

TAURANGA & WBOP

# GREY POWER

MAGAZINE FOR THE OVER 50s

ISSUE TWO 2024



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[www.greypowertga-wbop.org.nz](http://www.greypowertga-wbop.org.nz)

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President's Word



I would like to thank and welcome our new members and all those who have renewed their membership this year and we will work hard to address the issues that may have prompted you to be members.

Top of the list is the cost-of-living which is really hurting people who are reliant on just the National Super. An article in Stuff NZ 25 March, highlighted that more 'retired' people are working into their 70s, 80s and even 90s. Actually, it reflects two issues, one the need to continue working to earn enough money to keep afloat and the other is a desire to keep connected to other people and their communities.

Many of us are needing to renew our drivers' licenses as we reach 75 years and there is quite a bit of confusion over the process. Because of this we have included a comprehensive article to help make it clearer and it includes details of the dreaded 'memory tests'!

Two of our coffee morning meetings are being well attended this year and is likely to be because we have had some really good speakers. I have included one speaker's notes and a report for the June speaker for Tauranga.

The Federation AGM was held in Wellington again this year, and by the time you read this three of our committee will have attended the conference. The position of President had to be filled and Gayle Chambers from Marlborough was voted in. Information about the AGM will be on the Federation website [www.greypower.co.nz](http://www.greypower.co.nz) or in their quarterly magazine which will be sent to you by post or online.

Locally, Tauranga has its election for Councillors next month. I do urge you to think carefully before you vote. Try to attend some public presentations which often highlight a candidate's real attributes and what they are able to contribute to the city, the region and to us the rate payers. Are they going to hold on to the money and slow things down or keep the city moving ahead? Personally, I really don't want to pay increased rates but I know I want better functioning infrastructure, safer environments, more reliable bus services, and facilities such as libraries that have their own community hubs where people can learn, share and enjoy each other's company. It is a balancing act and we need a team of like-minded people to pull together to keep that balance.

Budget day came and went with very little relief for seniors struggling financially. Hopefully the economy will gradually adjust so that inflation comes down and therefore ease the lives of those in need. We have Budgets every year but often more important decisions are made through the year – for instance when our Board members meet to talk to Ministers or speak on select committees about issues that concern seniors.

I read a lot about gender equality but one thing that I feel will not be equal for several years is digital capability for seniors. It will realistically take a couple of generations before everyone is comfortable using the internet – but will that be equal? Not entirely because there will

President's Word - continued from page 2

always be those who can't afford it or have physical or mental limitations. Memory loss as people age is also a growing factor as we live longer but there are several studies and inventions that could help overcome that in the future.

As an organisation, Grey Power has urged the governments, both central and locally, to fund and provide free classes for those who need help. I popped into a drop-in digital help session last month and found the service available was excellent. There are also free group classes at most libraries through the year.

Our own AGM is to be held next month on Friday 26 July. See details below.

*Jennifer & the Team*

**Tauranga & WBOP Grey Power Assn Inc**  
**ANNUAL**  
**GENERAL MEETING**  
**Friday 26 July 2024 at 10am**  
catered morning tea

Held at the Greerton Senior Citizens Hall,  
End of Maitland Street,  
(opposite the Racecourse) Greerton.

Our speaker will be Sam Uffindell,  
the MP for Tauranga, He is the Chair for the  
Health Select Committee which is starting  
an inquiry into Aged Care.

**ALL WELCOME.** To help with catering please  
phone or email the office by 19 July 2pm.  
  
We welcome any members who would  
like to join our committee. Please email  
tgagreypower@gmail.com with your name.

HELP US REDUCE OUR COSTS

With the cost of printing and postage rising all the time we would ask that, if possible, you would choose to receive your association and Federation quarterly magazines by email. Contact us for this magazine or go to <https://greypowermag.co.nz/> subscribe for the Federation.  
  
Both come in very easy to read format.

COFFEE MORNINGS



All meetings are subject to  
health and safety guidelines at the time

Everyone is welcome to come along for discussion or a chat. Tauranga & Katikati have speakers monthly or bi-monthly.

**TAURANGA COFFEE MORNINGS**  
The Raft Cafe, Chapel St, (near Briscoes)  
1st Thursday of the month at 10am.  
**Dates: 4 July, 1 August, 5 September, 3 October**  
*More speakers this year.*

**KATIKATI COFFEE MORNINGS**  
Katikati Community Centre, 45 Beach Road  
(just past the schools).  
Now 3rd Friday of each month.  
\$2 for members & \$5 for others.  
**Dates: 19 July, 16 August, 20 September, 18 October**

**PAPAMOA COFFEE MORNINGS**  
3rd Thursday of each month at 10am.  
We will continue meeting at Pacifica Cafe, Tara Rd.  
**Dates: - 18 July, 15 August, 19 September, 17 October**

All inquiries please phone the Grey Power office,  
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**ALL ARE WELCOME**  
Please wear a name badge if you have one.

**SUBSCRIPTION RENEWALS**  
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**Please see page 18 for advice on ways to pay. HOW TO JOIN OR RENEW.**



# How you can prepare for a Medical to renew your licence.

As highlighted in our last magazine, there are huge discrepancies in the way in which GPs are assessing senior drivers for renewal of their licences around New Zealand. Many of you have asked how you can prepare for your medical assessment to reduce stress and to avoid unpleasant shocks. Here is some advice that may help you, or your loved ones, until this situation is improved nationally.

We are recommending, that you consider preparing for your medical by doing the following – preferably 4-8 weeks before your appointment.

1. Read the resources from NZTA including **Renewing your driver licence as a Senior**. This appears to have replaced the more comprehensive **The Road Ahead – Transport Options for Seniors** that was published in 2020. Copies may be available at Community Centres, AA, NZTA offices etc but the most recent brochures & assessments are available from NZTA on-line. <https://www.nzta.govt.nz/assets/resources/renewing-your-driver-licence-as-a-senior/renewing-your-driver-licence-as-a-senior-english.pdf> and <https://www.nzta.govt.nz/driver-licences/renewing-replacing-and-updating/renewing-for-seniors/>
2. Take an AA 1 hour Senior Driving Assessment which is tailored for your needs and includes on-road driving. This will give you an awareness of any issues you may have prior to having your medical. Costs are \$65 for AA members and \$80 for non-members from age 65. For those AA members 75 years of age or older the assessment is **free** and can be repeated every 2 years at no cost. <https://www.aa.co.nz/drivers/learn-to-drive-the-aa-way/senior-driver-coaching-aa-member-benefit/>
3. Attend a **Staying Safe** free classroom refresher course run by Age Concern in conjunction with NZTA. This is a great refresher for driving tips and changes to the Road Code. Check with your local Age Concern or Community Centre as to when the next course will be held.
4. Check with your Doctor/Medical Centre to see if you will be required to sit a cognitive test as part of your medical assessment. If you do need to sit a test, ask which test is used and request a copy to

review prior to your assessment. If the practice is using the inappropriate SIMMARD-MD test you may prefer to challenge the need for the test as it has been shown scientifically to be a very poor predictor of driving ability. If, instead they are utilising the Mini-Ace test you can find the 3 NZ tests (A different NZ addresses to remember in each version) on-line at <https://www.nzdementia.org/Mini-ACE>

We hope that these recommendations will take some of the stress out of successfully renewing your licence. The questions on the Mini-ACE tests have been summarised below but the test sheets are all available on-line.

NZTA are producing a revised version of advice to GPs on assessing patients for licence-renewal very soon, and have invited Grey Power to be involved in a review prior to its finalisation.

*David Marshall*

## MINI-ACE TESTS

All of the tests follow the same format with different names and addresses to remember.

You will be asked and marked on your responses to being asked:

- Day – date – month – year
- You will be given a name and address and asked to repeat it and told you will need to repeat it later.
- Name as many animals as you can in 1 minute. (Animals include birds, insects and fish as well as all the other familiar animals.
- Draw a clock face and put the hands at 10 past 5 o'clock.
- Now repeat the name and address that was given to you at the start. [Below are the three that you may be asked.]
  1. Harry Barnes, 93 Church St, Woodville, Hawks Bay
  2. Linda Clark, 59 Meadow St, Masterton, Wairarapa
  3. John Marshall, 24 Market St, Richmond, Canterbury

**HOLIDAY:** Our intrepid committee member and treasurer, Shirley, abandoned us in February take a well deserved holiday overseas. At the time she did say something about needing to do some exercise before she set off. I thought it was because of the tramping about in airports and so on. Little did I realise what she had planned but on her return, I asked if she would be willing to share her experience by being our Coffee Morning speaker. Shirley has kindly given me a copy of her presentation.

## My trip to Japan

“We forget that facing up to challenges at any age is good for us. When I sold my rental and had a little money in my pocket my friends urged me to take a trip and have some fun. They were thinking of a gentle European river cruise, where everything is taken care of. So what did I choose? A Winter Highlights two-week trip to Japan, including a visit to the ice carvings, one of the few items on my bucket list.

I had to get myself to Tokyo, the brochure stated “be moderately fit so you don’t hold up the group”, and a whole list of requirements including snow gear and crampons. I hurriedly found an exercise group to increase my fitness, visited the sports shops for crampons – no we don’t have them, found some online

under Dick Smith of all places. “Travel light as you have to get your luggage on and off the trains, and you will need a backpack for nights with no other luggage”. Decisions, decisions! You’ll need a new mobile so you can use modern apps. More decisions.

Finally, everything in place, and insurance organised. Then my travel agent sends me an email with subject “Cancelled”. AAggh! More communications, and I am offered a place leaving a week earlier, whew! I had been having doubts about whether I’d cope, and my friends said “Here’s your chance to bail out and get your deposit back”. I seriously thought about it as my fitness was not where I wanted it to be. But I thought “I’ll always regret it if I don’t try, I can always take a catch-up day out”, so it was definitely on. All was on track until I got Covid 3 weeks before my flight date. “Is the Universe telling me something?”, I wondered. “No, I am telling the Universe something”.

Now the trip has been and gone. I feel like I went on bootcamp, the first day we walked seventeen km in amongst train trips, I man-handled my luggage on and off the trains, I took two days out when I needed to rest, but I did it all. I had a wonderful time, met lovely people, and realise now how much I can rise to a challenge, and I am so proud I did it!”

*Shirley Porter*

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TAURANGA COFFEE MORNING SPEAKER JUNE  
ISAAC ORCHARD FROM TCC  
– COMMUNITY RESILIENCE  
ADVISOR FOR THE EMERGENCY  
MANAGEMENT TEAM OR CDEM

Isaac spoke about how to prepare for an emergency and what their role is. A lot has changed in the structure of Civil Defence as they have learnt so much from previous events.

The country is divided into 16 regions with local teams in each town/city. TCC has joined with Western Bay and there are 120 trained staff with 6 permanent office staff at the office.

We were taken through the types of disasters in recent years that had activated the CDEM. The first was the Rena ship carrying 1350 tonnes of oil and 360 tonnes was spilt causing awful environmental damage. Many people in the community volunteered to help clean up the beaches and help wildlife. However Civil Defence at the time didn't have the right procedures in place to deal with this and now there are trained people who would be given the appropriate PPE to protect themselves. In a well chartered harbour, no one had planned for such a monumental error by an experienced pilot.

White Island erupting in Dec 2019 was something that we were under prepared for. Because of the structure at the time because the tragedy happened on land but on an island 51 meters over water, several services crossed over which caused uncertainty and a slower response. Then in desperation, private helicopters flew over to help rescue people. So much has been learned from this tragic situation.

The next example was the Anniversary Day flooding last year in Auckland and other areas. There were so many lessons to take from this – one was not to drive through flooded roads, as electrics in modern cars stop when wet and can cause you to be trapped in a vehicle unnecessarily.

A goods train derailed in Te Puke but very fortunately it was only carrying logs. Our trains go to and from the port carry a considerable amount of hazardous material and they travel through residential areas as well.

When 3 homes slid down a cliff in Maungatapu, Tauranga. The family of 5 were asleep at the time but all were able to escape uninjured. However, their home was completely destroyed and they lost everything. Other homes were damaged and 40 others had to be evacuated. Isaac was there as part of Civil Defence and

said the incident highlighted the fact that the majority of us are unprepared for these or any other types of unexpected disasters.

The catastrophic flooding during Gabriel left many cut off with no power or water. It showed how necessary it is for everyone to have an amount of cash on hand that can be used when there is a power failure.

Isaac also spoke about the study and research they are doing on potential earthquakes and are basing it on the worst-case scenario of an 8+ magnitude. They believe that the Alpine Fault line in the South Island has a 75% probability of occurring in the next 50 years.

The Hikurangi Fault is out at sea, off the East coast of North Island. If there was an earthquake there, the likely tsunami would take 50 minutes to arrive.

Always be prepared with a 'grab bag' made up of ordinary household items and don't overload it – must be able to easily carry it. Also make digital copies of all important documents such as insurance and medical. If at all possible DON'T DRIVE! The roads become gridlocked and it has proved quicker to walk or use a mobility scooter.

We have some excellent pamphlets at the office and there are websites to get a check list.

Jennifer



At Alzheimer's Tauranga our ability to support those affected depends on people like you who are dedicated to helping fellow community members living with dementia.

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Email: [volunteers.tauranga@alzheimers.org.nz](mailto:volunteers.tauranga@alzheimers.org.nz)



NATURE

While writing this at the end of May, it has been superb weather - overlooking the odd day of torrential rain, but celebrating gorgeous sunsets. It does feel more reminiscent of autumns years ago with exciting bright colours of red, orange and yellow leaves of the deciduous trees. As the fallen leaves dry out on the ground, I take a childish delight in walking through them and listen to the soft rustle.

It's also easy to spot glimpses of yellow and orange on the citrus trees – they remind me of Vitamin C to ward of colds and a warm kitchen stirring marmalade. Unfortunately, there has been a noticeable absence in many areas, of Monarch caterpillars. I contacted Jaqui from the NZ Moth & Butterfly Assn and she said it was a lack of female butterflies. I suspect there are not many of us who can tell which is which as they glide past making a splash of colour! But just this week I did notice 4 or 5 good sized caterpillars and I have a number of healthy plants so they will not be short of food.

The reverse can be said about the number of native birds. We seem to have had an influx of black birds, tui, kingfishers and fantails. Each time I step outside into the garden, 2 or 4 fantails come and hover around, hopping on the grass then flitting on to a nearby branch, sometimes nearly brushing my hair, they are so close. They chatter and fan their tails and fluff out their feathers – such a delight for such a tiny bird!

I live near the Waimapu Estuary so the bird life is perhaps a little different if you are a long way from the water. On the 1st of May we have flocks of ducks that come to the end of the estuary to shelter until the duck shooting season finishes. They're not silly, they know to have a quiet holiday in a protected area each year.

I made an extra effort this year to repot and plant numerous spring bulbs and it's an eclectic mix. I have very little idea which is which so I get an interesting mixture of early and late flowers in a variety of shapes and colours. The 'paper whites' are up now and they give off a lovely perfume when I pick a bunch to bring inside. Once the autumn leaves have fallen, I gather them up into used compost bags and let them turn into lovely leaf mould over the winter. I then use this to replenish the soil when I plant out my summer veges.

Now, as you read this at the end of June, winter will be in full swing with even shorter daylight hours and probably a lot cooler. If you have indoor plants, maybe move them around so they can benefit from any of the winter sunshine.

I need some exercise now so I will brave the elements and prune some of my hydrangeas. They are in a protected area if we should have a frost over the next few months and they are quite hardy.

So, woolly scarf and a jacket, garden gloves and secateurs – off I go.

Jennifer



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If you are local & unable to visit one of our showrooms & would like one of our team to visit you, please call us to make a time for a home visit.



LIVING ALONE INDEPENDENTLY

It's a myth we often impose on ourselves – the notion we will inevitably have to consider residential care. While for some, this option is desirable or necessary, the number of older people living alone and independently continues to rise. That's because age alone does not determine whether you need to live in a supported care environment. In fact, recent research puts the average age of care home residents at 85, which means a lot of seniors are managing 'just fine thank you,' in their own homes.

Research shows, regardless of age, those who live alone are generally not as satisfied with their situation as those who have a partner. However, this doesn't mean they are unhappy – far from it. Independent seniors report they actively compensate for living alone by seeking out opportunities to engage with others. And when they do so by volunteering in their community, they feel worthwhile, valued, and appreciated. They also report that they enjoy their situation because it gives them a high level of freedom, are able to work to their own timetable, choose how to use their resources and savings, socialise with whom they choose, and go where they want, without having to consult another. They enjoy controlling their own lives and managing their own life gives them a sense of success and pride. Whether it's continuing to maintain a garden, drive a car, exercise daily, or attend to their own domestic chores, doing so enables them to feel 'significant'. They identify as being 'achievers' and see themselves recognised as such by their community. They are also more likely to learn new skills, whether recreational, or those that help them with their daily life.

Whether it's a leisure activity or part of the daily

routine of personal care, cooking, and housekeeping, seniors who live alone find themselves growing more determined to maintain their quality of life. The self-esteem this brings helps with a sense of dignity and identity. Like all groups in society, seniors have their own list of requests for the sort of help that would make independent living more achievable. Of particular concern, is education on the subject of financial abuse, and the need for financial institutions to step up to the mark when it comes to deterring digital and phone scammers.

They also want to see health professionals communicating more clearly with them through allocating sufficient time for consultations, listening to patient's requests for clarifications, and by following up with written advice.

Small household maintenance issues have been pinpointed as an area where greater assistance is necessary. Small tasks such as changing a lightbulb or repairing the washer on a tap can make daily life difficult, yet employing a service person for the job can be costly.

Seniors in rural situations request greater assistance with transport. Current government travel assistance to hospitals only covers fuel costs, while older people in rural areas often also require a driver (or funding to help pay for one).

Given New Zealand currently has an 'ageing in place' policy (i.e. it encourages seniors to live independently if they wish to), seniors have every reason to debunk the myth retirement home living is inevitable. And by supporting organisations (such as Grey Power and Age Concern) which advocate for seniors, independent living becomes an option for even more of us.

Ref: Grownups



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THE \$44 BILLION FIRM VOWING TO FIX OUR PENSION DEFICIT

By Madison Reidy

New Zealand's pension deficit problem cannot be fixed without making changes to the KiwiSaver scheme, nor with fragmented investment firms, say the leaders of a new \$44 billion finance firm.

FirstCape Chief Executive Malcolm Jackson and Chairman Matt Whineray, former chief executive of the \$70 billion state Super Fund, are making it their mission to help grow our private savings pool so retirees can rely less on increasingly inadequate Government pension payments.

"There's a gap for us there. Can we afford it? Well, what's the best time to plant a tree, 20 years ago, what's the second best time? Today." Whineray told Markets with Madison. The pair used Australia's A\$3.8 trillion (NZ\$4.18 trillion) superannuation pile as an example of what was possible.

An individual's average retirement savings were A\$120,000 (NZ\$132,000) across the ditch, compared with an average \$30,000 here, Jackson said. "They are at a more mature state and that's probably where we need to be. "It's fanciful to think you are going to fund a retirement on \$30,000 in addition to your Super."

When asked why Jackson was making funding the retirement income gap his firm's problem to solve, he said

people needed to take personal accountability for their own savings. "You can't just put all responsibility for these decisions onto the public sector."

FirstCape became official on Wednesday this week [May 3]. It completes a merger of four finance firms; Jarden, JB Were, Harbour Asset Management and BNZ wealth, including its \$5 billion KiwiSaver scheme.

It will be co-owned by BNZ's parent National Australia Bank, Jarden and private equity firm Pacific Equity Partners. It's the latest move in finance's consolidation trend, following Fisher Funds' acquisition of Kiwi Wealth last year. Jackson said the aim was to create efficiency gains and financial savings, which would then be used to reinvest in new products or passed on directly to clients.

"Hopefully, both. The amount of fragmented, subscale players in that KiwiSaver market is such that I'm not sure the best outcomes are being delivered, because unless you're at a certain scale point, you're not focused on client outcomes, you're focused on generating enough fee income to survive."

Watch the two leaders of FirstCape discuss what its newfound size will mean for investors, and its plans to cope with continued wealth inequality and an estimated \$1.4 trillion transfer of wealth from baby boomers to younger demographics.

Madison Reidy is the host of the NZ Herald's investment show Markets with Madison.



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ARE CANNED VEGGIES OR FROZEN FRUIT JUST AS GOOD AS FRESH?



The cost-of-living crisis is affecting how we spend our money and for many, this means tightening the budget on the weekly supermarket shop. One victim may be fresh fruit and vegetables. On the whole, we don't eat enough and they are crucial for a healthy, balanced diet, providing a range of vitamins and minerals as well as fibre.

If you can't afford as much fresh produce at the moment, there are other ways to ensure you still get the benefits of these food groups. You might even be able to increase your intake of fruit and vegetables.

Fresh produce is often touted as being the most nutritious (think of the old adage "fresh is best") but this is not necessarily true. Nutrients can decline in transit from the paddock to your kitchen, and while the produce is stored in your fridge.

**Frozen** vegetables may actually be higher in some nutrients such as vitamin C and E as they are snap frozen very close to the time of harvest. Variations in transport and storage can affect this slightly.

Minerals such as calcium, iron and magnesium stay at similar levels in frozen produce compared to fresh. Another advantage is the potential to reduce food waste, as you can use only what you need at the time.

**Canned** or tinned vegetables and fruit similarly often offer a cheaper alternative and they're also very convenient to have on hand. The canning process is the preservation technique, so there's no need to add any additional preservatives, including salt. Due to the cooking process, levels of heat-sensitive nutrients such as vitamin C will decline a little compared to fresh produce. When you're using canned vegetables in a hot dish, you can add them later in the cooking process to reduce the amount of nutrient loss. To minimise waste, you can freeze the portion you don't need.

**Fermentation** has recently come into fashion, but it's actually one of the oldest food processing and preservation techniques.

It largely retains the vitamins and minerals in fresh vegetables. But may also enhance the food's nutritional profile by creating new nutrients and allowing existing ones to be absorbed more easily. Also, fermented foods contain probiotics, which are beneficial for our gut microbiome.



**Other tips to get your fresh fix:** buy in season, don't shun the ugly shaped produce, reduce waste, swap and share and grow your own. Regardless of how small your garden is you can always plant produce in pots and having put the effort in to growing your own produce, you are less likely to waste it.

Ref: The Conversation

Fish doorbell

A distracting alternative to the news. This is one of the best! A Dutch website, "The Fish Doorbell" <https://visdeurbel.nl/en/the-fish-doorbell/>



It has a simple premise: "Every spring, fish migrate upstream in search of places to spawn. They swim through the centre of the city of Utrecht. Unfortunately, the boat lock is closed during spring. You can help the fish."

Assistance is quite straightforward, though it requires a degree of patience – especially with the time difference between New Zealand and Holland.

There is a camera livestreaming in the murky depths of the river, and every time a frustrated-looking fish appears in view, eyeing the camera, you press a bell on screen to alert the lock keeper in Utrecht to open a little door and allow it to follow its instincts upriver. Needless to say, you'll be hooked.

SLOW DANCE

Have you ever watched kids on a merry-go-round  
Or listened to the rain slapping on the ground?

Ever followed a butterfly's erratic flight  
Or gazed at the sun in the fading light?

You'd better slow down  
Don't dance so fast  
Time is short  
The music won't last.

Do you run through each day on the fly  
When you ask "How are you?"

Do you hear the reply?  
When the day is done, do you lie in your bed  
With the next hundred chores running through your head?

You'd better slow down  
Don't dance so fast  
Time is short  
The music won't last.

Ever told your child, "We'll do it tomorrow"  
And in your haste, not seen his sorrow?

Ever lost touch. Let a good friendship die  
'Cause you never had time to call and say "Hi"?

You'd better slow down  
Don't dance so fast  
Time is short  
The music won't last.

When you run so fast to get somewhere  
You miss half the fun of getting there.

When you worry and hurry through your day  
It's like an unopened gift, thrown away.

Life is not a race  
Do take it slower  
Hear the music  
Before the song is over.

This poem is by a young girl with 6 months to live. She has cancer. As her dying wish, she wanted to send a chain letter across the world by email telling everyone to live their life to the fullest, since she never will.

**Breast screening:** Free breast screening has been extended to women aged 70-74. Previously it was for 45 to 69-year-olds. Breast cancer is the most common cancer among New Zealand women. Finding more cancers early through breast screening means better treatment outcomes. Around 120,000 additional women will be eligible for screening every two years. The extension will be phased in. More information: <https://tinyurl.com/3p7z7wus>

IMPORTANT NOTICE FOR XTRA EMAIL USERS

Spark has started charging Xtra customers \$5.95 a month for its Xtra email service.

They said that the costs to run its Xtra email service have increased significantly, meaning it is no longer viable for the company to continue offering the service for free to broadband users.

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# LABYRINTH WALKING



Over the last twelve plus months, there seems to have been such a lot of depressing news about floods, wars and violence and it can put quite a dampener on one's mood. I decided to look the other way - for more positive stories and ways to uplift the emotions and sooth the mind.

There are many ways to divert the mind and emotions from distress about world events or even personal hardships. More and more is being written about mindfulness, meditation and how to centre the mind to reduce stress. In fact, one of the latest ways is "Labyrinth Walking!!" Yes, it's a thing, and very popular in the UK and 90 other countries! For those who are enthusiastic to read the full article go to [bbc.com](http://bbc.com).

Labyrinths have been used worldwide for centuries as a way to quieten the mind, ease anxiety, recover life balance, enhance creativity and boost insights. During the Middle Ages, nearly 25% of cathedrals had them, and today walking labyrinths has become an increasingly popular global method of promoting anti-stress by integrating the mind and the body.

Don't confuse labyrinths with mazes. Mazes confound people with dead ends and the threat of getting lost. In contrast, labyrinths draw on classical designs that, however complex the route, guarantee an unobstructed progress to and from their centre.

"The labyrinth is a sure path in unpredictable times,"

says Reverend Dr Lauren Artress, who founded the non-profit organisation Veriditas in 1996 to help "pepper the planet with labyrinths".

Examples of classic labyrinth imagery date back 4,000 years. In Europe and North Africa labyrinth designs appeared in rock carvings and paintings, as well as inscriptions on tiles and coins. Across Asia, the Americas and southern Africa, meanwhile, they were carved on rock or into sand and adorned woven baskets. Alongside these deep historical roots, the practice of labyrinth walking may have another appeal to busy modern folk. "

"And labyrinths are being created in settings very different to my local park," says Jocelyn Shealy McGee, University in Texas. "For people in hospitals and prisons, labyrinth walking as a mind-body integrative practice can be life-sustaining and healing in addition to traditional forms of medical treatment or counselling," "Our research found labyrinth walking can foster a sense of peace and other positive emotions, reduce stress, cultivate self-compassion and connection and provide an opportunity for reflection on one's life and meaning making." This comes through a combination of the sure progress to the heart of the labyrinth, combined with the need to progress slowly and thoughtfully by following the twists and turns built into the pattern.

The Labyrinth Society's Worldwide Labyrinth Locator now lists around 6,400 labyrinths across 90-plus countries.

Many labyrinths, however, take design cues from two classic templates. Dating back more than 3,000 years, Cretan labyrinths are named after the Mediterranean island where the formations are said to have originated in Greek mythology, and consist of a single pathway that loops back and forth to form seven circuits (concentric paths) around the centre.

The Chartres pattern, meanwhile, features 11 circuits, and is named after the magnificent French cathedral whose floor holds its most famous example. Labyrinths based on the Chartres design became popular in medieval Europe, in part as a form of mini pilgrimage that was a lot easier – and safer – than heading to Jerusalem or trudging to Santiago de Compostela.

Historic labyrinths are also inspiring a contemporary trend of so-called "finger labyrinths". These modern takes on ancient rock carvings offer pathways to reflection by creating printed or embossed patterns that users can trace by hand, letting their fingers journey to the heart of the pattern.

Perhaps the most ambitious – and unexpected – example of finger labyrinths are embossed on plaques at 272 stations on the vast London tube network, where the two most recent designs were unveiled in 2023.



One challenge was to make the designs of each station's labyrinth different, to reflect the idea that every journey on the Underground is unique to each person.

Try following the labyrinth with your eye or finger – it's not a race – just an exercise in concentration.



## REAL ESTATE UPDATE with Vanessa

Three years have flown past since I introduced myself to Grey Power, started supporting the Grey Power magazine and was nominated onto the Tauranga & WBOP committee. Along the way I have advocated for elder housing at council, advised members with housing questions and created the Grey Power Tauranga & WBOP website.

Over that time, I have also evolved my Seniors Real Estate business; last year joining Independent Agent to have the freedom to help our older residents in the ways that are most helpful and cost effective.

What I have learnt is that getting help to find a smaller home, retirement village villa or assisted living is a helpful service. There are over 30 retirement villages in Tauranga so finding the right one can be time consuming and tiring. We offer this as a separate service or it is included if we sell your house as well.

The real estate market is reasonably subdued at the moment. It is definitely still a buyer's market and this may not change until interest rates drop. It's a good time to start looking around and considering options though. If you would like assistance please get in touch.

*Vanessa Charman-Moore is a Tauranga Seniors Real Estate specialist.*  
*For more information, see Vanessa's advertisement below or visit [www.seniorsrealestate.co.nz](http://www.seniorsrealestate.co.nz)*

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THE GAME OF LIFE by Shirley Porter

Anyone who has played the board game “The Game of Life” may have wondered how real it actually is. Surely all these adverse occurrences could not happen in such a short space of time. Well recently I can vouchsafe for its reality.

A car accident, a two-week virus, a leak in the roof in the same place for the fifth time, a power outage due to mouse chewed wires presenting me with a substantial electrician’s bill, a healthy (pardon the pun) increase in my health insurance premium, and additionally getting caught in a scam necessitating a new credit card with all the cancelled payments that entails, all in the space of a month. This is retirement, how did I ever find time to work? Of course, there were positives along the way such as my granddaughter’s first dance competition, my first daffodils out, these slipped into the gaps left. In this article I am focussing on two of the events: the accident and the scam.

**The Accident:** After attending a meeting down at the Village, I had happily reversed out of my parking spot and was just ready to change gear when my peripheral vision picked up a car on the opposite side of the street scooting out of her parking spot. The bang as she turned into me was an immediate invasion of my space leaving me somewhat shocked. I checked for damage and a stranger came rushing up to offer to be a witness for me as she saw it all. The other driver was apologetic, admitting it was her fault, so I turned down the witness with thanks. I swapped name, phone number and insurance company with the other driver and off we went.

The point of this is neither of us were well prepared to cope with what happened. There was so much information we should have exchanged. In order for anyone to be prepared it is advisable to have a mental or paper list:

- Name
- Phone number
- Insurance company
- (We got those right)
- Number plate of the other car
- Photo of damage
- Time and place
- Never turn a witness down, take the contact details.

In this case I was lucky, but that may not always be true. After settling down, the driver may try to blame you and give a different version of the event. Dealing with an accident is like using preventative driving skills, **BE PREPARED.**

**The Scam:** The second event in my Game of Life which bears consideration is the scam I fell for. In the past I have had numerous phone calls and emails evidently scams and always prided myself in dealing with them swiftly. On this occasion I received a phone call from a “private number”. Sometimes I get calls from unknown numbers, and they turn out to be a call from the hospital to arrange an appointment or give results. The caller identified themselves as being from my bank and were ringing to check on an unusual attempt to extract \$4500 from my credit card. They were just checking to see if it was genuine.

I have had friends who have been alerted by their bank about unusual activity, and I thought “Oh, that’s good, they are being a good watchdog”. I gratefully said it was not of my doing. This was followed by their explanation that they needed to act quickly to decline the transaction. An automatic code number would be sent to me which I could pass on to them so they could proceed to cancel the transaction. I was familiar with code numbers for transactions over a certain amount, so was not bothered by this. When the code number came through, I noted the phrase “do not give this code to anyone” and commented accordingly. The slick reply was that they were from the bank and this was different, they needed it to decline the transaction. I passed it on and the caller immediately hung up, whereupon I immediately thought “I’ve been scammed”.

I rang the bank fraud squad immediately, the five minutes waiting for an answer was the longest five minutes. I received a dressing down for answering a “private number” and for passing on the code. This was Friday afternoon; all weekend the transaction was “pending” but on Monday it went through. I thought I had lost my money and felt very foolish.

A couple of days later I received another call from a “private number” and thought I’m not falling for that again. A verbal message was left giving their name and claiming they were from the fraud squad and were also sending an email. Being on the alert now, I thought anyone could leave a verbal message or send an email and it is so difficult to spot if there is a capital or a full-stop in the wrong place. Again, I rang the fraud squad, explaining the situation. They ran a check and, believe it or not, it was genuine. When I did finally connect, I protested at them using a “private number” and they admitted it was confusing.

A few days later again I had a “private number” call, leaving a verbal message, a name, and a phone number to ring. This turned out to be genuine, and with the sun finally shining I got my money back, celebrations.

Some information to reduce your risk of being scammed:

- **Do not ever provide sensitive information from contact made via social media sources.** Scammers can hack friends and family’s social media accounts and message you to request help. This can lead to the disclosure of your sensitive banking information. Should you be scammed in this way and transfer funds to an individual which turns out to be a scam, ASB [most banks] is not liable for any loss incurred. Please always validate by calling this person with a number you have already on file. Do NOT call them on the number they may have provided in the message, as this may be the scammer giving these details.
- **Be suspicious.** Scammers work hard to appear trustworthy, and it’s good to do some research or thinking before you engage with a person or opportunity.
- **Don’t trust unexpected contact.** Scams most often come through cold contact, e.g an unexpected phone call, message or email. Always take steps to know who you’re dealing with and find out more before considering any offers.
- **DO NOT provide access to your computer or mobile device to any caller.** Scammers convince customers to download a ‘remote access’ application to their device, this in turn, is giving them access to all your banking and sensitive information.
- **ASB is aware of a current SMS phishing scams affecting our customers. If you receive any text message/email containing a link, DO NOT click on this link or any suspicious links.** Phishing emails almost always ask you to click a link to a site which requests personal information or sensitive ASB [banks] credentials. Legitimate organisations should never request information of you via email. These

messages will also have a sense of urgency. Attackers will try to override your better judgement by creating a sense of urgency and prompting you to take quick action. For example, claiming that fraudulent activity on your account requires your immediate attention.

- **DO NOT ever give any caller/individual your login details or NETCODE.** This is a security code which is sent to your phone as the last defence in protecting your funds from an unauthorised party. If this number is given, the fraudster is then able to transfer funds out of your account. Disclosing your NETCODE number is a breach of ASB Terms and Conditions – if at any time you are being asked for this – STOP and call your bank immediately or pop into a branch to discuss it. Do not disclose this to anyone. Always remember, bank staff will never ask for this, or any code.
- **Do not ever provide any personal information or ID documents to any unknown source.**
- **Do your research.** Use Google to look into the names of people or companies who approach you. Contact these companies to validate who you are speaking with works for the company, or the service/call purpose can be validated.
- **Resist demands to act quickly.** Anyone presenting a legitimate opportunity will allow you time to consider your response. If you feel under pressure, take some time — or turn it down.
- **Keep your computer virus protection up to date.** CERT NZ’s website has advice for anyone wanting to improve their personal cyber security.
- **Have you taken the appropriate time to “STOP and THINK” about this payment?**

This website also provides advice on types of fraud and scams: <https://www.cert.govt.nz/individuals/common-threats/scams-and-fraud/>

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## HEALTH WARNING FOR WOMEN

**MARGARET MARSH, from U3A, sounds a warning for others. Keep up with breast screening.**

Last year was not a good year for me health wise! In February, after complaining of a low back ache for 18 months and being treated with copious quantities of pain killers, I changed doctors and was immediately signed up for a number of tests. The outcome of all this was to discover I had a duodenal ulcer! I did not know that taking my usual headache tabs over many years was probably the cause of it. Nurofen is an NSAID, a Non-Steroidal Anti-Inflammatory Drug, these are medicines that are widely used to relieve pain, reduce inflammation, and bring down a high temperature. Some commonly used NSAIDs include: aspirin ibuprofen and naproxen My ulcer was caused by the bacterium *Helicobacter pylori* (H. pylori), which multiplies in the mucus layer of the stomach and duodenum. My ulcer was treated and hopefully it will not return. My pain relief is now non-NSAID Paracetamol, which is available over the counter and is safe for most people to take.

CANCER In July 2023, I booked in for a mammogram and although I was not due for another until 2024 On 28 July, I paid the \$180 as I am too old for the freebies, and had the x-rays taken. I was called back on the 3 August for more x-rays, an ultrasound and a biopsy ... Oh dear, here we go! I had no pain or other symptoms which might have alerted me to a problem, and I have never been a smoker.

On 16 August, my doctor told me I had a very small, very early, invasive carcinoma tumour grade 3, and a 98 per cent chance of full recovery. If I had left the mammogram until 2024, the chance of recovery would have been 70 per cent! And if I had not bothered with the paid mammogram, I would be having a full mastectomy in a couple of years. I was later told by a cancer ward nurse that her department is full of ladies in their 70s and 80s undergoing mastectomies.

On 20 September at Tauranga Hospital, I had a discussion with the surgeon, Dr Nicola Davis, who explained the process going forward. I would have a Savi Scout inserted, then a lumpectomy and lymph node extraction. A district nurse visited me at home for five days after the operation to dress the wounds, which healed up perfectly.

On 18 October, a visit to Dr Davis confirmed an ALL CLEAR on the lump and lymphs! Yay! I continued with my life as normal, until the week of the 11-15 December, when I attended the Kathleen

Kilgour Centre for my radiation therapy. All went well and I have not experienced any after effects, Ladies ... I strongly recommend that if you have finished your free mammograms and have not been back since, please, please do go for a check now. It could save your life!

And gentlemen, if you get a swelling or painful breast think about having a mammogram – breast cancer is not just for girls! And finally, I want to thank Dr Davis's team and the Kathleen Kilgour team for their kindness and care. It was first rate and we should be proud to have health facilities like this in Tauranga. I am now looking forward to a happy and healthy 2024!

*Margaret Marsh*

### XTRA EMAIL ACCOUNTS

- Spark Charges for xtra Email

Spark has advised customers that as of 21 May they will be charging \$5.95 a month for its Xtra email. This may annoy those who may be tempted to cancel their xtra.co.nz account forthwith. Professionals strongly advise against cancelling your account immediately. Email addresses have become embedded in our daily lives. They are linked to bank accounts, usernames for the online services we use, and are part of the security checks to keep online accounts secure. All of this means that cancelling or changing your email address is not straightforward and will take some time. If you choose not to pay the new charge you can change to an alternative free email service provider. If you have an android or Apple phone, or a Microsoft account associated with your Windows PC phone, you may already have access to a free address. Otherwise, there's a choice of several, including Gmail, Outlook or iCloud. But take your time. In the short term the following steps are recommended:

- Retain your "@xtra.co.nz" email address for around 12 months. This will allow you to identify contacts that are still using this address and notify banks and services of your change.
- Stop using your xtra address to send emails.
- Select a new free email provider.
- Notify all your contacts of your new email address.
- Continue to monitor your Xtra address while you establish your new account.
- Cancel your xtra address when you are sure that all your contacts are using your new address.

Because the extra service is reducing, emails that we send out to you are often bounced back so now is a good time to start the process of changing over to another account. The libraries have free drop-in services and Senior Net will have classes to help you through the process.

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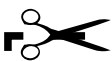
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Fill in your details and then click to make an online credit or debit card payment.

Or use your own internet banking. Otherwise, phone or email your details to us and choose one of the options below.

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If you are familiar with this – that's good – use your name, phone number and membership number as reference.

## SET UP AN AUTOMATIC PAYMENT

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Ask someone you trust to make an online payment, as above and then give them the cash. [Do make sure they put your name, phone number and number as reference.]

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The Crossing [in Mall] 0800 113355, Bayfair Shopping Centre or Bethlehem Shopping Centre [Inside Paper Plus] 579 3514.

There are no other branches in the wider Tauranga area except Katikati in Paper Plus Ph 549 0327. *Check when branches are open.*

New banking rules require those paying cash into our account on someone else's behalf, must supply your name and that of the account holder.

**Yo – Ho - Ho and a bottle .....  
next to your beds .....  
old men!**

Not for rum but one to pee in!

Saves tottering in a dizzy state to the toilet, falling and landing up in hospital with broken ribs and a broken scapula, like I did four weeks ago, and still need another month to mend (with luck!).

I was fortunate, it could have been my head!

But my family, St. John, Tauranga hospital and ACC were left with my problem.

**So, get a few urine bottles and use them!**

*Errol Nevill*, Tauranga



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**Arataki Community Centre**, Zambuk Way, Mt Maunganui - Mondays & Fridays 10.00 am – noon

**Bethlehem Community Church**, 183 Moffatts Road  
Friday 10am - 12 noon

**Courthouse**, McLean Street  
Monday 1pm - 3pm  
Tuesday 10am - 12 noon  
Wednesday 11am - 1pm  
Thursday 1pm - 3pm  
Friday 1pm - 3pm



**Greerton Library**, 139 Greerton Road, Gate Pa  
Tuesday 2pm - 4pm  
Thursday 2pm - 4pm

**Holy Trinity Anglican Church**, 215 Devonport Road  
Wednesday 12 noon - 2pm

**Katikati Resource Centre**, Beach Road  
Friday 10am - 12 noon

**Mount Maunganui Library**,  
Tuesday 11am - 1pm  
Friday 11.30am - 1.30pm

**Otumoetai/Matua, St Columba Church**,  
502 Otumoetai Road  
Tuesday 10am - 12 noon

**Omokoroa Library and Community Centre**,  
Western Ave  
Thursday 10am - 12 noon

**Papamoa Library**, Gravatt Road  
Monday 5pm - 6pm  
Wednesday 10am - 12 noon  
Saturday 10am - 12 noon

**Tauranga Multicultural Centre**, Historic Village  
Thursday 11.30am - 1.30pm

**Te Puke Library**, 130 Jellicoe Street  
Thursday 10.30am - 12.30pm

**The Crossing Shopping Mall**,  
2 Taurikura Drive  
Saturday 10am - 12 noon

**Welcome Bay Community Centre**,  
242 Welcome Bay Road,  
Wednesdays 1pm - 3pm

*Please note Service Centres are closed on public holidays.*



# RETHINKING ROADS AS PUBLIC SPACES –

## What NZ cities can learn from Barcelona’s ‘superblock’ urban design.

Authors Simon Kingham Professor of Human Geography, University of Canterbury and Marco Amati Professor of International Planning, Centre for Urban Research, RMIT University

New Zealand is one of the most car-centric countries in the world. With the exception of the capital Wellington, New Zealand cities have some of the highest rates of car ownership globally.

In central Auckland, roads occupy 18% of all land and a further 25% of land is car parks. Ask people what “public space” means and they probably won’t mention roads because these are assumed to be for cars.

But New Zealanders pay for roads, especially road maintenance, through fuel taxes, road user charges and general taxation. So could road space be used differently?

One city that has worked to reinvent the concept of public space is Barcelona. Over 30 years, the city has developed “superblocks” – neighbourhoods where traffic speeds are reduced and through-traffic is limited.

There is no reduction in access for cars or emergency services. It’s more a redefinition of the bus and car network, coupled with lower speed limits in certain areas.



By reducing the priority given to cars in some parts of the city, Barcelona has released public land for a range of uses such as play, business, markets and active travel such as walking and cycling. Significant benefits include lower air pollution and noise, increased green space, more physical activity, fewer premature deaths and higher economic activity.

It is true that cities in Europe are older and denser than in Oceania. But during a recent visit to New Zealand it was outlined how they could work in cities such as Christchurch and Auckland and the benefits this could deliver.

The inventor of superblocks, urban ecologist Salvador Rueda, had these suggestions, after visiting New Zealand.

1. New Zealand has a tendency to favour big infrastructural projects to change cities. Whether it is a new tunnel under Wellington, as proposed by the coalition government, or a light-rail system for Auckland, such projects imply the only solutions are big and expensive.

But because cities are networks, there are often far cheaper options that can be implemented with careful analysis and reallocation of space. This shift in thinking and planning needs to happen first.

2. The most climate-efficient, readily available and flexible system to reduce car use in cities is the bus network.

However, organising the bus network in a grid of orthogonal routes that follow perpendicular lines is key. Radial systems leave large gaps of unserved areas. An orthogonal grid means the city is served equally by buses no matter how large it becomes.

Buses are also frequent and fast. They can easily outcompete cars, and high frequencies can also mitigate any concerns about having to transfer between buses.



3. Free parking does not actually exist. The question is rather who is paying for it – the user or everyone. In private developments, the user pays in some way. But this is not the case for public spaces.

In Japan, people have to prove they have access to a local parking space before they can buy a car. But generally, on-street car parking represents a major subsidy to drivers through the use of public space that could be put to other uses. Car parking creates large areas of paved roads that reduce social and business opportunities.

Any revenue gains from parking charges are a false economy, especially when enforcement is weak.

4. At the moment, New Zealand cities are designed for unlimited through traffic, with unfettered access across the city.

As much as possible, the city’s public spaces should be divided into those for movement across the network and those which are for mixed uses for all, including pedestrians and those with mobility needs.

In New Zealand, the One Network Framework facilitates this, but few streets seem to actually prioritise people. In Barcelona, in the streets which are for movement, car traffic is aligned with the bus transit, using a one-way system and speed limits of 30km/h.

This comes with many benefits, including less congestion and safer streets.

On the inside of Barcelona’s superblocks, speeds are reduced to 10km/h to allow for different activities.

5. If the experience of Barcelona demonstrates anything, it is that the creation of public space underwrites a whole range of commercial (as well as social) activity that uncovers latent demand.

In other words, the creation of public space in our cities supports small businesses and commercial activity because people shop and buy coffee, and cars don’t.

6. The New Zealand government acknowledges that boosting density is critical to addressing the housing shortage. Denser housing offers multiple benefits, including lower emissions, reduced infrastructure costs and better physical and mental health.

Systemic planning changes to enable density are required to maximise the benefits of a superblock approach to development. But a final reason for considering superblocks is their low cost. They don’t require investment in hard infrastructure, demolition of buildings or massive development. They represent very low-tech urbanism.

To mitigate any risk and allay any fears, superblocks can be trialled as low-cost temporary interventions. At a time of necessary cost savings, perhaps New Zealand cities should embrace low-cost, high-impact change.

Ref: The Conversation May 2024

## VILLAGE RENT

As stated previously our outgoings (water power, insurance and maintenance) which are separate from the rent, increased sharply from 1 January 2024. However, there was such an outcry, that the Council have agreed to subsidise some of those costs. Another change is that we will now be charged for the power we actually use. Previously, the total power was just divided amongst the tenants. The rent will still go up on 1 July this year but not quite as steeply as originally proposed but it will still be hard to find the extra money. All we can do is try to reduce any other expenses where we can.

## INTERNET BANKING

When making a payment to someone online, unless the details are already in your payees list, the bank account number you enter and the person’s name, is not verified by the bank. To explain – the banking system does not check that the payee’s name matches the account number. In the past when writing a cheque everyone was protected

New Zealand’s retail banks say they are on track to start rolling out a significant anti scam measure by the end of the year. ‘Confirmation of payee’ will help people making an online payment from one bank account to another to check whether they’re paying the right account and may help identify payments to scammers. It will also help people avoid making mistaken payments to the wrong account.

## BUDGET - TAX CHANGES

For those on National Super, couples will receive \$4.50 and a single person approximately \$2.50 a week. Just enough for half a muffin! National Super is set at 66% of the average ordinary time wage (median) after tax, so the tax cuts for other earners, feeds through to Super.

A woman goes into a butcher’s shop and as she is looking at the display cabinet she spies an unfamiliar object. “What on earth is that?” she asks. “Beef tongue,” replied the butcher. The woman gives an involuntary shudder. “No way would I put anything in my mouth that came out of an animal’s mouth!” The butcher nods sympathetically. “And you’ll have your usual dozen eggs?”



POWER SAVING TIPS

“Winter is traditionally when people use the most power, but the amount people spend depends very much on the size of the home, how well-insulated it is, the quality of the curtains and the type of heating they use,” says Bay Financial Mentors manager Shirley McCombe. “Because of this, we often suggest people put a little extra aside during the summer to reduce the burden during the colder months. “As well as heating, dryers are very expensive to run and the long hot showers we enjoy on cold days also add to the power bill,” says Shirley.

Energy Mate tips to save money this winter:

These tips for appliances can save up to \$277 a year

- You can save up to \$100 a year by switching off your appliances at the wall when you’re not using them
- You can save up to \$52 a year if you dry your clothes outside or on a drying rack inside
- You can save up to \$25 a year by only boiling the amount of water in the kettle that you need
- You can save up to \$100 a year by switching your lightbulbs to LED bulbs

These are some tips to keep your home warm without breaking the bank

- 18-22 degrees is the best temperature range to set your heaters to in order to keep your home warm, healthy and energy efficient
- Use a heat pump, they’re 3x more efficient than electric heaters
- Only heat the rooms that you are using, close the doors between rooms and close the curtains in the evening to keep the heat in
- Block the gaps around the doors and windows and make your own draught stoppers using socks

These tips on water heating can save you up to \$610 a year

- Check your shower flow. If it fills a 10-litre bucket in under a minute. It wastes water. Use a flow restrictor to save water and save up to \$80 a year
- Take shorter showers, a family of four can save up to \$450 a year but cutting down their daily showers by 5 minutes
- Save up to \$80 a year by using cold water for laundry. Using cold water for laundry can save energy. Reserve hot water for tough stains only
- A dripping hot tap is pouring money down the drain. Be sure to fix dripping taps

By following these easy tips, you could save a lot of money that can go towards other things, like a vacation or a new car. Be smart this winter and save your money for better things.

EATING MORE VEGETABLES

Archaeologists had long thought that the caveman diets were meat-based as Stone Age men hunted deer, wild boar and mammoths but analysis of the remains of 24 people from burial sites in Peru suggests that meat only made up a fifth of an early human’s diet. Fruit and vegetables were their main source of food.

Unfortunately, only one in four New Zealanders eat enough vegetables, according to research. We all know to aim for five-plus a day, and just one extra serving can make a big difference.

Seasonal winter vegetables such as carrots, parsnips, kūmara, broccoli, cauliflower, silverbeet, potatoes and fresh herbs are perfectly designed to deliver the nutrients we need for optimal physical and mental health at this time of year.

Diversity and eating a really wide range of fruit and vegetables, gives our body all the vital nutrients and phytochemicals it needs to keep working properly.



Silverbeet - hands down the easiest crop to grow, and a great cut-and-come-again crop for adding to lasagnes, omelettes and stir-fries, soups and curries. One cup of chopped silverbeet will deliver a good amount of folate, vitamin A, vitamin K and potassium which are all essential for good health. Also mixing broccoli and cauliflower together is good.

Kūmara - red, orange and gold varieties all vary in their nutritional benefits but provide a good source of niacin, vitamin B6, vitamin A and vitamin C depending on what variety you choose, as well as dietary fibre to keep your digestive system healthy.

Root vegetables like parsnips and carrots contain potassium which is good for your heart health and blood pressure.

NZ Gardener, research by Dr Lister

Yummy fruit cake

This low-cost, dairy-free fruit cake is totally yummy and a great treat for a winter’s day.

Time to make: 1 hr 15 mins, plus 2 hrs soaking.



Ingredients

- 1 cup raisins
- 1 cup diced dried dates
- 1 cup diced dried apricots
- 1 teaspoon cinnamon
- 1 teaspoon ground cloves
- 1 cup apple juice
- 2 ripe bananas
- 2 eggs
- 2 cups self-raising flour
- 4 tablespoons marmalade

Instructions

1. In a large bowl, stir together dried fruit, spices and juice. Soak for 2 hours.
2. Preheat the oven to 150°C. Mash bananas and mix them in. Add eggs. Add flour and stir. Pour into a greased cake tin. Bake for about 1 hour until skewer comes out clean.
3. While cake is still hot, smear marmalade on top and some will soak into the cake.

Variations:

Decorate with pecan halves or almond halves. Use cranberries instead of raisins, or peaches instead of apricots. If you need an egg-free recipe, omit the eggs.

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

CREAMY FISH PIE

Warm up with creamy fish pie that's ready in just 30 minutes. Serves 4 and takes 30 mins.



Ingredients

- 500g mashing potatoes, peeled and cut into small chunks
- 1 medium cauliflower, cut into small florets
- 1½ cups milk
- 3 tablespoons spread
- 2 tablespoons flour
- 1 large onion, finely chopped
- 1 tablespoon Dijon mustard
- 600g white fish, cut into bite-sized pieces – could use tinned salmon or tuna
- 2 cups frozen mixed vegetables (sweetcorn, peas, carrots), thawed and drained of excess liquid
- 120g baby spinach leaves or silverbeet
- 1 cup grated cheddar cheese
- fresh parsley, to garnish (optional)

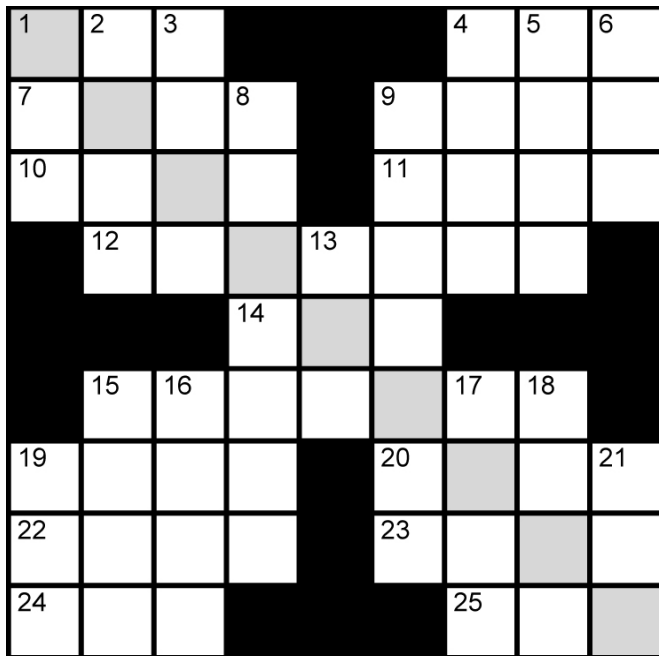
Instructions

1. Preheat oven to 180°C. In a large saucepan, place potatoes and cover with enough cold water to allow for cauliflower to be added later. Bring to the boil over a high heat. Reduce heat and simmer for about 20 minutes until tender. About 5 minutes into simmering time add cauliflower. When the potatoes and cauliflower are soft and cooked through, drain well and mash with ½ cup of the milk and 1 tablespoon of spread. Season with black pepper.
2. Meanwhile, heat a large frying pan or saucepan over medium and place remaining spread and leek in it. Cook for 5 minutes, stirring. Add flour and stir well for 1-2 minutes. Gradually stir in remaining milk, taking care to avoid lumps and sticking. Cook, stirring, for a further 3-4 minutes until thickened.
3. Remove from heat and stir in mustard, fish and vegetables. Season with a pinch of salt and pepper. Pour into a large ovenproof dish, then spoon over potato and sprinkle with the grated cheese.
4. Cook in the oven for 15-20 minutes until golden and bubbling at the edges. Garnish with parsley, if using.

From Healthy Food Guide



# Holiday Goal



Across

1. Movie SFX
4. Short snooze

7. Neural network

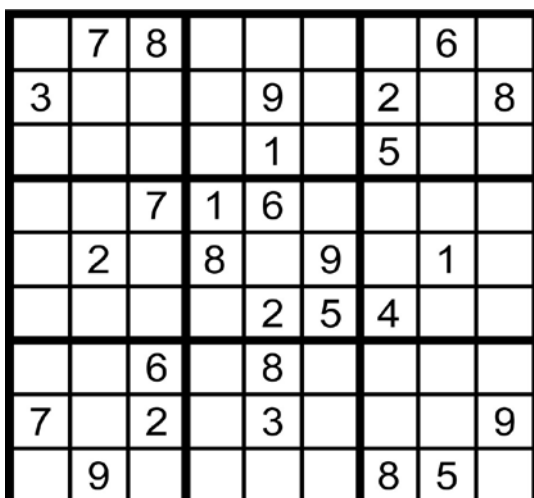
9. Cheek
10. Scream

ANTS  
ASH  
ASPHALT  
BEANS  
BEAR  
CAT  
COAL  
CORMORANT  
CROW  
DRESS  
EBONY

GARLIC  
GORILLA  
HAIR  
INK  
LABRADOR  
MASCARA  
NIGHTTIME  
ONYX  
PANDA  
PANTHER  
PENGUIN  
PIRATE FLAG  
PUG

QUINOA  
RICE  
SKUNK  
SNAKE  
SOOT  
SWAN  
TAR  
TARMAC  
TEA  
TOP HAT  
TUXEDO  
VAMPIRE  
WITCH

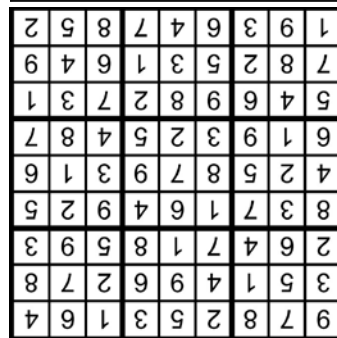
## SUDOKU



11. Eagle's nest
12. In a smooth manner
14. Wharton degree
15. Facial feature
19. Reach across
20. Peacock's pride
22. Bridge, in Bretagne
23. \_\_\_\_ Spumante
24. Inquire
25. Café alternative

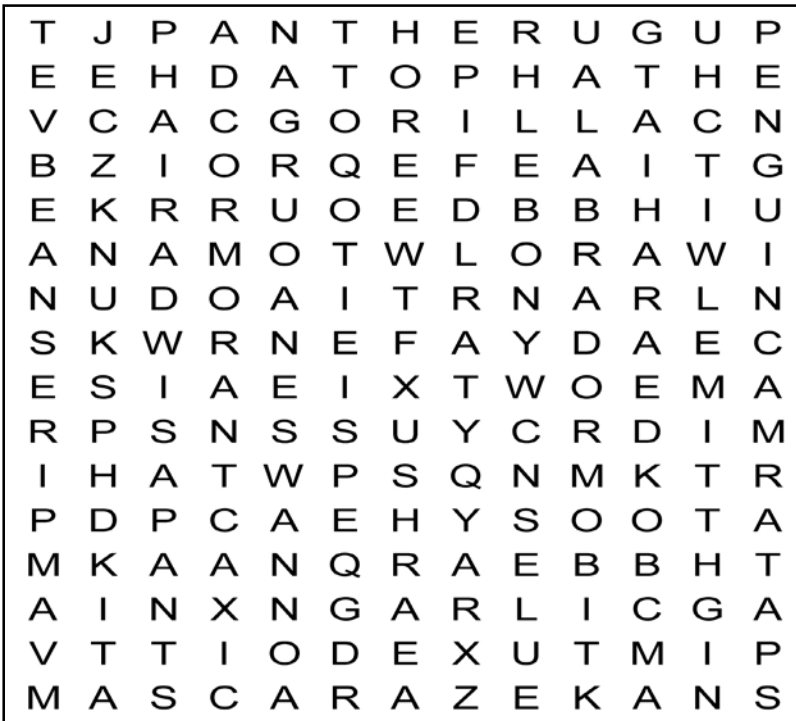
Down

1. Weep
2. The Bee \_\_\_\_
3. "\_\_\_\_ have to do"
4. Christmas carol
5. Not straight
6. Thickness
8. Periodic table listing
9. Capital of Indonesia
13. "Chicago" lyricist
15. Heroic poem
16. Tug sharply
17. Brewer's equipment
18. Accompanying
19. Hot springs
21. Fanciful story



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

## PAINT IT BLACK



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.*