that’s one of the biggest mistakes people make as they age. Protein not only helps to build muscle, but it also has beneficial effects on metabolism and helps us feel less hungry.

Limit treats and alcohol

Says Attia of his own routine: “I’m not a monk, I enjoy food – but I don’t go so far off the rails that I need to do a big reset. I eat more desserts around the holidays of course, but then the next day I’ll exercise. One of the things I say to my patients is, don’t have two bad days in a row. It’s better to have a diet that is 7/10 good

than vacillating between 10/10 perfection and 0 out of 10 misery,” he says.

When it comes to alcohol, he drinks moderately. “I don’t drink to excess, I don’t drink just because there is alcohol there. If I’m going to drink, I’ll make sure it’s a great bottle of wine or a fantastic Tequila, and I will usually have one or two drinks, at a maximum of three times a week,” he says.

Manage ruminative thoughts so they don’t disrupt sleep

Poor sleep is linked to multiple health issues, from making us more likely to catch a cold to metabolic dysfunction, type 2 diabetes and the body’s hormonal function. Good sleep is also vital for our brains and mental health.

“I am very diligent about how much I sleep,” says Attia. “I try to spend eight hours in bed every night and I do that with a set of routines. So, I’m mindful of how much alcohol I drink, I don’t eat too close to bedtime, I make sure the room is at the right temperature, I don’t look at electronics, and I find ways to wind down,” says Attia.

He recommends turning off unnecessary lights at home and reducing light exposure a couple of hours before bedtime, as well as banishing electronic devices from the room and exercising during the day.

We Need Your Help!

Owen Gibbins, Treasurer

Age Concern is the charity in Kāpiti that provides important services for older people their family/whanau, friends and carers. Founded on generosity, Age Concern Kāpiti brings people together helping to prevent loneliness and social isolation. With a growing and ageing population, the demand for our services is increasing rapidly.

Our ability to provide current services, and other relevant new services, relies on:

- volunteers
- paid staff
- money to pay for office facilities and associated overheads.

Age Concern Kāpiti funding comes from two main streams:

- 30% from National contracts through Age Concern New Zealand which partially fund our Visiting Service, Steady As You Go exercise groups and Staying Safe Driving Education courses.
- 70% mainly from grants, membership fees and some donations and more recently bequests
 - o **Grants** – the bulk of our operating expenses come from Charitable Grants which are applied for annually and cover specific overheads e.g. rent, salaries, room hire, purchase of IT equipment etc.
 - o **Membership fees** are \$25 single or \$40 a couple
 - o **Donations** we currently receive a regular monthly donation from two individual donors otherwise donations are occasional and random
 - o **Bequests** – we shared with you in our last issue of this magazine, that we had received our first bequest. Since then, we have received two more from people we know and who were associated with us.

Bequests and Donations are unencumbered money which is not tagged to a specific project or task. By using this money wisely and carefully we can maintain, grow and expand the services that we offer.

We all hope to leave the world a little better than we found it. By choosing to leave a gift in your Will to Age

Concern Kāpiti, you can be certain that your kindness will live on. It will help us provide advice, support, and friendship and tackle the issues facing people as they age.

We are asking for your help in either, or both, of the following ways:

1. Giving Age Concern Kāpiti a donation (refer to Membership Form)
2. Adding a bequest in your Will (see below)

Leaving a bequest to Age Concern Kāpiti

Have you ever considered leaving a bequest to Age Concern Kāpiti?

Age Concern Kāpiti is a registered charity and relies on the generosity of our community to raise almost 70% of the funding required to deliver our essential services and support. Any bequest left to us, no matter how small or large, has a lasting impact and helps ensure that we can continue supporting all those older people needing our help. A bequest to Age Concern Kāpiti allows you to leave a legacy long after you have gone. It is the ultimate act of kindness and care you can show towards your community.


Leaving a bequest is easy. After taking care of your loved ones, the simplest way to leave a gift to Age Concern Kāpiti in your Will is to speak with your solicitor, who can ensure that your estate is distributed in a way that honours your wishes. You have the option of leaving a specific amount, an item or a percentage of your estate to Age Concern Kāpiti. We recommend the wording:

“I give Age Concern Kāpiti Coast Incorporated the sum of \$ XXX (or the residue of my estate, or a percentage of my estate) for its general purposes. I declare that the official receipt of Age Concern Kāpiti will be sufficient receipt and discharge for my trustees”.

If you would like to leave us a bequest in your Will, these are the official details you will need:

Legal Charity Name: Age Concern Kāpiti Coast Incorporated | **Charity Registration Number:** CC23773
We would love to hear from you, or your lawyer, if you are thinking about leaving a gift in your Will to Age Concern Kāpiti and answer any questions you may have.

Please email us at admin@ageconcernkapiti.co.nz or call us on (04) 298 8879 with relevant contact details.



Form of Bequest

TAKE OR SEND TO YOUR LEGAL ADVISOR FOR INCORPORATION IN YOUR WILL

I GIVE TO Age Concern Kāpiti Coast Incorporated, P O Box 217, Paraparaumu 5032, for its general purposes the following amount:

..... (in words)

OR

Percentage/Portion of my estate:

..... (in words)

OR

Description of Assets, Property Share:

.....

.....

..... (in words)

And the receipt of the Manager or other authorised officer (Treasurer) shall be sufficient discharge to my executor.

(Mr/Mrs/Miss/Ms)

Name:


Address:

.....

This is not effective until written into your Will which must be signed. Please let us know if you make a bequest so that we can thank you personally.

Spanish Omelette

Although you can make lots of additions to this omelette, it tastes so good when plain that you should try it this way first of all. You can serve it hot, warm or cold.



For 1 large or smaller servings

3 medium potatoes, scrubbed
2 large eggs
½ tsp salt

Method

1. Cube the potatoes.
2. Tip cubed potatoes into 3 tablespoons of hot oil in a hot pan about 20cm across. Cover the pan and cook the potatoes until tender, 5-10 minutes. The potatoes need not brown.
3. Beat the eggs with the salt, using a fork. Tip the hot potatoes into the beaten egg.
4. Tip the warm egg and potato mixture back into the frypan.
5. Cook uncovered, tilting the pan occasionally, until the omelette is nearly set.
6. Slide the omelette from the pan onto a plate, then flip it back into the pan to brown the second side.

Serve the Spanish Omelette flat, not folded.

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

How to save money on insurance

If you're looking for ways to cut down costs, Consumer NZ have some useful ideas on how you could save money on insurance.

Go for a higher excess

A higher excess – the amount you pay if you need to claim – will significantly lower your premiums. It could be more painful at claim time, but if it's the difference between keeping or cancelling a policy, it would be easier to find the cost of the higher excess than paying to replace your uninsured belongings. Just don't make it so high you wouldn't be able to pay it.

Shop around

You can often find big savings by spending time comparing insurance. Consumer NZ found there was an annual price difference of more than \$300 between the most expensive and cheapest contents insurance policies.

Consider an alarm

Ask your insurer if they will give you a cheaper premium if you install an alarm or cameras. If you were considering it anyway, you might find the saving subsidises the cost of installation.

Pay annually

If your budget can stretch to paying your premiums annually, you'll get a discount.

Reassess your needs

No one wants to spend their spare time reviewing their insurance needs, but you could save hundreds each year. Your life insurance needs will be different if you no longer have dependants living at home and have repaid your mortgage.

Consider third-party

It might be tempting to cancel your car insurance if it's not worth a lot, but if you cause an accident, you could be responsible for the damage you cause to another car. You could consider the cheaper third-party option that will cover you just for the damage to the other car. You can also get a third-party fire and theft policy, which covers you if your car is stolen or damaged by fire.

Have policies with the same insurer

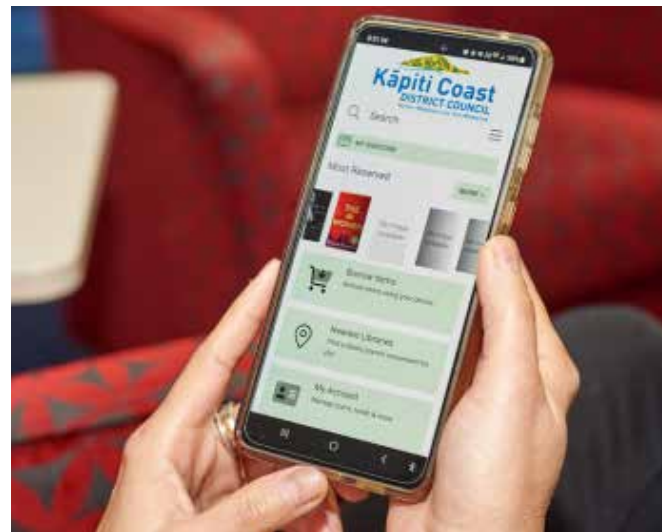
If you have one insurer you could get a multi-policy discount, up to 20%. You should only stick with the same insurer if the price is right.

New libraries app!

Kāpiti Libraries' users can now browse, reserve, renew and even issue books using the new free app.

Spotted a book you'd like to read in a shop or friend's house? Scan its barcode with the app and see if it's available in the library. You can even use the app's scanner to borrow an item.

You can download the app at <https://www.kapiticoast.govt.nz/libraries/services/kapiti-libraries-app/> or ask your librarian for help setting it up.



Library extras

Kāpiti Coast's eLibrary services provides 24/7 access to a range of resources available through your home computer or device.

All you need is a library card and you can access eBooks, eMagazines, eNewspapers, films, television and more.

Libby has more than 30,000 eBooks and audiobooks in its catalogue.

Pressreader allows you to enjoy same-day access to more than 3000 newspapers and magazines from 100 countries in 60 languages.

Beamafilm has over 1000 top local and international films in its movie streaming service.

Ancestry allows you to research and build your family tree.

Get 'how-to' details through your local library or www.kapiticoastlibraries.govt.nz

Staying Safe Refresher Driving Course



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

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

About the course:

These free four-hour courses talk about keeping ourselves safe on the road and thinking about the routes we travel in our daily lives to get to our destinations safely, thinking of all the scenarios we may encounter.

Book for one of our upcoming sessions:

10.00am – 2.00pm

March: Thursday 14th

Venue: Kāpiti Impact Hub, 6 Tongariro Street, Paraparaumu

May: tbc - please phone the office to be waitlisted Venue: Otaki

June: Tuesday, 11th

Venue: Waikanae Baptist Cafe, Te Moana Road, Waikanae

Bookings are essential
There are limited spaces available,
so please call our office to book on:
(04) 298-8879

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

“You don't stop laughing when you grow old,
 you grow old when you stop laughing.”
 ~George Bernard Shaw



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www.millvalelindale.co.nz

A new way to release equity for retirees



A retirement fund is breaking into the home equity market and plans to launch the country's first home reversion scheme soon.

Newsroom reports the scheme works on an agreement to sell Lifetime Home – part of the Lifetime Retirement Income group – a portion of your house and get the money paid back in instalments over 10 years.

Founder and managing director Ralph Stewart told *Newsroom* it was not like a reverse mortgage which paid out a lump sum at the start of the term and accumulated interest to be repaid when the homeowner sold up.

"We supplement homeowners' retirement income, every fortnight with a small amount of money, that adds up every year to an amount that we exchange for equity in their home. We do that for 10 years from age 70," he said.

"So for a million dollar house, we pay the homeowner around \$23,000 a year and at the end of the 10-year period, we would own 35 percent of the home and they will own 65."

When the homeowner sold the house they would essentially "buy-out" Lifetime Home – which would benefit from any capital gains.

He said the difference in this model to a reverse mortgage was certainty about total overall costs.

"The reverse mortgage model is based on debt – the homeowner borrows the money and defers the repayment of the debt until they sell the house. It's a good model but it means that the homeowner has to effectively suffer a variable interest rate – the amount of money they will pay back to the bank when they sell their house is unknown at the beginning.

The Retirement Commissioner's review of Retirement Income Policies last year recommended better information on equity release products.

"There is an information gap that it may be useful to fill so that retirees have good comparative information available," it said.

The full *Newsroom* article can be read here: <http://tinyurl.com/7bm8k97d>

Beware annual credit card subscriptions

If you make annual payments through your credit card, just be aware they can go on forever.

A Kapiti Coast Grey Power member reports was told by a company he dealt with that his credit card details had expired and he needed to update them. Thinking he would use this opportunity to let the service lapse, he did nothing. So imagine his shock when the payment appeared on his credit card statement.

On querying with the company how they got his updated details they replied: Actually your terms with the credit card company allows this. The account does not expire of course, and the bank typically sends the replacement about one month ahead of the expiration date. Also, continuing subscriptions are handled differently than individual transactions. If the merchant has coded the transaction as a recurring type of payment, they can continue to charge the account without obtaining new authorizations and expiration dates from the customer.

The member checked it with his bank ... and yes the bank does update credit card details on annual subscriptions.

You have to change how you pay annually, but if you're unsure about how to do this, the bank suggests you contact your branch.



DID YOU KNOW?

TheMindsJournal

Listening to
5 to 10 songs a day
can improve
memory, strengthen
immune system and
reduce depression
risk by 80%.

Scamming through online accounts

Thousands of online shoppers have been caught up recently in a fresh wave of scams after their online accounts were hacked and fraudulent purchases were made without their knowledge.

The practice is known as "credential stuffing".

Cybercriminals use previously stolen passwords from one website and try to reuse them elsewhere so they can gain access to more accounts and steal your money.

That's because hackers know many of us use our same email address and password combinations for multiple online accounts.

The issue arose when online fashion retailer The Iconic, which operates in New Zealand as well as Australia, was hacked the company allowed customers to save their card details to their accounts, but didn't need them to be verified before placing an order.

CERT NZ says the decision to require a verification number (CVC) for payments to go through lies with the retailer and the payment gateway they use. Sellers are not legally required to verify CVCs. CERT offers advice to vendors who allow online payments: <http://tinyurl.com/388v59vh>

Cyberexperts advise regularly monitoring your online accounts for suspicious activity. There's the website **Have I Been Pwned**, which can check if your email address has been exposed in a data breach, or notify you of any future breaches where your account has been affected. You may be surprised by what you see.

The easiest first step to take to protect yourself is something repeated time and time again – by never using the same password on more than one online account.

That way, if attackers get access to your credentials for one account, they can't use them to break into your other accounts. If you're worried about remembering passwords, CERT suggests using a password manager to help create long and unique passwords and to keep them safe.

Using two-factor authentication (2FA) adds an extra level of security. If you have 2FA enabled, attackers cannot get into your account even if they have your credentials.

See CERT's advice around creating good passwords and using 2FA here: <http://tinyurl.com/yezy5mc9>

Enliven's Day Programme at Kāpiti Cottage

Enliven's Day Programmes are important for the happiness, companionship, and overall wellbeing of each attendee, while allowing rest for family carers. Our Enliven staff understand that as you age, so do your needs and requirements for a sustainable wellbeing.

Keeping things fresh and fun and creating a space for connection with others is what it's all about at Enliven's Kāpiti Cottage. The programme is person-centred, flexible, and responsive.

Kāpiti Cottage team leader, Robyn, says she enjoys the friendships that develop between people who come along during the day. "We have a fairly diverse group," she says. "We are a Kāpiti Cottage family."

Some activities involved include scrabble, bowls, exercise, music, and celebrating special occasions while other times they will go for a drive to check out the scenery.

"I love seeing people go home happy, and I enjoy staying in touch with their families," says Robyn.

For more information about Kāpiti Cottage Day Programme, contact the friendly team on 04 298 8060, or visit <https://www.enlivencentral.org.nz/positive-ageing-services/day-programmes/>



Going on holiday or needing to catch up on other life demands?

For people living with family carers, Enliven offers short-term respite programmes.

For carers, this offers a chance to take a break and focus on your own wellbeing. Taking a break to look after yourself can do wonders for your mental health while having peace of mind that your loved one is well cared for.

Short-term care options available in Enliven homes in Taranaki, Whanganui, Manawatu, Horowhenua, Wairarapa & across the Wellington region.

Give our friendly team a call on 0508 365 483 to discuss your situation.

Scan QR code with your smartphone to view more information online.



For more information
www.enlivencentral.org.nz
0508 ENLIVEN (0508 365 483)

enliven
Positive Ageing Services

How big is the risk of Covid and flu coinfection?

With both Covid and flu viruses circulating at high levels, how likely it is for someone to get both at the same time?

Fortunately, it appears to be rare.

Last year, the US Center for Disease Control (CDC) tracked coinfections in the U.S. and found just 3% of people hospitalised with the flu also tested positive for Covid.

This phenomenon, called viral interference, is where infection with one virus ramps up the body's immune system and can make it less likely to get infected with another.

Not being able to shake a lingering cough or runny nose is not necessarily unusual. Even a normal bout of respiratory infection can take several weeks to recover from.

Does it matter whether you're sick with Covid or flu?

It might. For example, it could make a difference in how quickly someone gets back to a regular routine.

With Covid, Health New Zealand | Te Whatu Ora recommends isolating for five days after a positive test or from symptom onset.

With flu, people are considered most contagious for the first three days of their illness and the authority recommends staying home until at least 24 hours after fever is gone.

Also, knowing which of the two viruses you are fighting can be important for people at high risk of having a bad infection. For people who are 65 or older, pregnant or immunocompromised, the antiviral Paxlovid can help protect against hospitalisation if taken in the first few days of a Covid illness.

If it's flu, a doctor can prescribe the antiviral Tamiflu.

For everybody else who is not at high risk of severe disease, the advice is simple — stay home if you're sick.

For the full article go to NBC Health at <http://tinyurl.com/yyxdrub>

Free Rapid Antigen Tests until June

Health Minister Dr Shane Reti, has announced that additional supplies of COVID-19 rapid antigen tests (RATs) will enable continued free testing through to the end of June. They will be available through the established national distribution network providers of health providers and some pharmacies, as listed on <https://www.healthpoint.co.nz/>.

Information about COVID-19, testing, treatments and support for urgent costs is at <http://tinyurl.com/32jxhtvd>



Identity check opens at MSD

New NZ Super or Veteran's Pension clients can now verify their identity online.

Identity Check is a new option when applying online for a benefit or ongoing payment in MyMSD

Using facial recognition technology, it will take a live photo of you and compare it to the image on your driver's licence or passport. If the check isn't successful, you don't want to – or can't – use Identity Check, you will be asked to bring your original government-issued ID into a Ministry of Social Development (MSD) service.

There's more information at <http://tinyurl.com/464p5d4b>

Travellers urged to vaccinate

Health New Zealand | Te Whatu Ora advises Kiwis travelling overseas to make sure they are fully immunised against measles. Cases have cropped up in Australia, the United Kingdom, across the Middle East and Asia, and parts of the United States.

The Measles, Mumps Rubella (MMR) vaccine is free for everyone aged 18 and under, and for others who are eligible for free New Zealand healthcare.

More information at <http://tinyurl.com/ypeudaj>

Cervical screening is important

Cervical cancer is one of the most preventable. Regular cervical screening and human papillomavirus (HPV) immunisation are the best ways to protect yourself. Screening allows for early detection, follow-up testing and treatment. It finds early warning signs before they become cancer.

Find out about HPV and cervical cancer at <https://www.timetoscreen.nz/about-this-site/contact-us/>, email screening@health.govt.nz or phone **0800 729 729**

BOWEL CANCER SCREENING

Bowel cancer is one of Aotearoa's most common and second highest cause of death by cancer. Early detection is important, and screen testing aims to save lives by finding the cancer at an early stage, when it can most often be treated. Free, at-home tests are available to eligible people. For more about the test, on who is eligible and local initiatives <http://tinyurl.com/3mmmmrc8> - which includes videos in 11 different languages – or phone **0800 924 432** or email info@bowelscreening.health.nz



New Health Information and Services website

Health New Zealand | Te Whatu Ora's website focusing on public health and information is now live, providing consistent, reliable information in one place. The site currently includes information about immunisations, vaccine-preventable diseases, and conditions (including COVID-19), pregnancy information, and help to access services. More will be added over time. The next step is to move consumer information to the new site. The site is <https://info.health.nz/>.

A chance to save lives

If you have thought about giving blood or plasma, now is the time to check you are eligible.

The New Zealand Blood Service increased the upper age limit for first-time blood and plasma donors to 71. Existing donors are able to keep donating until the age of 81.

To donate you also need to be:

- At least 150cm tall
- Weigh at least 50kg.

More than 5,000 donations are needed every week to meet demand, but less than four percent of the eligible New Zealand population donates. The service often has free appointments during the day, as many people prefer to donate in the evening. If you have flexibility in your day – perhaps you could consider becoming a donor?

When giving blood, approximately 470mL is collected. The entire process, from when you sign in, to the time you leave, takes about an hour. The actual time spent on the bed is five to 10 minutes.

Blood can be donated every 84 days, up to four times a year. Each time you donate, your blood is separated into three components, red cells, platelets and plasma.

Red cells are used during surgery or to treat people with anaemia. Platelets help those with severe bleeding or leukaemia.

Plasma makes up over half the volume of blood and is packed full of proteins and antibodies. It can be used to make up to 11 lifesaving treatments.

Plasma-only donations are also an option. Plasma can be donated every two weeks. The entire process, from signing in, to the time you leave, takes about 90 minutes.

Two to three times more plasma can be collected compared to a blood donation when using this method.

For those of you who were unable to give blood or plasma because you lived in the United Kingdom, France or the Republic of Ireland between 1980 and 1996, this restriction will soon be lifted.

If you have questions about your eligibility to donate, call 0800 448 325 and ask to speak with a nurse. To find out more information, including if you're eligible to donate blood or plasma, visit nzblood.co.nz

Plan for retirement

There are many pitfalls and surprises to watch out for when planning a happy retirement.



1. Not planning for retirement early enough in life

Many Kiwis make the mistake of procrastinating on their retirement planning, or assuming they don't have enough to bother planning with. It's essential to get proactive at least five years before retirement, and ideally 10 to 15 years beforehand, so you have the opportunity to harness the power of compound investing.

2. Not developing interests outside work

Retirement isn't just about hanging up the work boots; it's a chance to enjoy a whole new phase of life and lean into the things that bring you real joy in life.

The years leading up to retirement, the prime time of your life, is the ideal time to build a portfolio of things that you are passionate about, new pursuits or hobbies, epic holiday plans, a greater focus on your health, purposeful work projects and quality time with family and friends.

Focusing solely on your career or job right up to retirement can lead to a feeling of relevance deprivation after retirement. And that is avoidable.

3. Retiring too early

So many people jump the gun on retirement, underestimating the financial and psychological impacts. Retiring early might seem enticing, but it often leads to financial strain and boredom. Quite frequently these people find their way back into the workforce later.

Experiment with part-time work and part-time retirement.

4. Underestimating their real cost of living

We all like to tell ourselves that we're spending less than we are. But it's not until we build a budget from our actual bills and expenses and project forward that we can recognise just how much we need to cover our desired living expenses in retirement.

Practice living on your projected retirement budget – and see how you go for a month.

5. Withdrawing all their superannuation when they retire for dumb reasons

The fundamental purpose of private superannuation, such as KiwiSaver, is to serve as a financial nest egg, ensuring a dependable income stream throughout retirement.

Drawing it all out as a lump sum runs counter to the very essence of superannuation's designed purpose, and it certainly sees those people missing out on a lifetime of earnings unless they have a real strategy behind their decision.

6. Dragging debts into retirement

One of the most common questions is: "What do I do about my mortgage when I retire?" Debt is designed for a time in life when you have the income to pay it down.

It's much better to take proactive steps to demolish your debt in the years leading up to retirement. Plan your retirement date after the debts are cleared.

The best way to avoid mistakes is to get some advice when you do your retirement planning. It's often worth it.

Bec Wilson is the author of the bestselling book *How to Have an Epic Retirement* and host of the new podcast *Prime Time with Bec Wilson*. She writes a weekly newsletter at epicretirement.net.



Reregistering as an incorporated society

Are you involved in a not-for-profit organisation, a sports or cultural club or community group that is a registered incorporated society? If so it will need to reregister as an incorporated society by 5 April 2026 or it will cease to exist.

There are approximately 24,500 registered incorporated societies across New Zealand, that need to reregister under the new Incorporated Societies Act 2022.

The key changes in the new Act are:

- minimum number of members required for an incorporated society is reduced from 15 to 10.
- consent of each member of the society will need to be collected, e.g. by ticking a box when renewing their annual membership.
- Each society must appoint at least one person to be contactable by the Registrar.
- officers have new duties, which include complying with the 2022 Act and the constitution,
- the majority of officers on the society's board or committee must be members of the society.

It's free to reregister, but there are a few things a society will need to do.

You will need to prepare a constitution that complies with the new act, including:

- why your society exists (what its purpose is).
- how someone becomes a member, and the conditions of membership.
- the makeup of your society's committee, its roles, functions, powers, and procedures.
- how your society will hold general meetings, make decisions, and elect or appoint officers.

It is recommended that existing societies wishing to reregister start this process as soon as possible, as it will take some time to prepare what is needed.

There are several resources offered by the Companies Office to support incorporated societies through this process, including *Law Changes Hub*, *Help Centre* and the *Constitution Builder Tool*.

Rates rebate scheme

Are you eligible for a rates rebate?

The Rates Rebate Scheme is a partial refund for people who pay rates to their council. It exists to provide financial relief for low-income New Zealanders owning their own home, including those living in retirement villages.

If you're eligible, you have until 30 June this year to apply to your local council.

The maximum rebate this year is \$750, and the income abatement threshold increased to \$30,100, aiming to help up to 100,000 low-income homeowners pay rates to their local council.

To be eligible you must be living in your own home since 1 July of the current financial year and be listed as the ratepayer in the council's Rating Information Database.

If you own more than one property, you can't claim rates rebate for other properties, even if they're in a different council area.

You can't apply for a rebate if your property is not your usual place of residence or is mainly used for commercial activities such as farming, business, or is a rental property or holiday home.

Most retirement village residents, including people who live under a licence to occupy agreement, can apply for a rates rebate. In your application, you must also complete the retirement village resident's declaration form.

If your name is not on the rates bill, you can still apply if you live in an owner occupier flat such as a company share flat or apartment. Your application must also include the company share apartment declaration form.

Use the Rates Rebate Calculator to find out if you're eligible. You will need to provide the total rates you will pay for the current rating year (1 July 2023 to 30 June 2024) and the number of dependents living with you on 1 July last year.

More information at: <https://www.govt.nz/browse/housing-and-property/getting-help-with-housing/getting-a-rates-rebate/what-is-a-rates-rebate/>

Anosognosia (what the heck is it?)

In the following analysis the French Professor Bruno Dubois Director of the Institute of Memory and Alzheimer's Disease (IMMA) at La Pitié-Salpêtrière - Paris Hospitals/addresses the subject in a rather reassuring way:

"If anyone is aware of his memory problems, he does not have Alzheimer's."

1. I forget the names of families ..
2. I do not remember where I put some things ..

It often happens in people 60 years and older that they complain that they lack memory. "The information is always in the brain, it is the "processor" that is lacking."

This is "Anosognosia" or temporary forgetfulness. Half of people 60 and older have some symptoms that are due to age rather than disease.

The most common cases are:

- Forgetting the name of a person,
- Going to a room in the house and not remembering why we were going there, a blank memory for a movie title or actor, an actress,
- A waste of time searching where we left our glasses or keys ...

After 60 years most people have such a difficulty, which indicates that it is not a disease but rather a characteristic due to the passage of years ...

Many people are concerned about these oversights hence the importance of the following statement:

"Those who are conscious of being forgetful have no serious problem of memory."

"Those who suffer from a memory illness or Alzheimer's, are not aware of what is happening."

Professor Bruno Dubois, Director of IMMA, reassures the majority of people concerned about their oversights:

"The more we complain about memory loss, the less likely we are to suffer from memory sickness."

How becoming a member of Age Concern Kāpiti helps our community

By becoming a member of Age Concern Kāpiti you will help us to support older people from Paekākāriki to Otaki, across the Kāpiti Coast. Do you know that Age Concern organises beneficial exercise classes, social groups, visiting and walking services, driving classes and other educational workshops in all these areas? We also advocate for the needs of older people to be recognised by the local and central government. Importantly, local Age Concern staff are always available to answer queries and provide assistance to older people or caregivers of older people. As a member we will keep in touch with you about all important developments and activities in the area.



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Many thanks

Annual Membership Form - From 1 July to 30 June



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

Membership Fee:

From 1 July 2023 to 30 June 2024

Mr / Mrs / Miss / Ms

Individual: \$25.00 Couple: \$40.00

First Name Last Name

Address:

Home Phone: Mobile:

Email:

Date of birth (optional):

Donation:

Donate: \$100 \$50 \$30 \$20 \$10

Donate - Other \$

Donation Frequency: One-off Monthly Annually Other:

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

Thank you for supporting the work we do.

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

Post Email

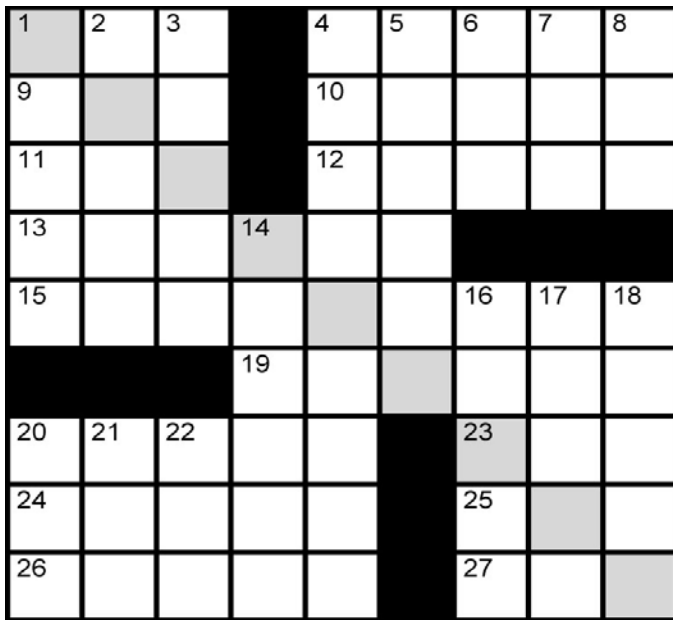
Payment Options:

Direct Credited from my account into the bank account of Age Concern Kāpiti
 Name of Account: Age Concern Kāpiti Coast Incorporated
 Account Number: ANZ 06 0730 0405608 00
 Reference: Subs (insert your name)

Cash

Age Concern Kāpiti | P O Box 217 | Paraparaumu 5032
 Room 16, Kapiti Impact Hub, 6 Tongariro Street, Paraparaumu
 Telephone: (04) 298 8879 | Email: admin@ageconcernkapiti.co.nz

Chilling Wall



Across

- 1. Tax prep. expert
- 4. Yucatán natives
- 9. Hoard
- 10. Reproductive cell
- 11. Not well

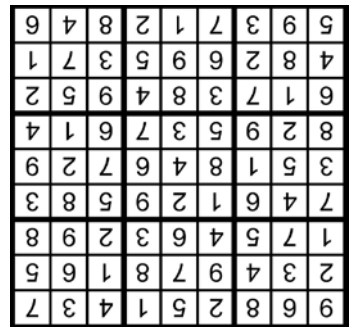
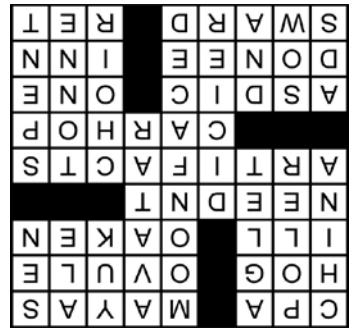
12. Like some buckets

- 13. "You ___ bother!"
- 15. Archaeologists' finds
- 19. Drive-in employee
- 20. Early form of sonar used to detect submarines

- 23. Small bill
- 24. Gift recipient
- 25. Bed-and-breakfast
- 26. Grassy area
- 27. No longer working: Abbr.

Down

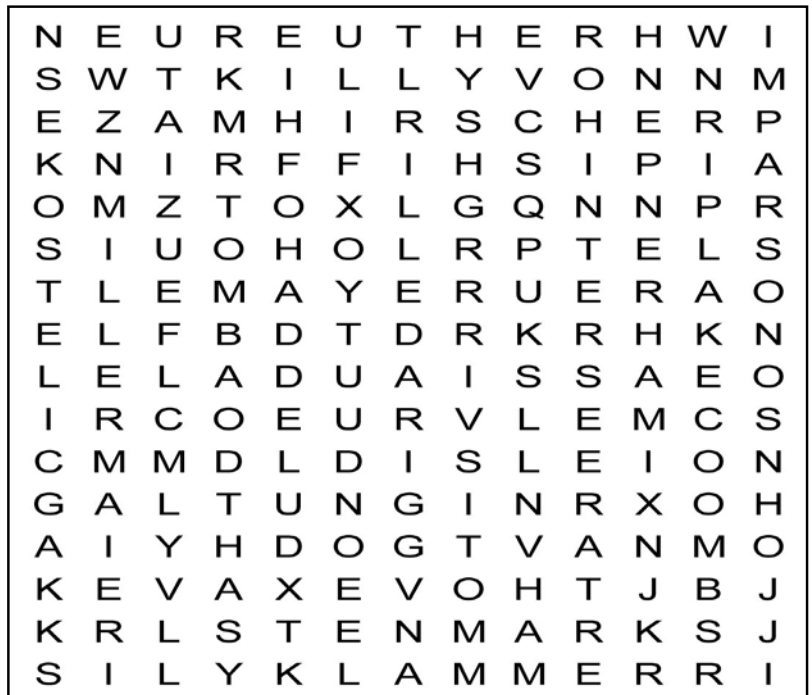
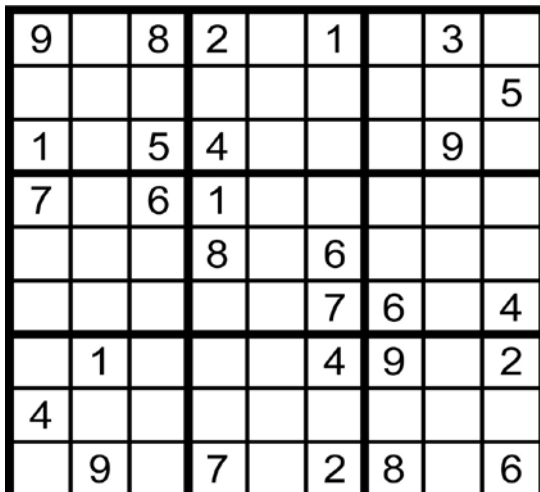
- 1. Fine dinnerware
- 2. Gondolier, e.g.
- 3. Lace tip
- 4. Look caused by Cushing's syndrome, sometimes
- 5. Hindu incarnation
- 6. Big laugh
- 7. Pub pint
- 8. Member of Cong.
- 14. More risky
- 16. Church singers
- 17. 1,000 kilograms
- 18. Tuckered out
- 20. Magazine revenue source
- 21. Boar's mate
- 22. Some trial evidence



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

- | | | |
|------------|----------|-------------|
| AAMODT | KILLY | NEUREUTHER |
| COOMBS | KLAMMER | PARSON |
| FEUZ | KOSTELIC | PINTURAUULT |
| GIRADELLI | LIGETY | PLAKE |
| HINTERSEER | MAHRE | SHIFFRIN |
| HIRSCHER | MAIER | STENMARK |
| JANSRUD | MAYER | SVINDAL |
| JOHNSON | MAZE | THOVEX |
| KILDE | MILLER | TOMBA |
| | | VONN |

SUDOKU



How to solve sudoku puzzles: No math is required to solve a sudoku. You only need logic and patience. Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. *The difficulty on this puzzle is easy.*

FAMOUS SKIERS