

Senior Times, Issue 3 2025
www.ageconcernkapiti.co.nz

Age Concern Kāpiti



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Just a thought...

Hopefully by the time you are reading this magazine, spring has arrived, and with it a sense of renewal in every corner of our lives. After enduring July/August's frosts, our garden is ready for a fresh start – and we're excited to nurture it back to full bloom.

In our last issue we marked Wills Week (15–21 July) and highlighted a striking statistic: only half of New Zealand adults have a valid Will. Legal experts warn that without this simple document, families can face confusion and added stress at a critical time.

Additional insights:

- One in ten New Zealanders dies without a will, leaving their estate to be settled under intestacy laws.
- Younger adults are especially underrepresented, often postponing end-of-life planning until "it feels necessary."

To help you get organised, our Workshop Series now will include some more workshops for Making a Will, and Enduring Powers of Attorney as well as some other interesting topics. Check the Workshop Series on page 16.

Don't miss our article on "Death without a Will" later in this magazine.

Susan Church
Manager



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Many thanks

Kāpiti Health Drivers: A Vital New Service for Our Community

Need a lift to your medical appointment?

If you live on the Kāpiti Coast—from Paekākāriki to PekaPeka — you now have a compassionate and reliable service to call on:

Kāpiti Health Drivers.

This newly launched initiative is powered by a dedicated team of volunteers who saw a real need in our community: helping people get to and from medical appointments safely and stress-free. Whether it's a hospital visit or a local check-up, Kāpiti Health Drivers are here to help.

How It Works

- You'll be picked up from your home and driven to your appointment—whether it's in **Wellington, Hutt Valley, Porirua**, or somewhere local.
- Your driver will **wait for you** during your appointment and then **bring you home** afterward.
- It's a door-to-door service designed with care and convenience in mind.

Community Spirit in Action

This service is run entirely by volunteers who are passionate about supporting the health and wellbeing of Kāpiti residents. It's a beautiful example of community spirit—neighbours helping neighbours.

Koha Guidelines

While the service is not-for-profit, a koha (donation) is appreciated to help cover fuel and vehicle costs:

Destination	Suggested Koha
Wellington or Hutt Hospital	\$60.00
Kenepuru Hospital	\$40.00
Local Kāpiti Coast trips	\$20.00

Book Your Ride

To arrange transport, simply call:

Kāpiti Health Drivers – 022 109 9822

Whether you're older, recovering from surgery, or just need a helping hand, this service is here to make life a little easier.

YOU ARE Invited AGM

Monday, 17 November 2025
1.00pm
Waikanae Baptist Church Cafe
Te Moana Road, Waikanae

For catering purposes: **please RSVP to:**
admin@ageconcernkapiti.co.nz
or phone: 04 298 8879

New Sorted retirement navigator a one-of-a-kind tool for spending in golden years

A groundbreaking new Sorted tool has been released to help New Zealanders nearing or already in retirement feel more confident about their financial future and how to plan for it.

Launched by Te Ara Ahunga Ora Retirement Commission, the retirement navigator is free to use on

sorted.org.nz

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Death without a will, and the mess left behind

Alexia Russell, for The Detail, Radio New Zealand,
14 June 2025 (abridged)

As part of Wills Week in New Zealand, The Detail spoke to a couple with a cautionary tale about the repercussions of what could happen if you don't set up and update your will.

Most people do not want to talk about their death and post-mortem wishes when they are young, but there are so many reasons to have that conversation, and to write a will.



An Auckland couple Jay* and Rachel* have found out the hard way what happens when a loved one dies without a will. When Jay's sister Lizzy* died suddenly aged just 39,

leaving behind two young children, they searched the house for some indication of what her wishes were.

"We were in this grieving process, and we didn't know what to do," Rachel says. "We were just hoping and hoping something would eventuate, and it didn't. We were really looking for some guidance around what her wishes were. What does she want

[done] with her possessions? And we were really left holding the bag. We couldn't find a will." Things got worse.

Lizzy had been separated from her husband for a year, and both partners had new relationships. But in the eyes of the law, they were within the two-year legal separation period, so they were still officially married - and everything went to her former spouse. That included a new, substantial life insurance policy clearly meant for the children.

Rachel says the children have been left with no mother, no security, and no inheritance. She says the ex lawyered up, and the law was on his side.

They do not know if anything has been set aside for their niece and nephew, but they do know the former husband has suddenly acquired some big-ticket items including a boat, a car and a house. He has custody of his children and Rachel believes they will benefit from these things, but she does not think it is fair to be spending up large while they are minors.

If there had been a will, she says: "We would have been able to grieve a bit more, because we would have had the clarity of how to navigate this whole messy situation. It's really torn our family apart in a lot of ways. We want what's best for the kids, and we don't know what she wanted. We're not mind readers."

Wills Week shines a spotlight on why you shouldn't put off this most vital of life admin tasks. *The Detail* spoke to Cat Simpson from the Public Trust about the costs, procedures and pitfalls involved when drawing up – or putting off – a will.

If you have more than \$15,000 in assets (which **includes** your KiwiSaver), if you're married, have had children, got divorced; if you have gold bars stashed under the floorboards or cash in the mattress that no one knows about; if you have a family heirloom stashed somewhere secret; or want all your money given to cat causes; **you should have a will.**

But about half of adult New Zealanders don't have a will, which Simpson describes as "quite startling" when you think about how important it is. About one in 10 people do not have a will when they die.

"I'd say there's an invincibility among younger New Zealanders, [who think] 'I don't need to think about it, it's not time yet'. We did some research recently and one in five people over 55 said it was just too emotionally hard to talk about it; they didn't want to talk about it with their loved ones, they didn't want to talk about it with us. It's just a big topic.

"It's a real shame because actually not doing it is a burden on your family. I like to think of writing a will as being the greatest gift you can give to people once you've gone."

**Names have been changed to protect the identities of children involved.*

SeniorNet Kapiti is proud to again contribute to Age Concern's Seniors' October 2025 programme of events.



We will be offering two events at our Learning Centre in Matai Road, Raumati Beach.

**Make Technology Work for You
and Have Fun Along the Way
Monday 20 October 1.30 – 4.00pm**

Join us for an informative session on how to update your knowledge and skills with Android and Apple devices, (including smartphones, tablets, and iPads). We'll introduce you to the courses and workshops we offer and cover practical tips and tricks to make the most of your devices, whether it's staying connected with loved ones, managing your day-to-day tasks or exploring new hobbies.

**The Good, The Bad and The Ugly:
AI and the Impact for Seniors
Thursday 30 October 1.30 – 4.00pm**

An Overview of Artificial Intelligence, developments to date and a discussion of AI's impact with some lively examples.

For further information and to register for these events, contact Teresa Urutia at
SNKBookings@gmail.com or 021 169 625

**Visit our website for more information
and the latest course and workshop timetable**

www.kapiti.seniornet.nz
kapiti@seniornet.nz | 021 229 6561



Smartphone users:

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

Disclaimer: The views expressed in this newsletter are not necessarily those of Age Concern Kāpiti. The inclusion or exclusion of any product does not mean that the publisher or Age Concern advocates or rejects its use.



Having trouble keeping up with technology?
SeniorNet can help.
Visit our Learning Centre and discover a relaxed,
friendly environment with knowledgeable tutors
who are happy to assist.

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The 'permanents': Meet the pensioners retiring in holiday parks

Sunday Star-Times; 5 July 2025, by Maddy Croad (abridged) Photos: KAI SCHWOERER / THE PRESS



Lesley Wheeler in her garden outside at North South Holiday Park in Christchurch.

Outwardly, site number 9 at Christchurch's North South Holiday Park looks like a modest house. A garden filled with flowers and lemon trees wraps around the front, with gnomes dotted among the bushes. A beautifully dressed woman with grey hair and a ginger cat answers the door and a wall of warmth escapes – a relief from the cold winter air.

Inside tells a different story, caravan windows peek through the photo frames and pictures that hang on the walls. Steps lead into an old model camper that seems displaced in the middle of the room, surrounded by perfectly matched furniture and indoor plants. In her mid-70s, Lesley Wheeler – the beautifully dressed woman – has been living in the holiday park for more than 25 years. In her words, it is her "happy place".

It started off as a move by necessity, after her marriage fell apart. But now, caravanning offers her a better life; one where her neighbours change every week, she feels secure and safe, and unlike many she can comfortably live off her pension. In the summer, when the sun floods her deck, she feels like she is on holiday. "I've spent a quarter of a century parked in my caravan; I have no intention of changing that."

According to the 2025 Census Housing Report, there has been a "substantial increase" in older people living in caravan parks across New Zealand. It found

there were nearly 4000 people living at motor camps in private dwellings – such as caravans and campervans – in 2023. About 38% of motor camp residents were 65 years and over – up from 23% in 2013. The median age of motor camp residents was just over 60.

North South Holiday Park has 50 permanent spots, all filled, according to park owner Dan Fraser. He says about half belong to people over 65 years old. Many refer to themselves as the "permanents".

At site 43A, 82-year-old Ian Greig answers the door. Piles of books are strewn across the inside of his caravan, which he reads in the peace of the holiday park, usually six to eight a week. Greig, a retired steam train worker, lives with his two cats. "I've been living in this camp for 22 years," he says proudly. Greig found himself at the park due to the cost of renting, but he reckons he has everything he needs.

Similar to others in the park, he pays about \$370 a fortnight, including power. In summer his power bill is just \$8 a week. He has access to free showers, and a washer and dryer, which cost \$4 a run respectively. He doesn't have to worry about paying rates, maintenance, or breakage costs. He has a swimming pool, two kitchens and a 5-hectare lot of land to use. "If I had to go and live in a flat in town, it would probably be \$200 to \$300 a week, then

you've got other expenses on top of that ... this is a cheaper way of living," he explains. "It's a lifestyle in a way ... it's not for everybody ... peace and quiet is a quality I appreciate, and you get it here."

From Wheeler's perspective, as long as she has her health, she will never leave the park.

She now has a caravan of her own, which she and her partner Chris made their home for 24 years. He died two months ago. Returning to their caravan has helped Wheeler cope. "Chris and I were always happy here. When he passed away, it helped me coming back to our happy place," she says with a smile. "I've been to many other places, and home to me is here."

Wheeler says she's come across people who moved to the park out of necessity, not choice. In the year to March 31, 2023, the median annual income for a motor camp resident was just \$27,600 – much lower than the national average of \$41,500 (for those aged over 15).

At the same time, power, rent, and food prices have increased in recent years. Last year, Consumer NZ estimated 140,000 households had to take out a loan to pay their power bill, and another 38,000 households had their power cut at least once because they couldn't pay.

Christchurch City Missioner Corinne Haines says they have seen "worrying signs" of older people struggling, with housing a key issue. "Elderly people don't have the same ability to bounce back and earn more, or cut costs, to change their fortunes if they get into a tough patch."

Elsewhere in the park, sitting in the corner of her caravan with a Women's Weekly magazine, a half-knitted sweater and a stray cat, is 76-year-old Jacky*. Like Hans, she didn't become a permanent by choice. She has lived at the holiday park for about eight years.

Jacky, who The Press is keeping anonymous for her safety, ended up at the park with nothing. She lost everything, including her house, after leaving an abusive relationship. She was a week off being on the streets. A friend managed to find her a caravan to stay in. Eight years later it has become "home".

Maddy Croad • Reporter: Maddy Croad specialises in social issues. She pays \$166 in rent and as little as \$5 for power each week. She can run her heater "all day long" without stress. She has donated the money she's saved living in a caravan to charities across Christchurch. She's also knitted about 800 children's sweaters and, after almost losing her life in a medical event at Christmas, she donated eight new walker chairs to the ward that helped her survive. "Living like this [means] being able to give the money to charity. If I'd been living in a house, I wouldn't have that kind of money."

If she ever won big on Lotto she would buy a house again, mainly so she could have a dog, which the park doesn't allow. But for now, given the choice, she says she'll stay right where she is. maddy.croad@press.co.nz



Ian Greig

Rex and Tom: A Friendship Through Age Concern Kāpiti



The friendship between Rex Bartholomew and Tom Montague is a testament to the power of community support services. Tom, a volunteer with Age Concern, has been visiting Rex regularly since their introduction. While Rex is unsure exactly how he came to be referred to the service, he suspects that his family and neighbours, concerned about his well-being following a serious medical event and subsequent hospitalisation, reached out for help. This led to Rex receiving support from Age Concern. Despite having a strong local network of family and friends, as well as a very vocal cat who looks out for him (from self-interest says Rex), he welcomed the additional support.

Through Age Concern, Tom was introduced to Rex, and from their first meeting, the two men hit it off. "Tom is very good value," Rex says with a smile. Their shared background of having attended the same university at the same time (although they did not know it at the time) only added to the bond. Since that initial introduction, the pair have met regularly, either at Rex's home or, in warmer months, for walks along the beach. Rex calls it a "loose relationship", in which they arrange, generally weekly, get together at a time that suits them both each time.

Rex, an avid tramper, climber, wildlife photographer, and botanist, has had to scale back many of his physical activities due to health issues. However,

his passion for conservation and the natural world remains strong. He continues to volunteer at Ngā Manu Nature Reserve and regularly takes walks in scenic spots like the Hemi Matenga Scenic Reserve and Whareora Farm. Rex also conducts specialised research into native plants, such as

the tree fuchsia (kotuku) and mistletoe (pirita), and continues his conservation work by visiting DOC land near Palliser Bay to collect seeds and fruit for conservation projects.

Rex's knowledge of conservation and science of all kinds is fascinating to Tom who says that "Rex is a teacher and Rex teaches me. He explains things to me in a way that I can understand. Things like how radios work, how telephones work. Anything scientific, Rex knows it. I was given a sextant by a relative, which I wouldn't know how to use. So, I brought it down here and Rex showed me how sextants work...there is very little that Rex doesn't know". Rex says that they both have shared interests, but also "divergent perspectives" which he enjoys sharing in discussions on things like politics. Rex enjoys Tom's legal perspectives and his interest in golf, which Rex admits he, in fact, knows very little about. All in all, they both enjoy the chance to have a chat about all the interesting topics that come to mind when they meet.

The friendship between Rex and Tom highlights how meaningful connections can flourish through Age Concern's Visiting Service. These relationships, built on shared knowledge, respect, and mutual enjoyment, benefit both participants and enrich their lives in unexpected ways.

If you or someone you know could benefit from a visitor, or if you'd like to volunteer and form new friendships, Age Concern Kapiti invites you to get involved. We need volunteers across the Kapiti Coast from Ōtaki, Waikanae, Paraparaumu, Raumati and Paekākāriki.

For more information, call (04) 298 8879 or email avs@ageconcernkapiti.co.nz.



Over the last couple of months, we have received payment for membership from the following people, but unfortunately, we have no other information about them. If you are listed below, or know a person listed below, please contact us on 04 298 8879 or admin@ageconcernkapiti.co.nz.

Robert Louis Hatten | Barbara Snowden | Suzy Hill | Robin Havard | Peter and Margo Taylor

Thank you!

Keeping Funeral Costs Down - Informed Decisions By Andrew Malcolm

In these tight financial times, many people are seeking ways to keep funeral costs down. In this article I will briefly explore various strategies to achieve this, starting with the importance of informed decisions.

Choose Wisely: One of the most crucial decisions is selecting the right Funeral Director. Even if you opt to DIY some of the funeral yourselves, getting the right advice from the right Funeral Director is a key. All our Funeral Directors are versed in offering low-cost options but choosing a funeral director you talk freely with is a great help. We suggest checking out our website for photos of our staff and that you call and have a chat to see if they are right for you.

Avoid Markups: Be aware that some Funeral Homes impose markups (10%-15%) on items like newspaper notices, flowers, and catering. Others, like us, don't add any mark ups. There are not many like us,

so please be warned. Sometimes we even get a discount from a supplier for 'bulk' like newspaper notices and when we get a discount we pass this on too.

Estimates: Reputable Funeral Homes, like ours, will provide a full written estimate of expenses so that we can help align costs with their budget. We provide estimates for all funerals we look after.

Budget Packages: We have a series of budget packages to keep costs down. When some funerals reach \$15,000 to 20,000 it is nice to know there are packages such as our informal farewell at \$6,985 that covers everything needed for a small informal farewell.

To keep costs down, choose the right Funeral Directors.
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Kiwis can now access 24/7 primary healthcare from anywhere in New Zealand

New Zealanders can now access trusted primary healthcare around the clock, no matter where they are in the country, Health Minister Simeon Brown says. "A new 24/7 digital health service, means people can have virtual consultations with New Zealand-registered doctors and nurses, anytime, anywhere," Mr Brown says.

The service connects patients to clinicians through trusted providers using secure digital technology. Doctors and nurse practitioners can assess symptoms, diagnose conditions, prescribe medications, and provide referrals – all from wherever the patient is.

Since its pilot launch in May, nearly 4,500 New Zealanders have already accessed the digital service, which is now fully available to the public.



"This means people can receive professional medical advice and treatment when they need it – no matter where they are or what time it is, including:

- A mother with a sick child in the middle of the night
- Someone waking up with a sudden rash on a public holiday
- A farmer in rural New Zealand needing help after hours
- A family on holiday in a different part of the country
- Someone not enrolled with a local GP.

"It also helps ease pressure on emergency departments by treating non-urgent issues earlier and in the right setting. This digital service is giving people greater access to the care they need, but does not replace the critical role of GPs, who are responsible for their patients' continuity of care. It ensures care is available when and where it's needed, helping bridge the gap when traditional access to a GP isn't possible. Providers will send clinical notes back to a patient's GP after an appointment. This ensures safe, consistent treatment and strengthens follow-up care, and is about delivering connected care New Zealanders can trust.

The 24/7 online GP service is now live at info.health.nz/onlinegp with full details on pricing and how to access care through approved providers, including their operating hours.

Let's Talk Road Safety: Reducing Hidden Risks

The data tells us that regardless of causation, if a person over 70 is hospitalised following a road crash, length of hospital stay increases. This is especially so from 80 years onwards. As we age recovery takes longer. The free class-room based refresher course Age Concern Kapiti run for older drivers includes focus on what we can do to keep ourselves safe on the roads. They share all sorts of tips like correct use of mirrors which must be adjusted to eliminate as many blind-spots as possible.

Some drivers of modern cars with light-up side mirrors that indicate proximity to other objects, are relying solely on those side mirrors to determine close objects. But these mirrors are not foolproof and blind spots still exist. In some cases, buying additional cheap compact mirrors and attaching them to side mirrors can extend field of vision which can help a lot. (They help with parking, too).

Most people do not realise how big blind-spots are. Cyclists and motorcyclists can get completely lost in them. Even so, a visual shoulder check should always precede a lane change, turn or merge. If a shoulder check is not used in these circumstances when a driver is required to take an on-road driving test (which can be required by a medical practitioner assessing a driver 75 and over for competence to drive), the driver will automatically fail the on-road test.

And that is one reason we would like to see more of our older drivers come to our free class-room based Staying Safe driving refreshers, funded by NZTA. It's an opportunity for older drivers to be affirmed in their knowledge, check they are up-to-date with all the key road rules and be able to discuss with other drivers what their solutions to local traffic situations might be.

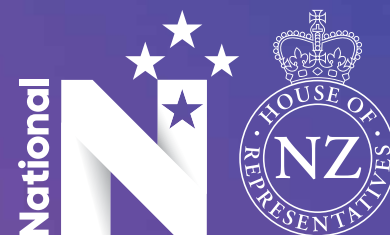
Contact me at my Kāpiti office

020 438 8462

kapiti@parliament.govt.nz

6 Te Roto Dr, Paraparaumu

Tim Costley MP for Ōtaki



Authorised by Tim Costley,
Parliament Buildings, Wgtn.



Photography Exhibition – update:

The highly successful Ageing is Living photography exhibition wrapped up on 4 September after a vibrant two-week showcase at Paraparaumu Library. People's Choice – Youth Entry was awarded to Nova Cooper. People's Choice – Senior Entry was awarded to Roger B. Smith. This inspiring exhibition invited the community to reflect on ageing through an intergenerational lens, celebrating the diverse experiences and perspectives across generations. The event was proudly supported by funding from the Kapiti Coast District Council's Age Friendly Approach initiative. Here are some of the entries we received:



Winner of the Youth Entry Nova Cooper

Photograph Title:
"Sunny Days"

Description:
Great grandad on nice little walk



Winner of the Senior Entry Roger B. Smith

Photograph Title:
"Having a Grand Time"

Description:
Brookie and Bodhi love having play time with their Grandma Mavis at our local playground at Waikanae Beach.



MOBILITY SCOOTER SAFETY

Yay. It's time to head out again... but please do a quick check before you go.



Finally, Spring is on its way and with the fine weather comes the desire to get out on your mobility scooter and explore the community again. Whilst there's no warranty of fitness for a mobility scooter (unlike a car), there are some things we encourage users to do before heading out.

Here are some:

- 1. Tyres** – check your tyre pressure is around 34 psi as this impacts on the steering and performance of your scooter, especially the range you can travel.
- 2. Battery** – keep your battery charged. Unlike some old-style batteries there's no need to let your batteries drain right down and then top them back up. These days you can top them up even if you've only been on a short journey.
- 3. Clean** – give your scooter a wipe over. Clean all the surfaces with detergent and a cloth to remove any built-up dust or dirt.
- 4. Check** – as with a car it pays to regularly get your scooter checked by a service technician to ensure everything is working fine and there are no issues which might emerge. As they say, "a stitch in time saves nine", so have your scooter checked thoroughly by a professional to keep you moving.
- 5. You** – take the time to do short trips and get the feel for your mobility scooter again. Many scooter retailers also offer group mobility scooter safety courses. This is a good way to ensure your skills are still sharp, and that you haven't accidentally

picked up any bad habits. It's also worth thinking about medications you take which might affect you when you're out. Have you started new blood pressure medications for example. If unsure, check in with your doctor as you need to be safe.

6. Be Seen – are you and your scooter visible to others? Be sure that

both you and your scooter are visible. Does your scooter have a safety flag? Do you have some high visibility clothing on? Always remember that just because you've seen someone it doesn't mean they've seen you.

- 7. Dress Safe** – while we encourage you to dress for the conditions, please take into consideration whether your clothing could impact on your ability to safely use the scooter. Does the hood of your jacket restrict what you can see? Could your scarf get caught in the wheels? Do gloves impact on your ability to use the controls?

This could also be a good time to think about whether your mobility scooter needs replacing.

If it's starting to prove unreliable, not going as far without losing battery power or costing a lot of money to repair, then you might want to ask a service technician to do a service check on your scooter so that you get an expert opinion.

For even more peace of mind, you could purchase AA Roadside Assistance. A roadside assistant can uplift your scooter as well as help you get home if you break down in a metropolitan area. It's comforting for you and your family, to know that you are covered.

Enjoy your mobility adventures and keep safe.

Understanding the 3G shutdown



New Zealand is saying goodbye to 3G. Are you ready for the change?

From the end of 2025, beginning of 2026, New Zealand's 3G mobile networks will be shut down. This is part of a global upgrade to 4G and 5G technology, to deliver a more reliable experience for consumers and future-proof connectivity.

Any devices that rely on 3G technology in any way will no longer work after the shutdown. This includes mobile phones, tablets, medical and security alarms, and vehicle trackers. It is important to check your phone and other devices now to ensure you stay connected into the future.

If your phone still relies on 3G for calling, you will not be able to make calls or texts, including 111

emergency calls. Most people are already using 4G or 5G devices and won't need to do anything. But if you're unsure, it's important to check.

All mobile provider networks will be shutting down (2degrees, One New Zealand and Spark).

How to check your mobile device:

Text '3G' to 550 to check you can stay connected.

Simply send the text, and you will receive a reply whether your phone relies on 3G or whether your phone is working well for 4G/5G data and calling.

If it is not ready for 4G/5G, you may need to update your device settings or software, or upgrade to a compatible device.

Affordable options and support are available to support consumers through this transition. If you do have to upgrade, you can recycle your old device at one of the telcos (above).

If you would like more information, we have a factsheet available from our office.



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Invacare Pegasus Range
(Pro, Metro, Leo)

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ALL OLDER PEOPLE ON THE KAPITI COAST ARE EMPOWERED TO LIVE THEIR BEST LIVES

WORKSHOPS:**Venue:** Kāpiti Impact Hub
6 Tongariro Street
Paraparaumu**Monday, 10 November 2025****11:00 AM MAKING A WILL****1:00 PM DOWNSIZE TO MOVE****2:00 PM ELECTRICITY - KEEPING
YOU CONNECTED****WORKSHOPS:** **Venue:** Waikanae Baptist Church Cafe
Te Moana Road
Waikanae**Tuesday, 18 November 2025****10:00 AM ELECTRICITY - KEEPING
YOU CONNECTED****11:00 AM MAKING A WILL****1:00 PM ENDURING POWER OF
ATTORNEY****2:00 PM DOWNSIZE TO MOVE**

FOR CATERING PURPOSES AND TO BOOK YOUR PLACE, PLEASE CALL OFFICE: 04 298 8879

About the Workshops:**Making A Will:** Charissa Mackenzie, Principal Trustee, from Public Trust will talk about making a will and the importance of having one!**Downsize to Move:** Janice Swan, professional organiser and owner of Sort Out Service will talk about downsizing to move into retirement or smaller homes.**You'll learn about:**

- What real estate agents advise you to do to prepare your home.
- How decluttering and downsizing helps sell your home and benefits you.

Enduring powers of attorney: Susie Mills, Lawyer will talk about what an Enduring Power of Attorney is, who needs one and how to get one done. She will explain what they are, the importance of having one and what you need to think about in the decision-making process.

**For catering purposes
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04 298 8879**

- What makes it difficult for some people to start this work.
- When is a good time to start the process and how to decide how much to downsize.
- Things to consider and approaches, along with other helpful tips.

Electricity – Keeping you Connected:

Mark Smith, General Manager Customer and Sustainability, Electra Will give a brief history of Electra and what they do, their ownership and price discounts. As well he will talk about:

- Electricity industry in New Zealand
- Retail market – switching and how to | tariff's | flex trial and demand management

Tinnitus

Tinnitus is often described as a "Phantom sound" in either or both of your ears, and can be likened to chronic pain. It can sound like a high-pitched hiss, or like "cicadas"; it can "roar" or pulsate in time with your heart. Sometimes, people may hear more than one sound at a time. In the majority of cases, it is linked to hearing loss, and may be exacerbated by loud noises, stress, and tiredness. It can be more noticeable at night, when things are quiet (and you are tired). Very often, it is associated with some hearing loss. It is very common; and may be indicative of damage to the auditory system, which is "noticed" by the brain when it stops hearing certain frequencies. Your brain then produces a sound in response to damage to your hearing.

Some phone apps are helpful in alleviating tinnitus by "masking" it; in particular, apps that mimic, or



are recordings of, the sound of rain, or of water rushing can help you to ignore the tinnitus sound, and help you sleep.

If you have tinnitus, it is recommended that you have a hearing test. This can demonstrate whether the tinnitus is associated with hearing loss, or damage to the auditory system. In rare cases,

tinnitus in one ear may be linked to a tumour on the acoustic nerve.

Nowadays, hearing aids are significantly more sophisticated than in the past; augmenting sound that is otherwise inaudible to you (due to hearing loss) can help the brain to ignore – or stop producing, the tinnitus. For some people, a properly-programmed hearing aid may give instant relief to the perception of tinnitus. A short trial of hearing aids can show you if this is the case or not, without you having to commit to buying the hearing aids.

Kapiti Hearing Ltd

Audiology and Hearing Aid Clinic



Kapiti Hearing specialises in personalised, patient-centered care for all your hearing needs. Two fully-equipped clinics. Ear suction services in Waikanae.



Jeanie Morrison Low
MNZAS, MAud



Eloise Koeing
MNZAS, MAud



Katie Sawaya
MNZAS AuD

9A Ngaio Road, Waikanae & 4 Margaret Road, Raumati Beach.
Ring: 04-293-4693 or email: admin@kapitihearing.co.nz

ACC, MOH and War Pensions registered clinic

Independent audiologists
new zealand

Helping People Live Well at all Ages

WHO, 26 June 2025 (abridged)

WHO launches new framework to shape a life course approach to health

What if healthcare didn't just treat illness—but helped us thrive in good health from birth to old age? This is the concept behind a new framework launched by WHO which aims to help countries adopt a life course approach to health. The framework offers a roadmap for rethinking how health systems support people at all life stages.

Rather than focusing solely on disease and sickness, the life course approach emphasizes building people's capacity to live well—physically, mentally, and socially—throughout their lives. It's not only about adding years to life but also life to years – ensuring people can live well at all ages and pass on the best possible future to their children.

The life course approach recognises that health is shaped by a mix of biological, social, environmental, and behavioural factors—and that these influences persist throughout our lives. This approach connects the dots between life stages—childhood, adolescence, adulthood, and older age—and promotes policies and services that support people across their entire lifespan.

By addressing health disparities early, countries can reduce inequalities that might otherwise persist and compound over time. Early actions can also be impactful in later life stages. For example, multicomponent interventions, such as exercise, resistance training, nutrition, and cognitive training, can build resilience and delay health declines for middle-aged and older adults.

Six principles for action

The Framework identifies six principles to guide a life course approach for governments and policy makers.

1. **Focus on the whole person:** people are more than their diseases. Care to be person-centred, addressing physical, mental, and social needs across all life stages.
2. **Promote health equity:** needs targeted efforts

to reduce unfair and avoidable health disparities.

3. **Act early and often:** intervention at critical life transitions – early childhood, adolescence, or midlife – can have lasting benefits. Action needed at every stage.
4. **Use appropriate, evidence-based action:** policies and services should be grounded in the best available science and tailored to local realities.
5. **Work across sectors and generations:** Health is shaped by education, housing, employment, and the environment. It requires multisectoral collaboration and intergenerational solidarity to improve outcomes for all.
6. **Ensure continuity across life stages:** services should be designed to support people through life's transitions – from school to work, from parenthood to retirement – ensuring no one falls through the cracks.

As the world faces rising health needs and ageing populations, the life course approach offers a timely and transformative vision for the future of health care. WHO next steps include working with countries and partners – whether within the health sector or collaborating across sectors – to put the framework into action and support health for all, at all ages.

For more information check out:
WHO | Health Topics | Ageing and Health

Ministry of Social Development Useful contact numbers

Seniors	0800 552 002
Working age	0800 559 009
Supergold card	0800 254 565
Community Services card	0800 999 999
information@supergold.govt.nz	
Veteran pension	0800 650 656
veteranspension@msd.govt.nz	
veterans affairs (not MSD)	0800 483 8372
Residential Care	0800 999 727
residential support (under 65)	0800 999 779
International Services	
(from NZ)	0800 777 227
international.services@msd.govt.nz	

The dire state of our housing system in Aotearoa - a bleak future awaits!

We started Homes for Good as a charitable trust almost a year ago to assist seniors living in Central Kapiti with their present and future housing needs. Our public meetings revealed that there are many older people in inadequate housing with a bleak future as income, health and other factors change housing needs.

Treasury has predicted that in 20 years time some 40% of Seniors will be renting their "forever homes", probably with little security of tenure. However only 4% of our existing rental stock in NZ meets accessibility standards. Locally, fewer than 5% of

rental homes are 1-2 bedroom, (suitable for older people) and the typical lease is only for 12 months. The cheapest price currently for a brand new 1-2 bedroom house and land is around \$600,000. A typical suggested rental for such a new property is \$520 per week- that doesn't leave much change when the single pension is only \$627!

These are some of the big issues we are grappling with on your behalf. Come and talk to us if you have concerns about your housing future. Check out dates and times we are at local libraries on the Library website.



Homes for Good

www.homesforgood.nz

info@homesforgood.nz

027 220 4186

We are training Seniors to deliver advisory services in central Kāpiti to aid Age Concern members in their future housing choices



We are rolling out free, independent housing advice at Kāpiti libraries. Check your Library website for details or contact us to make an appointment in advance.



TILE CHURCH
www.tilechurch.co.nz



Custom Showers
Full tiled wet rooms
Complete project management
Underfloor heating

027 346 8176

CREATE YOUR DREAM BATHROOM

Tile Church crafts safe, elegant bathrooms for your comfort. From demolition to completion, we manage every step along the way

Get in touch today to book your free consultation

Ferhoodled Sausage

Ferhoodled is a wonderful Pennsylvania Dutch word meaning 'all mixed up'. In this recipe sausage patties are all mixed up with rice and vegetables in a one-pan dinner. You prepare the next ingredient while the previous one cooks – really easy!

For 2 Servings:

125g plain or seasoned sausage-meat*
1 medium onion, finely chopped
½ green pepper, roughly chopped
1 stalk celery, roughly chopped
1 small-medium carrot, roughly chopped
½ cup long-grain rice
½ tsp each oregano, thyme and ground cumin
1½ cups chicken stock or
1½ cups water + 1 tsp instant stock powder
1 bay leaf, optional
Chopped parsley

Working with wet hands, form the sausage-meat into 6-8 small patties.

Brown the patties in a large lidded frypan. Add the chopped onion and cook until transparent, browning lightly. Add the prepared vegetables, then stir in the rice and the herbs and cook until the rice is translucent. Add the chicken stock and the bay leaf.

Cover and simmer for 15 minutes or until the rice is cooked and the water absorbed. Check several times, adding extra water during cooking if the mixture looks dry before the rice is cooked.

Adjust seasoning, adding salt if necessary. Sprinkle generously with chopped parsley and serve on its own or with a green salad or coleslaw.

Variation:

Leave out the green pepper and add 1 cup of frozen peas after the rice has cooked for 10 minutes. Refrigerate leftovers in an airtight container for up to 3-4 days, reheating well before serving.

* You can divide a 500g package of sausage-meat, freezing the extra portion, or squeeze out the filling from a smaller package of sausages.



Chocolate Brownies

Until you have made these you won't realise how easy they are and how good they taste!

For a 20-23cm square:

125 g butter
¼ cup cocoa
1 cup sugar
2 large eggs
¼ tsp salt
1 tsp vanilla
1 cup plain flour
1 tsp baking powder

Heat oven to 180°C.

Melt butter until liquid in a medium-sized pot then take off heat. Using a fork, mix in the cocoa, sugar, eggs, salt and vanilla. Sift in the flour and baking powder, add the chopped nuts if you like, and stir until evenly mixed.

Pour into a 20-23 cm square or 18x23cm tin lined with baking paper. Bake for about 30 minutes, or until firm in the centre. (Don't worry if mixture is higher at the edges than in the middle – it still tastes fine!).

Cut in pieces when cold. Then store them in a container with a lid and keep them in a cool place.

Variation:

For chocolate nut brownies add ½ cup of chopped walnuts (or other nuts) to the flour and baking powder.



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.

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. To leave a bequest 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".

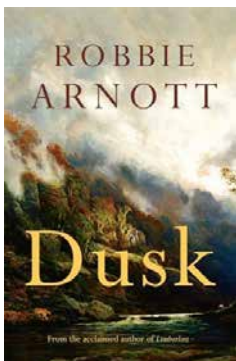
If you would like to leave us a bequest in your Will, these are the official details you will need:

Legal Charity Name:

Age Concern Kāpiti Coast Incorporated
Charity Registration Number: CC23773

If you would like to talk us further about leaving a bequest to Age Concern Kāpiti and the difference it will make, please contact Susan Church on (04) 298 8879.

Book Reviews by Marian Cadman



Dusk

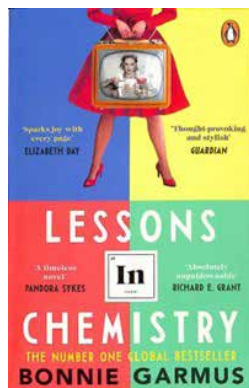
WANT TO READ A BOOK THAT WILL STAY WITH YOU FOR AWHILE AND WILL FILL YOU WITH WARMTH, INTEREST, LONGING?

WELL, READ "DUSK" BY ROBBIE ARNOTT

Somewhere in Australia, possibly Tasmania, there is a puma who is hunting animals and causing havoc amongst locals. Twins, Floyd and Iris arrive in town, penniless, hungry and eager to hunt down the predator and claim the bounty.

The twins have been travelling, on horseback, around the country working on farms, on the coast anywhere where their unfortunate background and upbringing will not be known.

Follow the twins on their adventures tracing the puma and their interactions with the locals until you come to a breath-taking, amazing climax! The language of this book is soft, poetic, haunting and will encourage you to keep reading without stopping until the end.



YOU CAN WATCH THE MINI-SERIES ON TELEVISION IF YOU WISH BUT FOR ME THE BOOK IS FAR MORE INTERESTING AND ENJOYABLE

"LESSONS IN CHEMISTRY"

BY BONNIE GARMUS

Elizabeth is not an ordinary chemist but one with an exploring nature who moves from being a scientist through to a television cooking expert teaching people the wisdom of using science and cooking. Sounds boring? Well, it isn't. It is funny, heart-warming, serious and a great read.

Elizabeth is a single mother, often depressed and her skills as a research chemist are often dismissed, she takes on the role of a TV cook to help her pay the bills. However, as time moves on, she successfully talks to millions of women about their strength, how to change and to be confident in their abilities.

Thought provoking, interesting and challenging.

Contact Information

Phone: (04) 298 8879

Email: admin@ageconcernkapiti.co.nz

Address: Room 16, Kāpiti Impact Hub,
6 Tongariro Street, Paraparaumu 5032

Office Hours:

9.00am - 3.00pm: Mon, Tue, Thu, Fri
Office closed: Wednesday

Website: www.ageconcernkapiti.co.nz

Facebook: Ageconcernkapitinz

Manager: Susan Church

manager@ageconcernkapiti.co.nz

Visiting Service and Health Promotion Coordinator:

Alison Miller

avs@ageconcernkapiti.co.nz

Project Coordinator:

Holly Stephenson

volunteer@ageconcernkapiti.co.nz

Board Chair: Karen Blakey

Secretary: Chris Stephens

Treasurer: Owen Gibbins

Committee: Wendy Huston, Tom

Montague, Te Hau Maiangi Short,

Paula Martin, Conrad Spohr

Annual Supporters 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.

Supporters Fee:

From 1 July 2025 to 30 June 2026

Individual: \$25.00 ☐

Couple: \$40.00 ☐

Mr / Mrs / Miss / Ms

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



Seniors' October 2025

**A month of community-led events and activities
for seniors in Kāpiti**

Seniors' October 2025 – check it out and have a go!

Following the success of a similar programme in March (Seniors' March), Age Concern Kāpiti has created a booklet showcasing a wide variety of events and activities happening across the Kāpiti Coast throughout October.

These events, organised by local groups, clubs, and organisations offer wonderful opportunities to connect, discover something new and enjoy all that our community has to offer.

What's On – Seniors' October 2025 Highlights

- Bowls Club Open Day – Try your hand at lawn bowls and meet the locals.
- Pétanque & Croquet – Friendly games and tips for beginners.
- Seated Breath Workshop – Gentle breathing techniques for relaxation.
- Rock 'n' Roll Dance Class – Learn some classic moves and have fun.
- Choir Open Rehearsals – Sing along or just enjoy the harmonies.
- Tech Made Easy – Workshops to help you get the most from your devices.

Copies will be distributed throughout the community to local libraries, clubs, CABs, aquatic centres, retirement villages, medical centres, dentists and local businesses etc. It can also be accessed through both our website and the Kāpiti Coast District Council website.