



GREYPOWER

TAURANGA WBOP ASSN INC

QUARTER FOUR 2025 - SUMMER



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www.greypowertga-wbop.org.nz

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LETTERS TO THE EDITOR:

We would like to hear your opinions or concerns on subject matter for printing in our magazine.

Letters must include the writer's name, home address and phone number. Letters should not exceed 120 words inclusive. We may not always print all letters we receive. Letters may be edited for clarity and length.

Post to: the address above or email tgagreypower@gmail.com

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President's Word



Another year has come and gone but looking back it has been a good year despite the economic pressures.

Membership numbers have increased slightly for our association and many others nationwide. Often this is driven by the offer of cheaper power from Grey Power Electricity, but we welcome those members as the income helps pay for the work we do.

Although each association is an autonomous group, we still sit under the national or Federation Board which has an overall strategy for the direction we take in ensuring that the wellbeing of older people is being protected and advanced.

For many years, Grey Power promoted itself as an organisation for over 50 year olds but that has changed as in reality it is for all ages. There will be many young people, who very likely at some time will have older family members or friends' families who will need care or advice in the future. So sign up your children and grandchildren.

Federation Board members had a very successful visit to Parliament recently and were able to speak to several high profile ministers on issues that we have been concerned about. They were very supportive, interested and receptive in the discussions and asked for a return visit in the New Year.

In Feb, May, Aug and Nov, two from our association travelled to Matamata for our Zone meetings together with 35 members from 16 other associations. Our last meeting was a little different as our national president, Gayle Chambers, spoke to us from Otago via Zoom. It was our first such meeting but after a lot of technical assistance it worked really well. She was wanting to explain some of the changes being made to the board structure and members on the board – apart from those elected at the AGM. As an organisation we are in desperate need of people who have experience in areas of housing, health and communication, who also have the time to commit to doing research, reports and working with other board members. Most of all connecting with other associations in the region to share ideas and issues. Working together helps so much now that there is a diminishing number of people coming forward to volunteer their time in the community.

We have had some excellent speakers at our monthly meetings. Tauranga meetings - Faye Mayo from Senior Chef – teaching single over 65s how to make a meal. Resonate – spoke about ear health and the product they offer. Deanna Hinde from Life's Next Stage – organises everything for a transition into retirement living. There is an article in the magazine about this service.

Melissa from Good Neighbour – they started with 'Food Rescue', collecting unsaleable food and passing some on to Food Banks or cooking and creating meals for those in need. They also

President's Word - continued

developed mentoring and training programs for some unemployed and young people to give them some guidance. There is a long list of other ways they help the community.

Katikati meeting – last month they were given a comprehensive presentation by David Marshall about the many free community health services that may be available when you are discharged from hospital.

We held a Christmas lunch in December for our volunteers and committee.

We were told to 'survive to '25' which we have just about managed to do but really the way to 'fix '26' is for us all to do what we can in our communities and neighbourhoods, teach our youngsters skills and good manners, pass on what we have learned. Most of all find the happiness in front and around you – that pretty much fixes anything.

All the very best for Christmas and the New Year.

Jennifer & the Team

BECOME A SUPPORTER and JOIN GREY POWER

A reminder, that supporting Grey Power as a member is for anyone of any age. Someone in your life may well benefit from the work we do advocating for the rights and wellbeing of everyone as they age.

The strength of any organisation - and its ability to influence politicians - depends on the size and engagement of its membership.

TO JOIN

Go to www.greypowertga-wbop.org.nz and click on JOIN NOW and use Stripe to make your payment all in one go! Couldn't be easier.

OR go to your own internet banking to make the payment or pop into our office – see hours page 2

Single membership - \$25 and couples \$40

Financial year ends 31 March.

Bank account # 38 9001 0051732 00

Tauranga WBOP Grey Power Assn Inc

COFFEE MORNINGS



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

Please bring friends or family to our meetings - everyone is welcome. Katikati & Tauranga have monthly or bi-monthly speakers

TAURANGA COFFEE MORNINGS

33 Maitland St, Greerton Senior Citizens Hall. Good access and parking. \$3 donation toward the hall hire and morning tea.

1st Thursday of the month at 10am.

5 February, 5 March, 2 or 9 April TBA

KATIKATI COFFEE MORNINGS

Katikati Community Centre, 45 Beach Road (just past the schools). 3rd Friday of each month. \$2 for members & \$5 for others.

20 February, 20 March

TE PUKE/PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am

Venue: to be advised

19 February, 19 March

All inquiries please phone the Grey Power office, Tuesday - Thursday 10am to 2pm on 571 2558 or email tgatauranga@gmail.com

ALL ARE WELCOME

Please wear a name badge if you have one.

COMMITTEE MEMBERS NEEDED

Join our small team to help spread the tasks that are needed to keep our excellent association running. Just one meeting a month and work from home. OR if you have experience in health or housing, economics or policy we need people to do some research for us. Email your details to the office.

RATES REBATE AND RATE POSTPONEMENT – TCC & WBDC

NB: This article, taken from both websites, is to encourage people to take up the Rates Rebate that is available at no cost to yourself and is one way to reduce your outgoings. It is an underutilised Government scheme.

You may be eligible for the annual rates reduction as part of the Government's rate rebate scheme for low-income earners who own a property.

The amount of the rebate depends on your income, how much you pay in rates, and the number of dependents you have. Your income is based on the tax year ending 31 March and includes your spouse's income. You can make one application per household.

The maximum rebate is \$805. You can apply for a rates rebate at any time during the rating year, but the rebate can't be backdated for previous rating years.

You can use the rates rebate calculator on the NZ Government website to see if you are eligible or see below.

SuperGold Card – Household			
Income	Level of rates		
	\$2,000	\$4,000	\$6,000
\$48,000	\$805.00	\$805.00	\$805.00
\$50,000	\$601.67	\$805.00	\$805.00
\$52,000	\$351.67	\$805.00	\$805.00
\$54,000	\$101.67	\$805.00	\$805.00
\$56,000 -		\$805.00	\$805.00
\$58,000 -		\$805.00	\$805.00
\$60,000 -		\$685.00	\$805.00
\$62,000 -		\$435.00	\$805.00
\$64,000 -		\$185.00	\$805.00
\$66,000 - -			\$805.00
\$68,000 - -			\$805.00
\$70,000 - -			\$768.33
\$72,000 - -			\$518.33
\$74,000 - -			\$268.33

If you started receiving one of the following benefits before 31 March, you do not need to declare any other income that you received in that financial year.

- Supported Living Payment or emergency benefit substitute
- Sole Parent Support or emergency benefit substitute
- Veterans Pension (NZ or reciprocal agreement with other countries)

This provision does not apply to the Job Seeker or NZ Superannuation benefits.

Residents of retirement villages can also apply for a rates rebate. If you live in a retirement village, your village manager must complete and sign a declaration form.

If you qualify for a rates rebate, it will be applied to your rates account. You must pay the remaining instalment balances by the due date. If you have paid your annual rates in full for the current rating year, you can request a refund of your rates rebate.

You can apply for a rebate by going to their website www.tauranga.govt.nz or collect a form from one of the four libraries or call 5777 000.

You will need to provide the following information:

- information on your income (before tax) for the previous tax year (ending 31 March)
- information on your partner's/joint homeowner's income for the previous tax year if they lived with you on 1 July
- applicants from retirement villages will also need to supply their declaration of contribution from their retirement village operator, and a personal bank account number. Once processed the rates rebate will be refunded directly into the applicant's bank account.

The 2025/2026 Rates Rebate applications, close on 30 June 2026.

Simply complete the rates rebate application, sign it and submit in person or if you need help Council services are available at all our libraries to help you, with enquiries and payments.

- **Tauranga Library, Pāpāmoa Library, Greerton Library & Mount Library,** (EFTPOS and credit card only) Note: credit card payments in person will incur a 1.3% processing fee.

Post - Private Bag 12022, Tauranga 3143
Email - ratesrebate@tauranga.govt.nz

RATES POSTPONEMENT FOR FINANCIAL HARDSHIP

Ratepayers with at least 25% equity in their property, who are unable to access financial assistance from private sector financial institutions, and have applied for a rates rebate, may be able to postpone part of the rates.

WESTERN BAY DISTRICT COUNCIL
Council Offices and Service Centres
 Head Office - Barks Corner Office,
 The Centre - Pātuki Manawa,
 Te Puke Library and Service Centre,
 Te Ara Mātauranga & Ōmokoroa Library and Service Centre

Rates Rebate Scheme is the same as TCC just go to their website or pick up a form from one of the service centres named above.

Rates postponement for homeowners aged over 65 years
 If you are aged over 65 years and own your home, you may be able to postpone paying your rates until an agreed future date, using your home as security. Council recovers the rates if you sell your home or

from your estate. You cannot carry that debt over to another property unless you arrange a new loan (sometimes called "porting" a mortgage, but that's uncommon and requires lender approval). So, if you sell your original home to fund entry into a retirement village or care facility, the debt is cleared at that point from the sale proceeds. It does not wait until death or until you sell another property later. [This would be the same with TCC]

You can apply by going to the website **www.westernbay.govt.nz** or pick up a printed application form from one of the service centres or call 571 8008

It's imperative that you consult with your family and a lawyer before making a final decision. Be very mindful that the reduced equity in your home could severely impact your ability to buy into a care facility if you needed that. Also, a good time to update your will and check that you have an Enduring Power of Attorney in place.

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ABOUT GREY POWER

For those of you who are not Grey Power members, you may wonder how we started and what our purpose is. SO:

Way back in 1986 people retired at 60 and the government were urging people to put away extra savings for their retirement – which a lot did. Suddenly the government announced that there would be a tax on those savings when they retired. I remember because it adversely affected my parents. There was an enormous outcry with the overall feeling of unfairness and of being duped. In Auckland, huge numbers of those affected took to the streets in protest, meetings were called and ministers taken to task.

Needless to say, because of the relentless pressure by a group called The Auckland Superannuants Association, the surcharge/tax was repealed. Out of that fight for justice an organisation called Grey Power [GP] was formed. The success of that group made other people around New Zealand feel that there ought to be similar groups and ever since then, 70+ Grey Power Associations have kept a watching brief on laws and policies that may be detrimental to older citizens, and to protect the National Superannuation.

Over the last 39 years there have been many gains when GP has singly or with other organisations, established better policies and conditions for retirees and also those nearing that age. An array of health issues and benefits have been achieved

such as free prescriptions, free vaccinations for shingles, influenza, extended the age for free screening, reduced doctors' fees and more.

A major milestone was working together with Winston Peters to establish a fully funded Super Gold Card. We keep lobbying to make sure the funding for this continues and it has become the most widely used discount card for seniors. Issues that we are working on and putting in submissions – driver licence test for 75+, age care provisions, review of the Retirement Village Act '03, the Therapeutics Bill and many others. We advocate on the cost of living so those who are reliant on National Super are able to live their later lives with dignity. Also to increase the accommodation supplement, increase the cash asset allowance and reduce the tax to zero on the first \$10k.

When you join Grey Power, you join a body of some 45,000 people who want fairness, well-being and dignity for all of us as we age. GP is now made up of 70+ autonomous associations throughout NZ run entirely by volunteers and they are all overseen by a Federation body with a Board of volunteers who are tasked with travelling to Parliament to meet with ministers and other influential people or groups. Part of your membership fee goes directly to the Federation to help pay for travel and other expenses.

Our purpose is to make the wider community aware of the value of older people and their importance in society as a whole, to educate and inform organisations, institutions, other bodies and the public of the needs of the older person and their ability to contribute to the community, and to cooperate with any other organisation carrying out charitable work similar to that of Grey Power.

Courtesy of Manawatu Assn

THE DEPARTING AGED CARE COMMISSIONER says the government does not have a proper plan for the health of our ageing population despite data showing that in three years, there will be 1 million people aged 65 years or older living in New Zealand. Carolyn Cooper finished her job at the end of August 2025 - three and a half years into a five year term, in which she has been outspoken about the need for better aged care beds for older people, particularly in rural and provincial New Zealand. She's also drawn attention to the workforce shortages in aged care, long wait times for older people seeing GPs and a lack of home and community support services.

[Grey Power is eagerly awaiting to hear who her replacement will be as the board has worked closely with the Commissioner in the past.]

STRENGTHENING OLDER PEOPLE'S INCLUSION IN COMMUNITY LIFE

My name is Linda Dennis, and I am a Clinical Psychologist based in Tauranga, currently completing my PhD through North-West University in South Africa. In partnership with Tauranga & WBOP Grey Power, I am conducting research to understand how isolation develops among older adults — not as an individual problem, but as something shaped by the interaction between people, relationships, environments, and community systems.

The aim of this study is to develop a conceptual framework that can guide future health and development policy for older New Zealanders. By identifying the mechanisms that contribute to isolation — and those that protect inclusion — we hope to inform tailor-made interventions that support older adults to remain active, visible, and central in the life of their communities.

Understanding Isolation: More Than Just Being Alone

As we age, many of the roles and routines that once kept us woven into daily life begin to shift. Work responsibilities end, friends and loved ones pass on, mobility changes, and neighbourhoods evolve. These shifts can gradually interrupt the small but vital exchanges — the everyday feedback loops — that keep us included, recognised, and able to participate. It is common to hear words like loneliness and isolation used together, yet they are not the same thing.

- **Loneliness is a feeling.**
- **Isolation is shaped by context.**

Isolation emerges when the natural flow of conversation, support, shared tasks, and social rhythm becomes disrupted. It is not something that lives "inside" a person; rather, it arises in the spaces between people and their environments. When these pathways of exchange weaken, older adults can be pushed from the centre of community life to its margins.

My research aims to illuminate these hidden patterns so that policy and community support can be shaped around real-life experiences, ensuring older adults remain visible, included, and able to participate meaningfully.

Isolation in Numbers

According to the World Health Organization (2025), isolation affects up to one in three older adults worldwide, highlighting that disconnection in later life is a major global public health concern.

These figures remind us that isolation is not rare — and that the contexts shaping it are critical to address.

Invitation to Participate

In early 2026, I will be inviting 24 older adults from the Bay of Plenty to share their experiences: twelve active, community-dwelling adults and twelve who receive some assistance but live independently.

If you are curious about how we can strengthen older people's inclusion in community life and would like to share your story — I would love to hear from you.

Together, we can help illuminate what keeps our communities open, connected, and thriving.

A letter with full details and an invitation to participate, including types of questions and a privacy statement, will be sent to Grey Power members in January 2026.

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or what you are going through,
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Julia and I would like to say Merry Christmas and Happy New Year to you

We hope that the festive season
brings happiness, joy and delight
to you and your loved ones.

It's a pleasure to represent the electorate of Tauranga, well known as a holiday hot spot. As we host thousands of visitors from throughout New Zealand, and tourists from abroad, I would like to acknowledge our hospitality sector's hard work and welcoming smiles that make us such a popular destination.

Thank you too to those of you who volunteer in the social sector. You give the gift of time and empathy and your work makes such a difference to so many in need. Please continue to look out for those who are less fortunate – a cuppa and a chat can be such a boost to someone without family or friends to keep them company.

I'm looking forward to spending time with Julia and our three children. We love our region's beaches and we love supporting the excellent cafes throughout Tauranga and the Bay of Plenty. 2026 is going to be a busy year and I'm excited to be part of the government as we build on the progress made in infrastructure spending, hospital bed increases, easier minor dwelling consenting, reduced crime rate, extended prescriptions and lower inflation.

*Please have a safe and happy
summer, and I look forward to
connecting with members
in the new year.*

Best wishes, Sam Uffindell

ONE IN EVERY NINE PEOPLE OWNS A DOG in New Zealand, so where are they all living?

Dunedin was the most popular place to have a dog, with a four-legged friend for every seven people. That was followed by Tauranga and Christchurch, where one in every 10 people owns a dog.

It's said things fared better for urban dogs in the South Island, where Dunedin led all major cities with the most dogs per person.

The Labrador retriever was the most popular dog to own in major cities, followed by Golden Retrievers, Staffordshire Bull terriers and Miniature Schnauzers, while Huntaways and Heading dogs were preferred in regional New Zealand.

A mortgage adviser in Tauranga, said about 50% of her clients looked for an animal-friendly home. "Tauranga, with its relaxed coastal lifestyle and lower-density housing, also bucks the North Island urban trend with rates closer to its southern counterparts."

"Kiwis love dogs, and they come in all shapes and sizes with very different needs."

 **Sam Uffindell**
MP for Tauranga

Wishing you and your loved
ones a Merry Christmas and a
Happy New Year.

Tauranga Electorate Office:
14 Grey Street, Tauranga
taurangamp@parliament.govt.nz
07 577 0923
Closing 19 Dec, reopening 12 January.

  @SamUffindellTauranga



HAVING TROUBLE FALLING ASLEEP?

After reading the findings of a sleep expert, I decided to test this out.



You know that feeling of nodding off in the evening, can't keep your eyes open to watch the last bit of the program on tellie! It's been a long day, and you are quite tired, so you bustle round to get ready for bed. You climb in, lie down and turn off the light. Bliss – all snuggled down and comfy and relaxed but no! The feeling of being sleepy has disappeared and instead the mind is alert and full of the day's events, what will happen tomorrow and a myriad of other things. But don't worry there is a solution

The expert's advice is to pick a letter from the alphabet and think of all the words that start with that letter. It can be anything – a noun or a verb, a place or a feeling. The theory is that there is no emotional or personal attachment to a bunch of random words – bit like reading a dictionary or the phone book. This is only a method to help you fall asleep not stay asleep but if you wake in the night then this exercise ensures you fall asleep again more quickly. Just pick another letter each time.

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www.bopmemorials.co.nz

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.

GEN LESS

Since EECA (the Energy Efficiency and Conservation Authority) launched Gen Less, thousands of New Zealanders have joined us in taking simple, smart actions to save energy, money, and emissions. From today, we're bringing that same energy and inspiration together in one place at: **eeeca.govt.nz**

We know our community loves practical, energy related tips for households, businesses and on the road. We have been working hard to make sure our refreshed site runs smoothly and make it even easier for New Zealanders to find trusted advice, tools, and stories of Kiwi energy leadership.

We value the community that we have built through Gen Less, and we're looking forward to bringing you fresh advice, tools and insights for Kiwi households through our **Everyday Energy News**.

Editor – Brilliant website with lots of energy saving tips and advice.



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BLIND PEOPLE WERE ABLE TO READ AGAIN

This week's good news roundup



'Revolutionary' implant enables blind people to see

In a medical breakthrough that sounds like the stuff of science fiction, blind people have been able to read again thanks to a revolutionary eye implant.

The microchip was inserted under the retinas of 38 blind people as part of a landmark global study, the results of which were published this week. All those taking part had untreatable age-related macular degeneration, which is the leading cause of blindness for over-50s and affects some five million people worldwide. For 84% of participants, the device enabled them to see again.

"I was an avid bookworm, and I wanted that back," said Sheila Irvine (main image), who took part in the multi-country trial at London's Moorfields Eye Hospital. "It was dead exciting when I began seeing a letter. It's not simple, learning to read again, but the more hours I put in, the more I pick up. It's made a big difference. Reading takes you into another world, I'm definitely more optimistic now."

Designed by US-based Science Corporation, the chip is paired with a set of video recording glasses, which transmit live footage to a pocket computer that converts the footage into an electronic signal. This signal is then beamed to the chip, which sends it through the retinal and optical nerve cells and into the brain, where it is interpreted as vision.

"In the history of artificial vision, this represents a new era," said Mahi Muqit, senior vitreoretinal consultant at Moorfields. "[It has] has never been done before."

Ref: Positive News

ABBEYFIELD KATIKATI SENIORS ACCOMMODATION OPTION OPENED

After many years of hard work raising funds, Abbeyfield BOP Chair Carole Parker proudly welcomed guests to the opening of the 14-resident home on the 14th of November.

Housing Minister, Hon Chris Bishop, opened the facility and planted a magnolia tree.



(Photo courtesy of Matthew Farrell, Lizard News – L-R Pauline Van Rijen, Minister Chris Bishop, Theo van Rijen, and Carole Parker)

The Minister praised the initiative as "a model of community-government partnership done well."

Abbeyfield provides a place where older people, with limited financial resources, can live in independent units yet share dining and communal facilities with the other residents. A dedicated cook/housekeeper is responsible for shopping and preparing 2 meals a day. The weekly rental is less than the NZS weekly payment.

Grey Power had visited the Minister earlier in the week to highlight the financial stress single retirees depending on rental accommodation were facing. The Accommodation Supplement had not increased since 2018, despite rents escalating by over 40% in the intervening period. Many of those dependent on NZS as their sole income are paying 50-80% of their super on rent, leaving little to pay for food and energy costs. Availability of suitable affordable accommodation is very limited.

The Minister acknowledged the situation but was keen to focus on affordable housing solutions for longer term sustainable solutions. He specifically mentioned the Abbeyfield model as one that was an excellent return on investment with modest costs.

A recent review¹ of housing in Tauranga and WBOP has highlighted some concerning statistics and trends:-

1. 20% of renters pay over 50% of their nett income in rent.
2. 11,600 stressed renter households in the district
3. Rents increased 13%, while incomes increased 4% from 2019 to 2023.
4. The highest number of stressed households² in the district are single person renters aged 65+, closely followed by single people aged 50-64 years of age.
5. From June 2019 to Dec 2023 the number of stressed households has increased in both Tauranga & WBOP.
6. Women make up 2/3 of one-person households.
7. There has been little investment in social housing in the sub-region, although Tauranga

has a larger proportion of that stock compared to WBOPDC.

8. There is little affordable housing stock (for rent or to buy) targeted to those struggling in the private rental market.

Clearly our sub region needs some significant urgent investments in provision of affordable suitable housing for our growing older population in particular. Initiatives such as Abbeyfield are an example of what can be achieved. Grey Power supports this and other innovative models to ensure that older people can live in dignity in suitable safe accommodation in their latter years.

References

1. Housing supply and demand analysis report for WBOPDC and TCC. Bev James & Kay Saville – Smith. <https://www.westernbay.govt.nz/council/strategic-priorities/homes-for-our-communities#toc-link-8>
2. Affordable housing costs are as no more than 30% of a household's gross income is spent on housing costs.

David Marshall

National Vice-President Grey Power NZ Fed Inc

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All pigs fed and ready to fly



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SENIOR LIVING ALTERNATIVES

Once upon a time, the aim of almost every adult New Zealander was to own their own home on the traditional 'quarter acre section' and to remain in it as they aged. But those times have changed. Now, many retirees are exploring new concepts of home ownership, while others are choosing to be renters or to explore alternative models of housing.

If you're currently living in your family home, and are considering future proofing it, or if you're looking for a different living option, congratulations for being a realist. Many seniors make the mistake of assuming their current, unmodified home, will be adequate for them as they age, and if and when it no longer is, they will either make the modifications or move at the time.

But these options aren't necessarily realistic. Moving home isn't for the faint hearted, and it can be especially difficult for seniors who have half a lifetime of accumulated possessions to deal with, and less energy to do so. Modifications to a home take time, but these changes are often required immediately, and during a health crisis when you may not be well enough to project-manage them. As for moving to an aged residential care (ARC) facility, you may be waiting a long time for the opportunity. Statistics NZ tell us, in 2023, only 5% of seniors in the 65-84 age bracket were in ARC. While this may sound like good news, bear in mind many more seniors may wish to choose this option if it was available. However, spaces in ARC are limited, and the criteria for accessing a place can be stringent.

Fortunately, New Zealand has a number of home ownership options for seniors to consider. They include the more traditional concepts of modifying

a present home, down-sizing to a smaller property or buying into a retirement village situation. Even within the home 'ownership' category of living solutions, there are a significant number of alternatives. They include co-housing (where people own their own homes on communal land, and share a range of facilities), and unit title ownership (where you own a home on a site including other properties and legally manage the properties and grounds in tandem with other owners). Some seniors are choosing to move a tiny home onto a property they own or co-own with adult children, while others are living in a self-contained unit in a house which they jointly own with family.

Still, other homeowners own relocatable dwellings such as mobile-homes or caravans (which may or may not remain stationary). Home ownership aside, more seniors than ever are choosing to rent in retirement, a trend which is growing. In fact, a recent estimate by The Retirement Commission suggests "more than 600,000 New Zealanders aged 65 and over may be renting in the private rental sector by 2048, a 100% increase on 2022 levels." The private rental market is only one rental option, seniors are also renting from community providers such as councils, Kāinga Ora, and Māori based initiatives. Others are contributing to a family home where they live in an intergenerational setting, and some are 'flatting' with other seniors in a shared rental.

Housing options for seniors have never been more varied, but one thing is certain: there has never been a better time for considering your future home, than now!

Ref: Grownups

BAN ON PLASTIC WET WIPES announced for England

England is to phase out the sale of wet wipes containing plastic, after the government signed legislation on Tuesday to tackle the stubborn and costly source of pollution. Plastic wet wipes have become a familiar blight. A recent beach survey showed an average of 20 wet wipes littering every 100 metres of beach across the UK. "This ban will put an end to plastic wet wipes which choke our sewers, litter our beaches and poison wildlife," said environment secretary Emma Reynolds. [Most wet wipes consist of viscose and polyester or polypropylene.]



Retailers have until spring 2027 to comply – a timeline campaigners said is too generous. What do French people use instead of baby wipes? French moms don't use baby wipes to change a diaper. They use a lotion made of all natural ingredients (primarily olive oil and lime water) that is applied on a cotton pad or a washcloth. This lotion is unique because it does not need to be rinsed off. Ref: Positive News

The following are local service centres where you can call in without an appointment to see a JP free of charge.

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 4.30pm - 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

NEW: Te Puna Service Desk
Piriraka Hauora, 3 Lockhead Road, Te Puna
Wednesday 4.30pm – 6pm

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

Please note Service Centres are closed on public holidays.



50+ REAL ESTATE
with Vanessa

The big news of December is that after a long process the government review of the Retirement Villages Act 2003 has been completed.

Key improvements include:

- A process for former residents to apply for early access to funds in situations of specific need.
- Interest being paid after six months if a unit remains unlicensed.
- Repayment of funds no later than 12 months after a unit is vacated.
- Weekly fees and deductions stopping immediately when a resident vacates.
- Operators will be responsible for the maintenance, repair, and replacement of operator-owned chattels and fixtures, providing residents with certainty and fairness.

The proposed Retirement Villages Amendment Bill is expected to be introduced by July 2026, with further opportunities for public input at select committee stage.

Two of my current clients are moving into villages so these changes are welcome. If you would like information about the multitude of villages in Tauranga then please get in touch. We can also provide you with a complimentary market appraisal if you are thinking of moving.

Vanessa Charman-Moore is a
Tauranga 50+ Real Estate Consultant.
For more information, see Vanessa's
advertisement below or visit
www.seniorsrealestate.co.nz



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“IT’S CHRISTMAS AND HOLIDAY TIME”

... Oh, it's Christmas time, mistletoe and wine

Children singing Christian rhyme
With logs on the fire and gifts on the tree
A time to rejoice in the good that we see

... A time for living, a time for believing

A time for trusting, not deceiving
Love and laughter and joy ever after
Ours for the taking, just follow the master

... It's a time for giving, a time for getting

A time for forgiving, and for forgetting
Christmas is love, Christmas is peace
A time for hating and fighting to cease

OR

“WE’RE ALL GOING ON A SUMMER HOLIDAY”

by Sir Cliff Richard!

We're all going on a summer holiday

No more working' for a week or two
Fun and laughter on our summer holiday
No more worries for me or you
For a week or two

We're going' where the sun shines brightly

We're going' where the sea is blue
We've seen it in the movies
Let's see if it's true



As one year closes and another starts afresh, many of us are looking forward to connecting with friends and family over the holiday period. Some are baking and cleaning and making up the spare bed for expected visitors and some are feeling the loss of a loved one who has departed and can no longer be there to share this time. But it can also be a time to reminisce about time spent together and celebrate the memories. It can also be a time to reconnect with someone from the past – set old differences

aside, embrace a long-lost friend or meet a new addition to the family.

There are a few very industrious people who like nothing better than standing in a hot kitchen cooking and baking but it's all about that feeling of providing, and eating food together is a tradition in itself. Food plays a big part as it provides something neutral that can be shared with friends or even strangers. It might be over a brandy snap or a BBQ something, that you meet a new friend. By the time you've discussed the two most talked about subjects – food and the weather – you could be soul mates!

However, it might be a slightly leaner spread this year with the ridiculous price of anything food related. Hopefully this will result in less food wastage which will be better for our pockets and the planet.

SNAP-SHOT OF NZ HISTORY

In 1642, Abel Tasman's crew enjoyed the first Christmas dinner in New Zealand. In 1769 James Cook's crew marked the occasion by feasting on 'Goose pie' (made with gannet).

The Christmas Day service given by Church Missionary Society representative Samuel Marsden at Hohi (Oihi) Bay in the Bay of Islands in 1814 is often cited as the first in New Zealand.

The beautiful pohutukawa is regarded as New Zealand's iconic Christmas tree. An 800-year-old tree clinging to the cliffs of Cape Reinga is reputed to guard the entrance to a sacred cave through which spirits pass on their way to the next world.

Santa or Christmas parades took place throughout New Zealand in November and December. They began in the main centres in the early 1900s and were established by department stores to promote the arrival of in-store Santas, with the aim of attracting customers.

Back then it seemed that everyone in Auckland was bent on leaving the city. All laden with suitcases, bags and parcels of every conceivable shape and size, and above all children, [Now most just carry a mobile phone and head for Mt Maunganui – or do they bother?]

Santa Claus made his commercial debut in New Zealand in 1894, when he took his place, complete with tree and toys, among the furniture in the DIC store on Wellington's Lambton Quay. [Now it's all a mad scramble to catch the sales at shopping malls

or sit at home and buy online.]

For many New Zealand families, sports have been an integral part of a holiday but other less strenuous pastimes included paddling, beachcombing, fishing and making sandcastles. Essential equipment for family beach holidays included buckets and spades, boogie boards, Frisbees and beach balls.

Entertainment was always provided at the height of the summer season at major beach resorts. Especially since the 1950s this often included beauty contests, sand sculpture contests, treasure hunts and concerts. Dances used to be especially popular in the 1950s and 1960s with lavish entertainment planned for New Year's Eve.

It was also a time to be outside and relax and a chance to catch up on light reading and develop an all-over tan by wearing a skimpy bikini. Frowned on now because of the risk of melanoma skin cancer so now most people opt for shorts, T-shirts, hats and jandals. Lazing around in a hammock or deckchair continues to be an attractive prospect for many.

Food tends to be simple. Gas or charcoal barbecues have now taken the place of campfires and primus stoves. By the sea, freshly caught fish, shellfish, kina and crayfish were often on the menu, while those taking holidays beside a river or lake might dine on trout. Salads, sandwiches, cold cuts of meat made life easy with a cold beer or glass of wine to make it a summer feast. However, in a recent survey, eating a roast dinner and Christmas pudding inside, were top of people's preferences. In a very tight second came the BBQ and salad!

If you are not in the running for an overseas holiday or traveling around NZ, why not organise some 'one day' outings? Take a bit of time to look at the bus timetables and find the longest route from where you live. Go with a friend or by yourself, dress nicely, pack a little bag with nibbles, grab your Gold Card and off you go. Free ride to enjoy the scenery. Hop off at the end, find a nice café to have coffee and cake, do a bit of window shopping and catch the bus home!

Until clubs and classes start up again, enjoy the peace and quiet, take an early morning or evening stroll in the cool of the day. Maybe take up a new hobby or craft, do something you've been looking forward to but haven't had the time. Most of all "have a good time"!

Jennifer

SHOP BY NUMBERS

To keep your supermarket bill as low as possible always check the "per gram, kilo, litre or each" which is in tiny writing on the price tags. It is the law now that these details are shown.

Just because one brand of a product is on sale does not always mean it is the cheapest. Just take the time to read the information on the tag. Most household items, such as cleaning products, have 'per litre or gram' and it often makes for very interesting reading.

For example:

Cakes of soap – Protex \$2/100g

Palmolive \$1.44/100g

Dove \$2.20/100g

Eggs range from .86c each to \$1.13 each

Ice cream 2L tubs - 0.28c/100ml

0.32/100ml

0.40c/100ml

Fruit – Bananas - .91c each

Mandarins \$1.16ea

Avo \$1.89ea

Kiwifruit \$2.25ea

Punnets – Blueberries \$5.50 but \$44/1kg

Grapes \$9.90 but \$19.80/1kg

Cherries \$7.50 but \$18.75/1kg

Strawberries \$3.60 but 14.40/1kg

It can be an eye opener as to the real cost of things and can help keep the cost at the checkout down a bit.



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JOINT PAIN OR OSTEOARTHRITIS? WHY EXERCISE SHOULD BE YOUR FIRST LINE OF TREATMENT

Author Clodagh Toomey Physiotherapist and Associate Professor, School of Allied Health,
University of Limerick- Analysis of 31,276 patients with hip and knee osteoarthritis.

Stiff knees, aching hips and the slow grind of chronic joint pain are often accepted as an unavoidable part of getting older. But while osteoarthritis is the world's most common joint disease, experts say the way we treat and prevent it is badly out of step with the evidence.

The best medicine isn't found in a pill bottle or an operating theatre – it's movement. Yet across countries and health systems, too few patients are being guided toward the one therapy proven to protect their joints and ease their pain: exercise.

Exercise is one of the most effective treatments for chronic, disabling joint conditions such as osteoarthritis. Yet very few patients actually receive it.

Research across health systems in Ireland, the UK, Norway and the United States shows the same pattern: fewer than half of people with osteoarthritis are referred to exercise or physiotherapy by their primary care provider. More than 60% are given treatments that guidelines do not recommend, and around 40% are sent to a surgeon before non-surgical options have even been tried.

To understand why those figures are so troubling, it helps to understand what exercise does for joints. Osteoarthritis is by far the most common form of arthritis, already affecting more than 595 million people worldwide.

According to a global study in The Lancet, that number could approach one billion by 2050. Longer life expectancy, increasingly sedentary lifestyles and rising numbers of overweight or obese people are driving the trend.

Yet people who exercise regularly are physically and biologically protecting themselves from developing the disease and from suffering its worst effects.

The cartilage that covers the ends of our bones is a tough, protective layer with no blood supply of its own. It relies on movement.



Like a sponge, cartilage is compressed when we walk or load a joint, squeezing fluid out and then drawing fresh nutrients back in. Each step allows nutrients and natural lubricants to circulate and maintain joint health.

That is why the old idea of osteoarthritis as simple “wear and tear” is misleading. Joints are not car tyres that inevitably grind down.

Osteoarthritis is better understood as a long process of wear and repair in which regular movement and exercise are critical to healing and to the health of the entire joint.

A disease of the whole joint

We now know osteoarthritis is a whole-joint disease. It affects the joint fluid, the underlying bone, the ligaments, the surrounding muscles and even the nerves that support movement.

Therapeutic exercise targets all these elements. Muscle weakness, for instance, is one of the earliest signs of osteoarthritis and can be improved

with resistance training. There is strong evidence that muscle weakness increases the risk of both developing the disease and seeing it progress.

Nerve and muscle control can also be trained through neuromuscular exercise programmes such as GLA:D® (Good Life with osteoArthritis: Denmark) for hip and knee osteoarthritis. Usually delivered in supervised group sessions by physiotherapists, these programmes focus on movement quality, balance and strength to improve joint stability and rebuild confidence.

Significant improvements in pain, joint function and quality of life have been recorded for up to 12 months after completing the programme.

Exercise is good medicine for the whole body: it has documented benefits across more than 26 chronic diseases. In osteoarthritis, it helps not only by strengthening cartilage and muscle but also by tackling the inflammation, metabolic changes and hormonal shifts that drive the disease.

Obesity is a major risk factor for osteoarthritis, and not merely because of the extra mechanical load on joints. High levels of inflammatory molecules in the blood and in joint tissues can degrade cartilage and accelerate disease.

For osteoarthritis, regular activity can counter this at a molecular level, lowering inflammatory markers, limiting cell damage and even altering gene expression.

Exercise first, surgery later

Currently there are no drugs that modify the course of osteoarthritis. Joint replacement surgery can be life-changing for some people, but it is major surgery and does not succeed for everyone.

Exercise should be tried first and continued throughout every stage of the disease. It carries far fewer side effects and brings many additional health benefits.

Osteoarthritis is not simply a matter of “worn out” joints. It is shaped by muscle strength, inflammation, metabolism and lifestyle.

Regular, targeted exercise addresses many of these factors at once – helping to protect cartilage, strengthen the whole joint and improve overall health. Before considering surgery, movement itself remains one of the most powerful treatments we have.

Ref: The Conversation – Oct 2025

The Secret Life of Your Computer (and Why It Misbehaves)

Have you noticed your computer behaves perfectly until the moment you actually need it? You sit down with a cup of tea, feeling productive, and suddenly it slows, freezes, or starts thinking deeply about life. Rest assured, it's not personal. Your computer is simply getting older and some of its parts are now the digital equivalent of stiff joints.

Most slowdowns we see aren't caused by having too many files or photos. Deleting things won't speed it up. What will help is refreshing the hard-working components inside. More memory can clear its head. A solid state drive can help it start the day with enthusiasm instead of hesitation.

If your computer is ten years old or more, well done. You made a great buying choice. But even the best machines reach retirement age. When you're ready for one that will last the next decade, we can help choose the right model, set it up properly, and move everything safely across.

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FAREWELL TO A FAITHFUL VOLUNTEER

On Friday November 21st the Katikati Grey Power Coffee Morning meeting had an engaging talk on the perils and joys of downsizing from Deanne Hinde, founder of Lifes' Next Stage. Also attending was Brenda Mitchell and her sister June Lister, who have faithfully served on our registration desk for many years. Brenda shared her stress at being forced to downsize quickly when a family member arrived to help her. We all agreed that where possible it was preferable to plan and manage this process in a timelier way without regrets.

The following Tuesday we were saddened to learn that Brenda had passed away peacefully after having served others to the very end.



Brenda had life-long asthma and had faced some very challenging health issues over recent years but always remained positive and perky to the end. She had a real peace despite knowing she could pass at any time, which she would attribute to her strong Christian faith.

We will all miss Brenda's smile and willing assistance at our meetings in 2026.

Our sincere condolences to Brenda's family and her many friends. You will be missed!

David & Jill Marshall

– Tauranga & WBOP Grey Power Committee

WHAT CAN I DO IF MY GP (Doctor) WON'T RENEW MY LICENCE?

Some members have asked that if their GP gives them a mandatory cognitive test which they fail, and refuses to give them a medical certificate, can they appeal?

After consulting with NZTA, the short answer is that the legislation does not provide an appeal to NZTA. However, just like with any medical opinion, a driver who is not issued a medical certificate for licence renewal is able to advise their GP that they will seek another medical opinion. Should the driver be issued a Medical Certificate by the second GP, they can take it to a Driver Licensing Agent (e.g. AA, VVTNZ) and there will be a referral to the NZTA Driver Safety (Medical) Team prior to a final decision being made.

An alternative approach for someone failed with the cognitive test is to request if they can resit the test at a later date, or if they could be referred for an On Road Safety Test which is free of charge for those aged 75 or over. An alternative is a referral to an Occupational Therapist, but the cost is likely to be between \$800 and \$1500.

Since some of these processes take time, we encourage our members to start preparing for their licence renewal well in advance of their qualifying birthday – NZTA are reminding licence holders that the rules allow licence renewal up to 6 months prior to your birthday.

David Marshall

National Vice-President Grey Power NZ Fed Inc

Dinner Time!: When it's dinner time, I let my cats Olga and François know by shouting out "Who's hungry?" No matter where they are in the house, when they hear those words, they quickly come running to the kitchen. One night I was getting ready for bed. The two cats were already laying on the bed, so I looked at them and said, "Who's sleepy?" They both immediately jumped off the bed and ran for the kitchen. This proved that they don't know English quite as well as I thought they did. Yes, I gave them a snack.



EV Bikes gone wide

I travelled to china in 2007, loved the trip, saw and walked on the Great Wall of China, Tiananmen Square, temples, and many palaces

I saw the way they lived and travelled every day, buses, truck, cars, motor bike and push bikes. 12 years later on my next visit to China there seemed to be a scene of wealth and prosperity in the country never seen before, new upper end vehicles everywhere, no one sleeping on the streets anymore, new motorways and hundreds of people on these electric bikes. I saw 2 push bikes and hundreds of electric bikes while I was there. The economy had definitely changed. We could see the future of transportation there, electric vehicles,



truck, car, passenger vehicles and bikes.

I saw no push bike stores but plenty of electric bike stores, competition was fierce, this is good for us. After visiting dozens of electric bike stores and negotiating with many manufactures we chose TailG to lead the way in NZ. TailG are in the top 3 manufactures in China and are leading the way in energy efficient electric bikes.

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SUMMER GARDENING

At the time of writing this, the weather was so hot it felt like midsummer and very dry. Trees and plants are flowering earlier than usual which can upset their cycle if it then turns cold and wet in December or January. This seems highly improbable if we look back on the extreme heat in the northern hemisphere summer. However, we are in the Pacific and weather patterns can be very changeable.

For us keen gardeners it means early mornings and evenings are spent outside watering - especially vegetables like tomatoes and beans which depend on it. Keeping the soil covered with a good layer of mulch really helps.



I talked about wasps last time and a member showed me a photograph of his garden surrounded by marigolds or calendula to help ward off the bad bugs. I have filled all the gaps in my vegetable garden and pots with marigolds - it will help with pollination if nothing else and look pretty. I went

a bit overboard this year and have 8 or 9 tomato plants – mostly Money Maker – which could mean I'll be donating the surplus next year!

Strawberries are a great little plant to have in a pot for single people with no garden. They need a lot of food and water but so rewarding.



The roses were magnificent in early November but were damaged by the November storm and had to be cut back for a second flush in a couple of weeks.

Pot plants need a lot of care in the hot weather as they can dry out so quickly and some need moving away from the sun. I re-potted some of mine a couple of months ago which has made a huge difference to them retaining water longer.

Fingers crossed for a bumper season of fruit, flowers and veges.

Happy gardening, *Jennifer*

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As an organisation we are deeply grateful to those companies who have partnered with us to support us in achieving our mission. As members we need to reward these organisations with our loyalty wherever feasible. Our diverse benefits include: -

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- New Zealand's best value hearing aids and ear health from Resonate Health.
- Grey Power Electricity with affordable electricity, broadband, as well as good value car and pet insurance.
- Solatube Skylights discount for members.

A new major partner will be announced at our AGM. In the meantime check out all our current benefits on-line at www.greypower.co.nz/the-benefits.



Don't forget to mention you are from Grey Power when contacting any of our partners or advertisers – that way they know that we appreciate their ongoing support.

DON'T WASTE YOUR MONEY ON EXTENDED WARRANTIES

By Kate Harvey – Consumer NZ

About seven out of 10 shoppers are still being offered an extended warranty at Apple Stores, Harvey Norman and Noel Leeming.

While extended warranties promise to pay for repairs for a specified period after the manufacturer's warranty has expired, you're likely paying hundreds of dollars for protection you already have under consumer law.

Harvey Norman, Noel Leeming and Apple Stores – were the most likely to offer an extended warranty and only 2 to 3% of shoppers at the three big retailers were told by store staff what protection they already have under consumer law. Extended warranties may also be marketed as product care or damage protection plans.

You're already covered

Under the Consumer Guarantees Act (CGA), manufacturers and retailers are obliged to guarantee the products they sell are of an acceptable quality and fit for their purpose. Most appliances, certainly the big-ticket ones, can be expected to perform well for many years, not just the period covered by the manufacturer's warranty.

This means that if your product develops a fault when it's still reasonably new, you can have it repaired or, if that isn't possible, replaced – even if the manufacturer's warranty has expired.

If the fault is substantial, you can choose between a refund, repair or replacement.

Therefore, there's no value in having an extended warranty if the only thing it gives you is cover beyond the period of the manufacturer's warranty.

The extended warranty may cover accidental damage, but so does your home and contents policy – for example, your contents insurance should cover damage to computers and electronic appliances from power surges.

An extended warranty is worth considering if it goes beyond the protections provided by the CGA. An example would be if a warranty guarantees replacement with a new item if something goes wrong, rather than having to wait for repairs.

When selling you an extended warranty, the retailer should tell you the extra rights it gives you on top of the CGA.

DOWNSIZING KINDLY UPDATE

In our last issue we introduced a business called 'Life's Next Stage' which is a new business run by Deanna Hinde. She was our speaker at our Tauranga coffee meeting and as it happened, one of our members was selling her house and about to move into retirement living after 38 years in her city home.

For anyone this can be a daunting task but for a single woman in their 80s and with limited vision, it was an especially scary job. She had already done an amazing job of clearing out cupboards and donating heaps of things to op shops, but it was only scraping the surface.

A bit apprehensively she contacted Deanna to see if the service she advertised would work for her.

WOW! After an initial interview, a plan was put in place. Everything was packed carefully; excess furniture was sold or donated. A carrier company was arranged, and a 2-person cleaning company was called to clean the empty house, which included steam cleaning the carpets.

At the retirement village apartment, everything was then unpacked and put away, toiletries put out, bed was made and food in the fridge for the person to comfortably spend the first night in their new home.

This was not necessarily a cheap exercise but to arrange a move, organise packing, cleaning, carriers and then unpacking at the other end can be overwhelming. The worry of who to choose, will they do a good job, will they turn up at the right time can be so tiring. If anything goes wrong, the onus is all on you but with one experienced person orchestrating the whole exercise it can be an event to look back on with pleasure.

I have not been asked to write this, and it sounds a bit like free advertising, but I have heard of too many horror stories of older people moving house and hope more businesses like this will pop up to take the stress out of downsizing.

Editor

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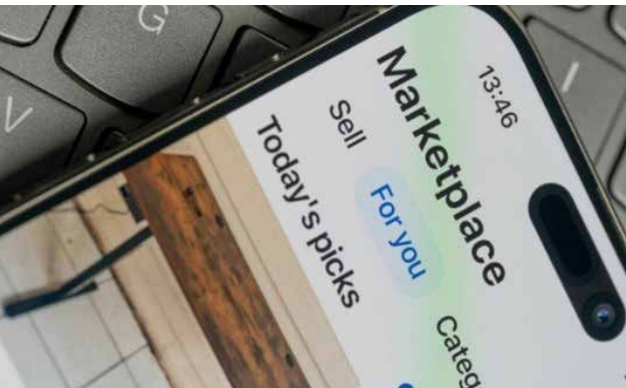
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HOW TO STAY SAFE USING ONLINE MARKETPLACES

By Ruairi O'Shea | Investigative Writer – Consumer NZ



Trade Me and Facebook Marketplace are good, but these marketplaces are risky. Scams are common and your bank won't reimburse you if you're the victim of a scam that starts via an online marketplace.

Sellers often report thefts of items they've listed for sale and for both buyers and sellers, the information you provide to strangers increases your vulnerability to identity theft so it's not just money you could lose.

If an online marketplace provides a form of buyer protection, it's important to use it. Trade Me offers buyer protection on purchases made using its payment service, Ping, and those made using Afterpay. If your item doesn't turn up, isn't as described, or is damaged, you should be reimbursed.

Sellers on Trade Me can choose which payment methods they'll accept. That means sellers can refuse to take payments made through methods that offer buyer protection. Proceed carefully when transacting with a seller who places this restriction. And avoid sellers who only accept bank transfers – because if your item doesn't arrive, neither Trade Me nor your bank will reimburse you.

Use PayPal when shopping on Facebook Marketplace

Facebook Marketplace offers forms of payment protection in other markets, but not in New Zealand. If you're making a purchase on Facebook Marketplace, using PayPal to make a payment can add a layer of protection. It's buyer protection policy covers you if you received a different item to the one you purchased, a counterfeit product, or

an item that has a defect that is not immediately obvious. The policy does not cover goods that you collect in person or arrange to be collected on your behalf and does not cover payments made using PayPal's "friends and family" functionality.

If you're looking to use PayPal's buyer protection, it's important to identify it as a "payment for goods and services". This will mean the seller will have to pay a fee – which they might want to pass onto you – but it means the payment will be protected.

PayPal's buyer protection has a lengthy list of terms, conditions, and exclusions and we recommend reading these fully before using the service.

Always scrutinise a user's profile for signs of a scam.

On Trade Me you should:

- check the seller's feedback – if they have a low number of transactions, or all their feedback looks suspiciously similar, treat them with caution
- research the seller – search the seller's username and location to see if they link to an authentic digital footprint. Finding details about a seller, like where they work or have their headquarters, or whether they've featured in a local news story or event, can help give you peace of mind about their identity.

On Facebook, be cautious if a profile:

- was created recently
- appears to be based overseas
- is locked or lacks personal information.

And as with Trade Me, look for more information about the user online to confirm you're dealing with a genuine person or business and **treat your information like your money. Be careful and think before you buy or sell.**

We'd recommend using PayPal's goods and services feature if you're using Facebook Marketplace like this. However, if a seller doesn't have PayPal and doesn't want to use it, you're only option will be to pay by bank transfer without seeing the product in person.

Don't risk big money on sight-unseen deals so only go ahead if it's money you can accept losing, because you won't be reimbursed if something goes wrong. The advice is to not spend more than \$50 in this way.

To start with, take extra care with double-checking the seller's identity. If you have any suspicions, don't go through with the purchase.

CHEESY VEGETABLE RAMEKINS

Somewhere between an individual soufflé and a quiche, these are a delicious way to jazz up leftover cooked vegetables.

Serves 1 - Preparation Time 25 Minutes

Ingredients

- Eggs, beaten – allow one per ramekin
- Breadcrumbs – allow ½ slice of bread per ramekin
- Grated cheese (any kind) – allow 1 tbsp per ramekin
- Left-over cooked vegetables, finely chopped – allow 1 tablespoon per ramekin (see note)
- Salt and pepper, to taste
- Herbs (optional) – allow a pinch of dried herbs per ramekin or about a teaspoon of very finely chopped fresh herbs

Method

1. Preheat the oven to 200°C.
2. Using a food processor, whizz the bread into crumbs. Add the cooked vegetables and whizz again – it should take only a second or so to shred the vegetables finely – you're not aiming to make a paste.
3. Transfer the mixture to a bowl, season, and stir in the eggs and cheese, and fresh or dried herbs if you're using any.
4. Grease the ramekins very thoroughly. Fill the ramekins with the mixture, allowing about half a centimetre at the top for them to rise.
5. Place them on a baking tray (they're less likely to tip over this way, and the tray will also catch any spillage) and bake for 15-20 minutes until risen and golden.



Lemon and vanilla cheesecake



Healthy Food Guide makeover to produce a lower calorie and lower saturated fat version.

Serves: 8 Time to make: 1 hr 15 mins

Ingredients

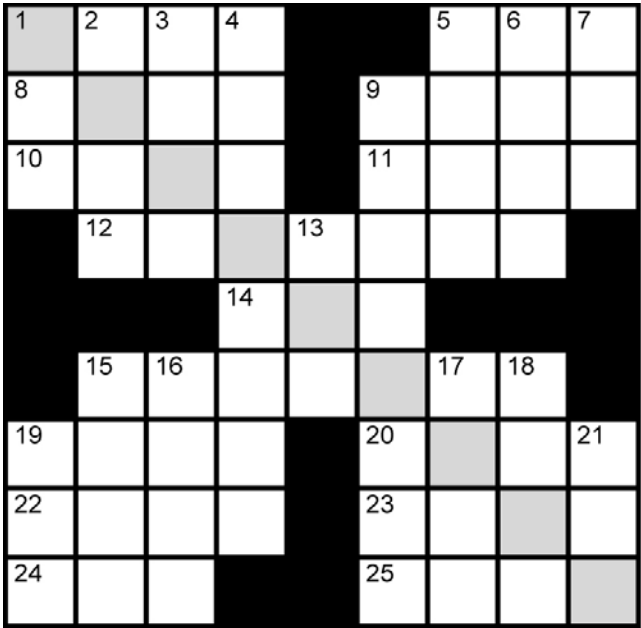
- 250g (1 tub) ricotta
- 400g (2 tubs) quarg
- ½ cup castor sugar
- 1 teaspoon vanilla essence
- zest and juice of lemon (or less to taste)
- 2 eggs
- 150g low-fat biscuits, crushed into crumbs (we used Vitalife digestives)
- 50g reduced-fat spread, melted
- 300g berries, frozen or fresh
- 2 tablespoons sugar

Instructions

1. Preheat the oven to 150°C. Combine the biscuit crumbs and butter in a bowl and mix together. Press the mixture into the bottom of your pan and set aside.
2. Mix the ricotta, quarg, eggs, sugar and vanilla in a large bowl with a hand-held kitchen mixer. When well mixed, add the lemon zest and juice. Pour the mixture into your tin and place in the oven. Cook for 30-40 minutes for a large cheesecake, or 20-25 minutes for small. Turn the oven off and leave the cheesecake in the oven until completely cold (this stops the top cracking).
3. To make the topping, put the berries in a bowl and sprinkle the sugar over the top. Set aside for 30 minutes or so. The juice should run out of the berries as the sugar dissolves. Take half the berries and push through a sieve to make a smooth sauce. Or, if you're okay with seeds, just blend for a minute or so.
4. To assemble, pile the whole berries on top of the cheesecake and spoon the sauce over the top.

Quarg is a fresh soft cheese related to yoghurt, cream cheese and cottage cheese, with the consistency of a spreadable paste. It has less butterfat than cream cheese but more than yoghurt and cottage cheese, so it's useful in desserts in the place of cream cheese.

Cozy Blaze



Across

- 1. Blacken
- 5. Cooking meas.
- 8. Charades, e.g.
- 9. Quiet
- 10. Doctrines

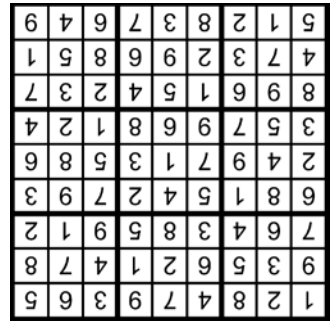
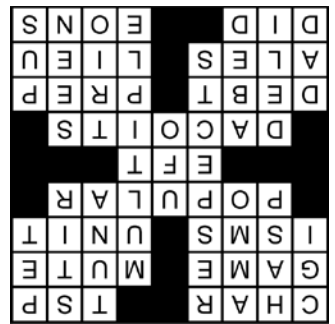
11. Condo, e.g.

- 12. Funny song from Wicked
- 14. Lizard, old-style
- 15. Wordnik
- 19. Balance sheet item
- 20. Get ready, for short

- 22. Brews
- 23. In place of
- 24. "___ not!"
- 25. A long, long time

Down

- 1. Special effects letters
- 2. Door fastener
- 3. BBs, e.g.
- 4. Shows consideration and high regard.
- 5. Charlie, for one
- 6. Mix
- 7. Darling
- 9. Number divisible by another number.
- 13. Amateur video subject, maybe
- 15. Kosher ___
- 16. Lying, maybe
- 17. Beethoven's "Archduke ___"
- 18. Caught in the act
- 19. "Dear old" guy
- 21. Sign of infections

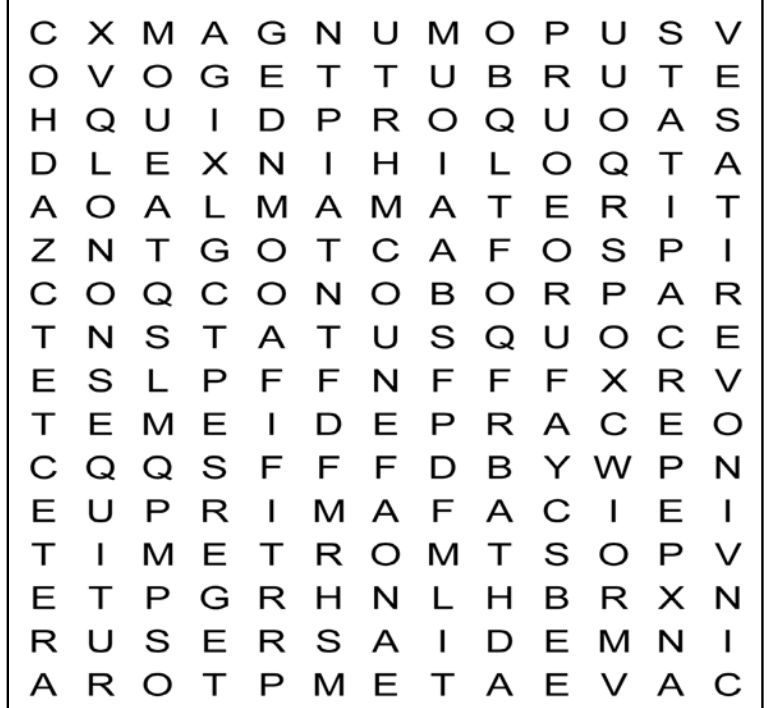
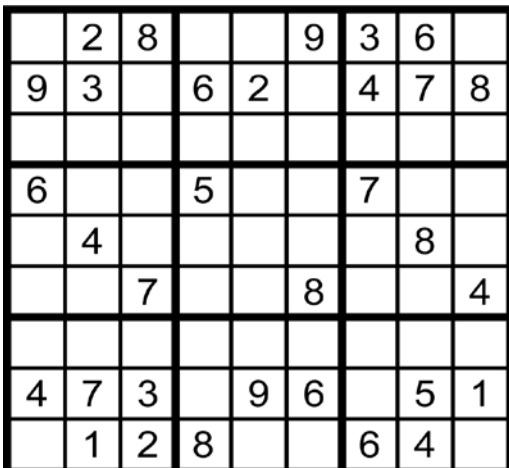


The crossword headline is a clue to the answer in the shaded diagonal

- AD HOC
- ALMA MATER
- CARPE DIEM
- CAVEAT EMPTOR
- DE FACTO
- E.G.
- ET CETERA
- ET TU BRUTE
- EX NIHILO
- IN MEDIAS RES

- IN VINO VERITAS
- IPSO FACTO
- MAGNUM OPUS
- NON SEQUITUR
- PER CAPITA
- PER SE
- POST MORTEM
- PRIMA FACIE
- PRO BONO
- QUID PRO QUO
- STATUS QUO

SUDOKU



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

Latin Lingo