

Age Concern Mid North



**AGE
CONCERN
MID-NORTH**

He Manaakitanga
Kaumātua Aotearoa

Memories



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OFFICE HOURS

9.00am - 1.00pm Monday to Friday



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Many thanks

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

Do you have time for others?

Regular visits can make a real difference to an older person's health and happiness, and our volunteers tell us that they really enjoy and benefit from, their role. If you would like to spend time with an older person, we want to hear from you.

Would you like more company?

If you are feeling lonely, or would like more social contact, its important to do something about it. Our Accredited Visiting Service is a befriending service that provides regular visits to older people in the community. Our visitors are volunteers who would like to spend time with an older person each week to enjoy a conversation and shared interests.

For more information about this service contact (09)4074474



If you have any thing you would like to put in the magazine maybe a joke or a recipe or something that concerns you please get hold of Juen on 407 4458 or email: info@acmn.org.nz

Other peoples opinions do help us so feel free to contact us *Thanks*

From the Managers Desk

Welcome to the Spring Newsletter, hope everyone has kept healthy and warm in the last few months.

This newsletter has important events and dates, particularly our AGM and our Christmas Dinner.

Activities that are continuing this financial year are Young at Heart, Move to Heal, Kerikeri has three classes of Strength and Balance and Kaikohe one class of Strength and Balance, Art +, Meet and Greet and Tech for Seniors. Our funding has been reduced, we place high value on all activities, and to keep them going there will be a small charge. Your facilitators will advise you and assist you with any issues that may arise.

The theme behind the cover is Memories and we encourage you all to talk about the good memories to your family and friends, record them so that when you are not there to tell the memory family can still listen to it. I have put a couple of memories in the newsletter, thank you to those who obliged me. I will accept future contributions.

My favourite memories are those messages that I received from my grand daughter when she lived in another country. Facebook was a blessing that allowed us to keep connected so easily.

We would like you to register for the Christmas Dinner, attend the AGM and enjoy Spring.

Your subscriptions are due, the eftpos machine is behaving and internet banking are ways (cash as well) you can pay.

AGE CONCERN MID NORTH INC.

ANNUAL GENERAL MEETING

FRIDAY
31st OCTOBER 2025

Time: 10am

Venue: Kingston House

Members are invited to join the committee members for refreshments after the AGM.

The following recommendations will be presented for discussion and voted on:

1. Our Draft Constitution.
2. That the Membership Fee be increased from \$25 to \$30 for a single and from \$30 to \$40 for a couple.

MOBILE PHONES: If you have an older model, make sure that it is not operating on 3G only as this network is closing later this year. If you are unsure, phone your provider or pop into one of their stores. Most people have 4G & even 5G by now. One of the positives of Covid, many of us had to upgrade to use the QR Code.

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

LAW NORTH
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93 Kerikeri Rd, Kerikeri
(above Paganì)
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Caring for our Community



Age Concern Mid North CALENDAR OF EVENTS

Tech for Seniors: Appointments required phone 09 407 4474.

Strength & Balance: Kerikeri every Monday 10am-11am and every Tuesday 11am-12pm except on the 4th Tuesday of the month it is on Wednesday 11am - 12pm. (This is a free class - Facilitator Jean).

Strength & Balance: Kaikohe on a Thursday at Senior Citizens Hall. 10am - 11am. (This is an all welcome free class - Facilitator Pa).

Move to Heal: Every Monday 11am - 11.30am and Thursday 11.30am - 12pm (Facilitator Davida - Age Concern members pay \$5.00).

Young at Heart (NIA): every Thursday at 10.15am - 11.15am. Age Concern members pay \$10. (Facilitator Carien).

Meet & Greet: last Friday of the month. 10am - 12pm.

Book Club: third Thursday of the month, 1.30pm at Kingston House.

Staying Safe: driving workshops for seniors. If you are interested in attending a workshop please contact us on 09 407 4474 - workshops will be at several locations; dates not finalised at this stage; we will take registrations and let you know your closest workshop. These workshops are free.

Lawyer: first Wednesday of the month by appointment. (Graham Day).

Art +: Weekly on Thursdays 10am - 12pm.

AVS: Jean the AVS facilitator is looking for volunteer visitors, please contact Jen 09 407 4474 .

If you know of anyone that would like to have a visitor, you can self refer we would love that; contact Jean.

Report on our Fundraising Sausage Sizzle Sunday May 18th



It was wet, raining, cold, miserable and dreary at 8:30am when we started! Ugg, what a day to fundraise.

However, rosters drawn up and we were committed. Bags

of onions carefully cut, sausages ready, sauces, bread prepared.

By 10:30 we were wondering would anyone come, then it happened. Steadily and surely, we raised \$350. Phew!

A warm thank you to those who helped by offering their time and effort. The collaboration is the best part.

There was one wonderful moment as the rain built up on the canvas roof and our Board Member Kathy skilfully drained the flow then walked back and woosh it hit her! Sorry Kathy for laughing but after all the damp this was a moment of levity...for us! *Now where is that photo..?*

Kia ora all,

I wanted to write a little thank you and farewell for now to everyone at Age Concern for allowing me to be part of this fantastic organisation.

Juen and Jean have welcomed me into their office as part of their team and have given great support and guidance as I have worked alongside them to provide the activities and support networks for older people in our community. It has been lovely getting to know everyone who is part of Age Concern, and I have enjoyed assisting Jean in being part of the strength and balance classes in both Kaikohe and Kerikeri and visiting people in the community as part of the accredited visiting service.

I will be leaving for now as I continue to complete my Bachelor of Social Work and will be heading to Whangarei to experience a placement with Oranga Tamariki for 13 weeks. During this time, I hope everyone stays well and continues to enjoy both the activities and social networking that Age Concern provides. Thank you again.

Nga mihi *Rachael Harris*



Steady As You Go Exercise Classes

Strength and Balance - Age Concern offers Strength and Balance Tuesdays at 11am – 12pm except on the 4th Tuesday of a month when the class moves to Wednesday 11am-12pm because of hall bookings.

What is Strength and Balance? It is an exercise class especially developed by Otago Physical education School to help older people maintain their balance. It is on disc and we start seated with warm up activities, gradually standing behind our chairs, exercising our feet, legs, arms, and other body parts while the instructor explains how this will develop our strength and our balance. No cameras are allowed while we walk tiptoed, step over imaginary logs or walk backwards using our peripheral vision... though laughter and smiling is advised!

Participants listen to their bodies and are encouraged to try within safely limits, each exercise. We have a bit of fun, a few giggles and once a month after a class we have a cuppa and socialise.

This class is free to members. There is no demand to come every time, but of course everyone will benefit from the amount of effort and time that is put in. We welcome new members at any time. Do come and enjoy the fun!

Jean Johnston



“Circle of friends” enjoying Strength and Balance

COST OF LIVING OLDER KIWIS CUTTING BACK ON FOOD TO SAVE MONEY



Older New Zealanders are cutting back on food to pay the bills, with advocates saying some are making frozen meals last three days or skipping meals entirely.

Pre Covid-19, research in the Journal of Primary Health showed that out of 174 people going into residential care, 93 percent were either malnourished or at risk of malnutrition.

Research shows 40 percent of New Zealanders aged 65 and over have no other income besides superannuation, while 20 percent only have a little more.

"Those fixed costs that we reflected on earlier this

morning, the rent, the power, the mortgage, the rates, the insurance, with them increasing the only movable bit of a budget is often that food spending," Billings-Jensen said. Some people are "living on toast".

Research from Massey University in 2021 found more than a third (37 percent) of older people who live in the community are at risk of malnutrition.

She said older people need enough protein and iron to help keep their muscle mass. "If you are not getting the right energy in then it might be harder to be doing some of the things that will keep you active and keep you connected to the community and the people that you love," she said. "Nutrition is just so important to prevent chronic disease, disabilities and enable people to live in their homes."

Aged Care urges New Zealanders to have conversations with older people in their lives about what they are eating. She said they have seen an increase in older people using foodbanks. She also advises those struggling to reach out to Work and Income.

*I am many roles, many faces,
I am searching, searching, searching.
Now I am graduated—
Ready to shape young minds.
Yet I carry grief in my heart—
The son I knew has slipped away.
I am changed, life is changed,
I am endings—and beginnings.
I am strong, resilient, adaptable.
I am loved, and blessed with a second chance.
I am synergy, I am gratitude.
I am optimizing this life.
I am finally becoming—
The authentic me.
I am journeying from autumn to winter,
My true home coming into sight.
I am delighted in sons and grandchildren—
I am the end,
They are my beginning.
I am who I am.
And that is enough.*

Art Journalling:

students were asked to write a poem reflecting their life story.

*pictured Left and below
are examples from this.
(Poets - anonymous)*

*A journey of a soul
I am from Source, Love, and Light,
From the North of glistening snow and icicles.
I am from Nature—trees and ancient stone,
From bubbling streams and frozen rivers.
I am from bluebells, rhododendrons, dahlias,
And snowdrops blooming through frost.
I am from happiness, from ponies and pets,
From the wide-eyed joy of exploring.
I am from Grandma's love, soft and nurturing,
From daydreams beneath daisies and buttercups.
I am from the gloaming and ghosts of before,
From Spirit—and spirited.
I am from the Northern Hemisphere,
From ocean journeys and tales untold.
I am far from home,
Sad and missing those I love.
I am displaced—from my ancient culture,
From the roots that once held me.
I am lost in a land strange and new,
Learning foreign ways with a grieving heart.
I am fulfilled—a young mother of sons,
Busy, hardworking, dreaming of more.*

NIA - YOUNG AT HEART: Contact Carien on 021 110 1051

SEAT TO HEAL

Nia is a barefoot cardiac-dance movement practice that blends diverse, energizing music with easy to follow choreography. The moves are inspired by the power and precision of the martial arts, the expression and playfulness of dance and the mindfulness of healing arts, such as yoga.



In the Move to Heal/Seated Nia Class everyone has a chair and the option to stand and move or to sit and move throughout the Class. Participants have varying levels of fitness and choose their own pace. Many have found these classes helpful for preparation or recovery from surgery, stroke or other illness and have discovered exercise that is enjoyable and fun! The Class offers an inclusive and supportive environment, promoting mindful awareness of the body and joy.

Beginners are always welcome.

Enquiries to Davida - 027 3440 413

Currently classes are around 30 minutes duration and are held at Kingston House

Mondays - 11am

Thursdays - 11.30am.

The price for Age Concern members is \$5 per Class.



CHRISTMAS DINNER 2025

This year we are having our Christmas Dinner at Kingston House catered by Neat Eats.

Date: 28th November 2025

Time: 11.30am – 1.30pm

Cost: \$38

Please register early, thank you.

How Gardening Can Help You Live Better for Longer

By Julia Hotz (abridged)

Research shows gardening preserves cognitive function, helping you live well for longer. Now, dementia patients are reaping the benefits with "care farms" prescriptions.

In 2015, Norway became one of the first countries to create a national dementia care plan, which includes government-offered daycare services such as Inn på tunet – translated as "into the yard" – or care farms. Now, as researchers recognise the vast cognitive benefits of working on the land, more communities are integrating gardening into healthcare – treating all kinds of health needs through socially-prescribed activities in nature, or green prescriptions.

"Nature prescriptions can increase physical activity and social connection while reducing stress, which have multiple positive knock-on effects for blood pressure, blood sugar control and healthy weight, reducing the risk of diseases that can lead to dementia," says Melissa Lem, a family physician based in Vancouver and researcher at the University of British Columbia, Canada – where she examines the opportunities and barriers around nature-based prescriptions. "We all know that more physical activity improves mental and physical health, but gardening supercharges those benefits," she says.

New data sheds light on the advantages of spending time gardening. In a first-of-its-kind study, researchers from

the University of Edinburgh investigated if there might be a link between gardening and changes in intelligence over lifetimes. The study compared the intelligence test scores of participants at age 11 and age 79. The results showed those who spent time gardening showed greater lifetime improvement in their cognitive ability than those who never or rarely did.

"Engaging in gardening projects, learning about plants and general garden upkeep involves complex cognitive processes such as memory and executive function," said Janie Corley, the study's lead researcher, in a press release.

Corley says some of those benefits may come from the "use it or lose it" cognitive framework, a theory that suggests the strength of our mental abilities in older adulthood depend on how frequently we use them. When we neglect to perform tasks that stimulate certain parts of our brain, those parts of our brain begin to lose their functionality, but regularly engaging in these activities – such as problem solving, learning a new skill or being creative – in older adulthood can have the opposite effect.

One 2002 study of more than 800 nuns in the United States found that frequently participating in cognitively stimulating activities reduced their risk of Alzheimer's disease. A more recent study of older adults in Japan found participation in meaningful activities could protect against declines in memory function. Meanwhile, other research has found that people who received an

intervention of cognitively stimulating activities, typically in a social setting, saw improvements in cognition, mood, communication and social interaction.

And gardening appears to have specific cognitive benefits. For one thing, gardeners seem to experience gains in the nerve levels of brain-derived neurotrophic factor (BDNF), a protein that plays an important role in the growth and survival of neurons. They also receive boosts to their vascular endothelial growth factor (VEGF), a protein associated with improving cognitive functioning.

One 2006 study from the University of New South Wales, which followed Australian men and women throughout their sixties, found that those who gardened on a daily basis had a 36% lower risk of developing dementia than those who didn't. Gardening has also been shown to improve attention, lessen stress, reduce falls and lower reliance on medications.

Some of these cognitive benefits may come from simply being in nature. Roger Ulrich, a world expert in designing health systems and a professor of architecture at Chalmers University in Sweden, was among the first to connect nature exposure to stress reduction. Throughout the 1980s and 1990s, he conducted a series of landmark studies demonstrating how simply looking at trees and other plants – even through a window – can reduce pain, boost positive emotions and strengthen concentration.

Ulrich suggested that these responses were driven by evolution. Since the ability to recover from a stressful situation was favourable for survival, the tendency to recover from stress in natural settings was genetically favourable, passed down through generations, and could explain why even just small doses of nature can improve wellbeing among modern humans.

www.bbc.com/future/article/20250509-how-gardening-boosts-brain-health

IS LAUGHTER THE BEST MEDICINE?

According to research published in journals of Psychiatry, Cardiology, and Endocrinology, laughter has many benefits. The research proposes laughter as a powerful tool that can transform our lives in many ways. Not only does it make us feel good, it has numerous physical and mental health benefits. When we laugh our body releases endorphins, known as the "feel good" hormones, which can help to reduce stress and anxiety.

Some of the benefits of laughing include:

- **Reducing stress and anxiety:** Laughter has been shown to decrease the levels of stress hormones like cortisol and adrenaline in our body.
- **Boosting the immune system:** Laughter has been found to increase the levels of immunoglobulin, an antibody that plays a key role in our immune system.
- **Improving mental health:** Laughter can help reduce symptoms of depression and anxiety by releasing endorphins and promoting a sense of wellbeing.
- **Improving relationships:** Laughter can bring people together by creating a sense of bonding and connection.
- **Improving physical health:** Laughter has been found to lower blood pressure, improve cardiovascular health and even help with chronic pain.

In addition to these benefits, laughter can also have a positive impact on our daily lives. It can help us be more productive, creative and resilient. When we laugh, we are more likely to approach challenges with a positive attitude, and more readily find solutions to problems. So how can we incorporate more laughter in our lives? Here are a few suggestions.

- Watch a funny movie or a rerun of your favourite comedy programmes. My favourite is you tube reruns of Dave Allen, the Two Ronnies and best of all "Are You Being Served" which was so like the department store I worked in as a student.
- Read a humorous book, article, comic, or something created by your favourite cartoonist. Face Book has a number of humorous sites. I enjoy the amusing road signs posts.
- Spend time with people who make you laugh. Especially children.
- Try laughter yoga or therapy.
- Find the humor in everyday situations and learn to laugh at yourself.

Overall it seems laughter is the best medicine. It is a powerful tool that can have a significant impact on our lives. By incorporating more laughter into our daily routines we can improve our physical and mental health, strengthen our relationships and live happier more fulfilling lives. So go ahead and have a good laugh. Your body and mind will thank-you.



The Hidden Risks of Alcohol for Over-65s

While a glass of wine or a social drink is often seen as harmless, alcohol can pose significant risks for people over 65 — even at low levels of consumption. As we age, our bodies process alcohol less efficiently. This means that older adults often feel the effects of alcohol more quickly and more strongly than they did when they were younger.

Alcohol increases the risk of falls and injuries, which can have serious consequences for older adults. A simple fall can lead to fractures, hospitalisation, or long-term disability. Drinking can also worsen many health conditions common in later life, including high blood pressure, heart disease, diabetes, liver problems, and memory loss.

Another serious concern is the interaction between alcohol and medication. Many common prescriptions — including those for blood pressure, pain relief, and depression — can interact dangerously with alcohol, leading to drowsiness, confusion, internal bleeding, or even heart problems.

Even moderate drinking has been linked to an increased risk of certain cancers, including breast and bowel cancer. Furthermore, alcohol can exacerbate mental health issues like anxiety and depression, which often go undiagnosed in older adults.

Importantly, drinking habits that were once "safe" earlier in life may no longer be safe after 65. Experts advise limiting alcohol intake, being mindful of how it affects you personally, and discussing drinking habits openly with your healthcare provider.

Healthy ageing means making choices that support your body and mind — and rethinking alcohol may be one of them.



DIGESTION AS WE AGE

From - HFG

Nutritionist Cindy Williams shares her top tips for keeping your digestion working properly as you age.



About one-third of people over 65 suffer deterioration of their stomach lining, which means it doesn't make so much hydrochloric acid, pepsin (a digestive enzyme) and intrinsic factor. This reduces how much vitamin B12, folate, iron and calcium they can absorb. A deficiency of vitamin B12 seriously affects the nervous system. B12 comes mainly from animal foods. To get the recommended 2-3mcg a day include some lean meat, salmon, tuna, oysters or liver.

Constipation is common in older people, especially those who are inactive. Some try to solve the problem with laxatives (not a good idea long-term) and others by taking copious amounts of unprocessed bran. The odd bran muffin makes a yummy morning tea but too many will bind up vitally important minerals such as calcium, iron and zinc. One study found that eating two tablespoons of wheat bran three times a day halved the amount of calcium absorbed. Try to get your fibre from a range of sources including plenty of fruit and vegetables instead (most are a good source of fibre).

Our gut contains many 'friendly' bacteria that enhance the immune system and make us more resistant to food poisoning and tummy bugs. But as we head into our 70's there are less of these 'friendly' bacteria around. Eating yoghurt or fermented dairy drinks will add a few 'friendly' bacteria back into your gut. Check the use-by date to buy the freshest yoghurt as the bugs die off over time. To help these bacteria survive the perilous journey through your stomach, eat foods with resistant starch such as rolled oats, nuts, seeds, lentils, baked beans or cold rice or pasta. You may find yourself sitting on the toilet a bit more often, but straining will be a thing of the past!

To keep your gut in top working order, try these ideas:

- Banana or berry yoghurt smoothie
- Porridge or muesli topped with yoghurt
- Baked beans on grainy toast
- Pasta or rice salad
- Stir-fry beef with lots of vegetables on rice
- Fruit salad with yoghurt
- Sushi
- Lean mince cooked with red lentils, vegetables and a jar of pasta sauce
- Add in a little exercise and lots of water

I'M HERE TO HELP.

Grant McCallum MP for Northland

Northland@parliament.govt.nz
09 407 7219



Authorised by G McCallum, Parliament Buildings, Wgtn.



Creamy Chicken and Mushroom Risotto

Although you need to put in a bit of stirring time, this satisfying meal can be put together in less than 40 minutes. **For 2 servings:**



2 Tbsp olive or canola oil
1 medium onion, diced
2 cloves garlic, chopped
250-300g boneless skinless chicken, cubed
200g mushrooms, sliced
½ red pepper, deseeded and diced
1 tsp dried thyme
1 cup arborio rice
2½ cups boiling water
2 tsp instant mushroom stock
¼ cup cream
½ - 1 tsp salt / Pepper to taste
Chopped fresh basil or thyme and a little additional grated or shaved Parmesan cheese to garnish, optional

1. Heat the oil in a large non-stick pot. Add the onion and garlic and cook, stirring frequently, until the onion is soft. Add the chicken to the pan and cook until the meat is no longer pink. Stir in the mushrooms, red pepper and thyme and cook, stirring occasionally, until the mushrooms soften. Add the rice and cook for 2-3 minutes further, stirring constantly.

2. Add 1 cup of the water and the instant stock powder to the pot and bring to the boil. Reduce the heat and cook, stirring frequently until the liquid has almost disappeared. Add the remaining water to the simmering mixture, half a cup at a time, stirring frequently until the liquid has almost all been absorbed before making the next addition. After about 20 minutes, test to see if the rice is cooked; the grains should be firm but with no hard centres. If necessary, add another ¼-½ cup of water and simmer for a few minutes longer. When the rice is cooked, add the cream and stir to mix and heat through. Season to taste.

3. Serve immediately, garnished with the basil and Parmesan if using. A crisp green salad, some crusty bread and a glass of wine make ideal accompaniments.

Note: Transfer leftovers to an airtight container and refrigerate for up to 3-4 days.

Apple Crumble

Apple crumble is most definitely ‘comfort food’. There is nothing nicer, on a cool winter night, than to open the kitchen door and enjoy the spicy warmth of mixed spice or cinnamon.

For 2 servings:

½ cup plain flour, sifted
2 Tbsp butter
¼ cup sugar
2 cups sliced apples
(2-3 apples)
A little butter for buttering the loaf tin

1. Heat the oven to 180oC.
2. Put the flour, butter and sugar into a food processor and mix them in bursts until only tiny amounts of butter are visible.
3. Peel the apples and slice them fairly thinly into a buttered metal loaf tin about 10 x 23cm. Sprinkle the flour mixture over the apples in the loaf tin.
4. Bake for about 45 minutes, or until the crust is golden brown.
5. Serve warm, with lightly whipped cream, pouring cream or plain yoghurt.

Variation: Add about ½ tsp of mixed spice or cinnamon to the sliced apple and toss to mix.



ART Journaling

Fun, guided, creative journaling to nurture the mind, body and spirit.
When: Thursdays 10am-12pm
Venue : Kingston House
Cost: \$20, per term for Age Concern members.
Most resources provided

STARTS 17TH JULY 2025
10 WEEKLY SESSIONS

ENQUIRES TO: 0210346859

kimmorris@xtra.co.nz



What is Mindful Art Journaling

Our Joyful Journalling is a weekly practice that allows for opportunities to mindfully create and connect with others. Activities include drawing, painting, collage, colouring, writing and other fun activities. Most resources are supplied and no art experience is needed.

During the sessions, we explore a topic or theme and produce a unique image within the pages of a mixed media journal. The outcome is not found on the page but within - creativity, freedom, choice, problem solving, mindfulness, deeper connection with self and others, joy and personal growth. This is very healing as it is good for the mind, body and spirit.

**When you find your people,
it's like breathing an air you never knew existed
.... Come along and join us.**

Kim Morris | Mindful Art Journaling

Mindful Art Journaling Group Attendee Judi Soutar

I have been attending the mindful Art Journaling classes for approximately three years now, and I can honestly say they are of enormous benefit to me in so many ways.

Emotionally, these sessions provide a space where I can relax, reflect, and express myself freely through art. They have helped me process thoughts and feelings, reduce stress, and gain a greater sense of peace and balance in my daily life. The creative process, combined with a mindful approach, brings a unique sense of calm and grounding that I carry with me long after each session ends.

One of the aspects I truly value is the opportunity to meet a wide variety of interesting and creative individuals. The group is welcoming and supportive, and I've formed meaningful connections with others who share a love of creativity and self-expression.

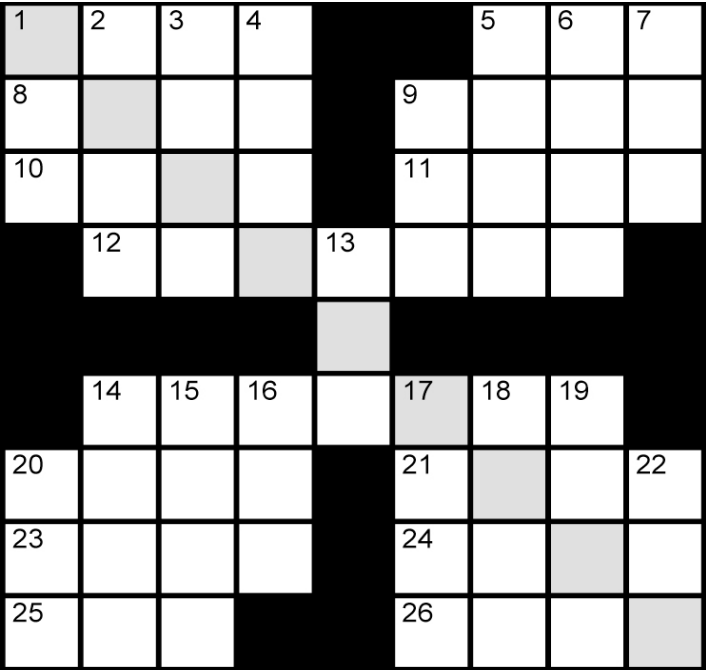
Over time, my art skills have noticeably improved, and I feel that my imagination has really flourished. Each class explores a different theme-based topic using a wide range of mixed media techniques. These themes are always thoughtfully chosen and allow us to produce creative and unique pieces within the pages of our journals.

We are especially fortunate to enjoy a beautiful venue with peaceful garden views. Our art teacher is both enthusiastic and deeply inspiring in her delivery. Her passion for the subject is infectious, and she brings out the best in each of us.

These classes are, without a doubt, the most enjoyable part of my week. I look forward to each session and wouldn't miss them for the world!

Judi Soutar | Kerikeri

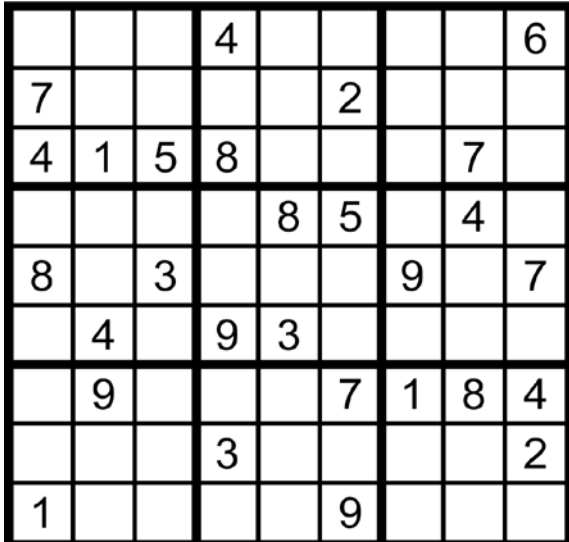
Expecting an Answer



- Across
- 1. "What ____ is new?"
 - 5. Any doctrine
 - 8. Greek earth goddess: Var.
 - 9. On the ocean
 - 10. Jobs
 - 11. Responded in court
 - 12. Con man
 - 14. Souvenir
 - 20. Wise one
 - 21. Eagle's nest

- | | |
|-----------------|-----------------|
| BASTILLE | NIMES ARENA |
| CATACOMBS | NOTRE DAME |
| CHAMBORD CASTLE | OMAHA BEACH |
| DDAY BEACHES | PONT DU GARD |
| EIFFEL TOWER | SACRE COEUR |
| LASCAUX CAVES | SAINT MALO |
| LES INVALIDS | SAINTE CHAPELLE |
| LOUVRE | VERSAILLES |

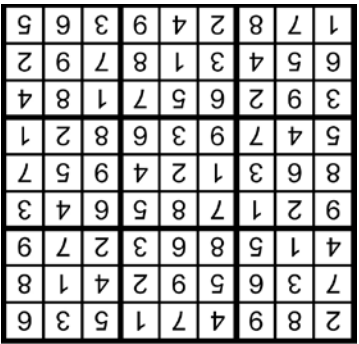
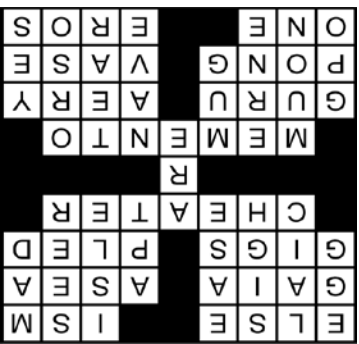
SUDOKU



- 23. Early video game
- 24. Flower holder
- 25. "A Chorus Line" number
- 26. Greek god of love

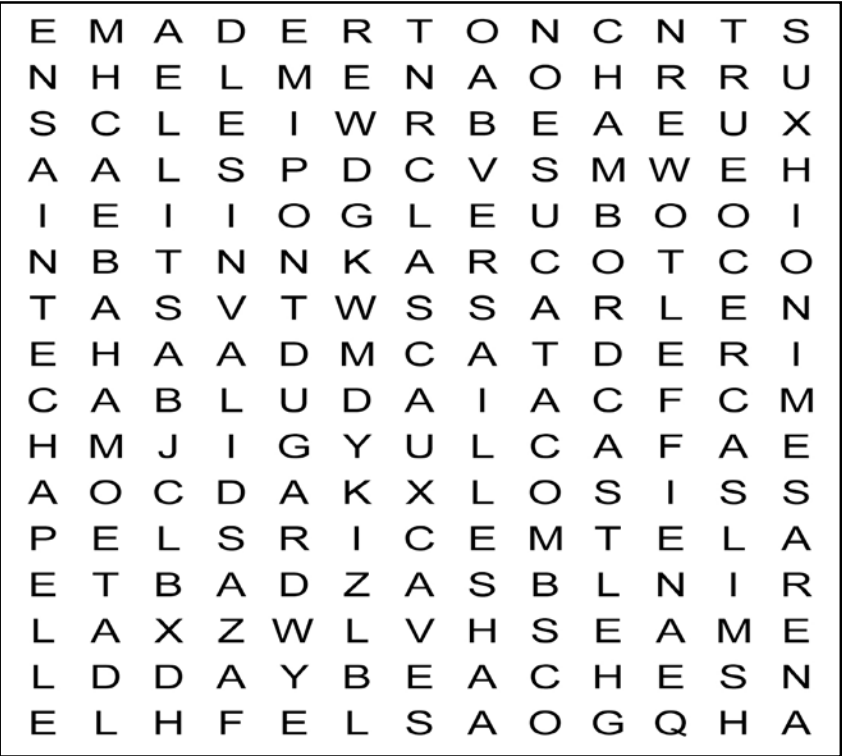
Down

- 1. Breakfast fare
- 2. Secular
- 3. Sound of relief
- 4. Facilitate
- 5. Part of an archipelago
- 6. Soothsayer
- 7. "Spy vs. Spy" magazine
- 9. Likely
- 13. "____ we there yet?"
- 14. Atomic particle
- 15. Sea eagle
- 16. Coffee holder
- 17. Church section
- 18. Eye drop
- 19. About
- 20. U.S. document publisher
- 22. "I agree"



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

French Sites



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.

Accredited Visiting Service (AVS)



Do you enjoy people?
Do you have an hour a week
free when you could pop in and
brighten someone's day?

Our Accredited Visitor Service always needs volunteers who like meeting people and who are positive in their outlook. Your job would be to visit someone who has limited contact with others due to a multitude of reasons, for an hour each week, bringing them news of the outside world.

Or maybe you know someone who
needs a friend for a chat?

Often losing a license or having a fall ties people to their homes. The death of a spouse leaves a gap in their life, the beginnings of dementia isolates. An AVS visitor can make a lot of difference to someone like this.

If you do know someone, get in
touch. If you can help, see us.

We offer a little training for visitors and suggest some guidelines. We will match anyone who is isolated with a friendly face. It is amazing how moods can lift through talking to a friend, especially when they are not family. Companionship eases life's worries.

And there are also advantages for the visitor. They learn a little about another's history and life. Life long friendships develop. You will be amazed at how invested you become in your "client"

Give it a try!

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DOWNSIZING FOR RETIREMENT: A SMART STRATEGY FOR THE GOLDEN YEARS

As retirement approaches, many New Zealanders are looking at ways to make the most of their savings, reduce living costs, and simplify their lifestyles. One of the most effective strategies to achieve these goals is downsizing — selling a larger family home to move into a smaller, more manageable property.



For many, the family home is the most significant asset they own. Downsizing allows retirees to tap into the equity tied up in their property, freeing up funds that can be reinvested or used to enhance their quality of life. With New Zealand's high property prices, particularly in cities like Auckland and Wellington, downsizing can lead to a significant cash boost, which can then be directed into savings, travel, or lifestyle improvements.

Another advantage of downsizing is reducing ongoing expenses. Smaller homes typically come with lower maintenance, utility bills, and council rates, making it easier to manage finances on a fixed retirement income. Furthermore, many retirees opt for homes in more desirable, low-maintenance locations such as apartments or retirement villages, which may also offer added perks like social activities and security.

While the process of downsizing is often straightforward, there are several stages that you will require legal support during the move:

Property Sale and Purchase Contracts: Ensuring that both sale and purchase agreements are legally sound and protecting your interests.

Trusts and Estate Planning: For retirees looking to protect their assets or pass on their property, a lawyer can help set up trusts or update wills to reflect their new circumstances.

Retirement Village Agreements: When moving into a retirement village, understanding the terms of the contract is crucial, and a lawyer can help clarify these complex legal details.

New Zealand offers various housing options tailored for retirees, from smaller homes and apartments to retirement communities with tailored services. Before making a decision, it's important for retirees to consider factors like location, amenities, and future health needs to ensure their new home supports their lifestyle for years to come.

Downsizing can be an excellent way to secure a comfortable and stress-free retirement in New Zealand, offering financial freedom and a simplified, enjoyable lifestyle. To ensure the added peace of mind that your legal matters are properly handled contact the team at Law North today.

09 407 7099 | info@lawnorth.co.nz
93 Kerikeri Road, Kerikeri (above Pagani)

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