

Age Concern Mid North



**AGE
CONCERN
MID-NORTH**

He Manaakitanga
Kaumātua Aotearoa



The Elephant

In a quiet African village, an old elephant named Moyo would visit the river each evening, using his massive tusks to dig into the dry earth until water bubbled up. The villagers, who struggled through long droughts, would gather with their clay pots to collect the fresh water he uncovered. Some children thought Moyo was just a giant animal, slow and heavy, but the elders reminded them: "This elephant is wiser than many men. He gives without asking, and his strength sustains life." When Mayo passed, the riverbanks grew silent, and the people truly understood how deeply they depended on him. From Moyo's life, the lesson is clear: elephants are more than creatures of the wild - they are guardians of balance, keepers of water, memory, and survival. To lose them is to lose a part of ourselves.

Contact Information

Phone: (09) 407 4474
Fax: (09) 407 4458
Email: info@acmn.org.nz
Address: Kingston House, 123 Hone Heke Road, Kerikeri 0230
Postal Address:
 PO Box 214, Kerikeri 0245
OFFICE HOURS
 9.00am - 1.00pm Monday to Friday

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 first edition for 2026. So far the year has been full on busy with activities and workshops, which is great to see so many of you enjoying the activities and workshops. This year we have some changes that will affect some who are doing Strength and Balance so check the calendar of events for confirmation of times and places.

As well as the activities we also have changes in our office. Jean has left the office position; you will see her around as she is still doing the Strength and Balance on Monday's and Thursday at Oakridge. Jean is also presenting the Staying Safe in the Mid North and Whangarei. Age Concern Mid North Committee is delighted that Jean will continue to be involved on the committee. We will miss her cheerfulness and energy in the office. Replacing Jean is Rachael, Rachael has been with us as a student and is currently engaged to do the AVS role, really pleased to have her on board. Lastly, we have Shirley Rawiri working in the Kerikeri office on Monday's and taking the Kaikohe Strength and Balance in Kaikohe. With the changes the office will not be manned on a Friday. The meet and greet will still be held on Friday, the time of the month will be the third Friday. This is a change from last year where it was the last Friday of the month.

Our new workshop is the Ukulele learn to play and singalong held weekly on a Monday at 10am at Kingston House.

At our AGM the recommendation to increase the subscription was passed, this means that for the 26-27 year single will be \$30 and double will be \$35. Our subscription year is from July 2026 through to June 2027. The current year is still \$25 and \$30.

Thank you to all who came to the Meet and Greet many good questions and answers to and from Home Support North, a very good presentation which created a lot of interest our thanks to the team from Home Support North.

On Thursday 5th March there was a presentation to Pa Rihari in Kaikohe, who is Age Concerns Mid North Dignity Champion. Pa has worked as a volunteer for Age Concern Mid North for seven years. We were delighted that his nomination was successful. Congratulations Pa.

Look forward to seeing you join us for your chosen activity. The lovely elephant on the cover is from our Mindfulness Group, and has a lovely story to explain "why an elephant".

7 Best Advice for people in their 70s

1. Guard your peace like your last treasure – distance yourself from anyone who steals your calm, even family if needed
2. Move your body every single day – because once movement stops, independence slowly follows
3. Choose people who make you laugh – joy heals wounds that medicine never can
4. Release the fear of judgement – everyone is too busy surviving their own struggles
5. Speak what your heart holds – love, apologies, and gratitude become regrets when left unsaid
6. Share your wisdom freely – your pain has already paid the price, now let others learn
7. Capture moments, write stories, leave memories, - everything fades, but the legacy you leave behind doesn't

BeGratefulVibes



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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.

Check on those people you love and care for.

Reach out to your older relatives, friends and close neighbours to check in with how they are and talk through their worries. Whether it is giving them a phone call or writing a letter, staying connected and connecting often is important.



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Caring for our Community

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If you are buying a watch from Amazon

– be warned!

I learned the hard way that if it says you can swim with it. This only applies if you can swim without it.



Steady As You Go Exercise Classes

Strength and Balance - Check the events calendar for times and venues.

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!

Jean Johnston



“Circle of friends” enjoying Strength and Balance



Kaikohe Strength and Balance

What sorts of situations is PHONE 105 for?

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

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

Age Concern Mid North CALENDAR OF EVENTS

MONDAY:

Strength and Balance: 9.45am Kingston House
Move to Heal : 11am to 11.30am Kingston House
Ukulele Singalong: 10am to 11am Kingston House

TUESDAY:

Strength and Balance: 9.30am to 10.30am Kingston House
Legal Clinic: by appointment 09 407 4474

THURSDAY:

Young at Heart: NIA 10.15am to 11.15am Kingston House
Move to Heal: 11.30am to 12pm Kingston House
Mindfulness Art+ 10am to 12pm Kingston House
Book Club: 1.30pm (3rd Thursday of Month) Kingston House
Strength and Balance: 10am to 11am Kaikohe Senior Citizens Hall
Strength and Balance: 9.30am to 10.30am Pavilion Oakridge Village

FRIDAY:

Meet and Greet: 10am to 12pm third Friday of each Month

STAYING SAFE DRIVER'S WORKSHOPS :

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 including Whangarei. Dates not finalised at this stage. We will take registrations. The workshops are free.

ACCREDITED VISITING SERVICE (AVS):

Rachael the AVS Coordinator is looking for volunteer visitors. If you know of anyone that would like to have a visitor, you can self refer we would love that. Contact Rachael 09 4074474

Ukulele Sing-a-Long

Everybody Welcome
 It's lots of fun.
 Hum, drum, learn to play uke or just tune in and tap your feet, whatever you enjoy most.

Mondays 10am -11am
 With Maka Umbers
 Kingston House
 123 Hone Heke Rd, Kerikeri
Starts 23rd Feb 2026

\$5 for Age Concern Members,
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 Register with Age Concern MidNorth
 09 407 4474
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MEET AND GREET: Home Support North



ANNUAL GENERAL MEETING 2025



UKULELE SINGALONG



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

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.

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: eeca.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**.

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CHRISTMAS DINNER 2025



PLANNING AN OVERSEAS HOLIDAY?

Travelling overseas for 26 weeks or less

If you get NZ Super or Veteran's Pension and plan to go overseas for 26 weeks or less, your payments may continue while you're away. If you're delayed and return to NZ after 26 weeks, we may still be able to help.



Information

If you're only getting NZ Super or Veteran's Pension, you don't need to advise Work and Income about your travel plans. If you're getting any other payments from Work and Income, you must advise them before you leave New Zealand.

Getting other payments

Examples of other Work and Income payments are:

- Winter Energy Payment (paid from 1 May to 1 October every year)
- Accommodation Supplement
- Disability Allowance
- Temporary Additional Support

Work and Income need to know your travel dates and reason for travel.

Information

If you're only getting Winter Energy Payment (from 1 May to 1 October), you only need to tell Work and Income if you're going overseas for more than 28 days.

Book an appointment, you will need to take:

- Your passport
- Another form of identification
- Your travel itinerary or tickets

Travelling overseas for more than 26 weeks?

If you get NZ Super or Veteran's Pension and plan to go overseas for more than 26 weeks, you **must apply** to keep these payments going. You need to meet certain criteria to apply for this.

What happens to your payments while you're overseas

NZ Super or Veteran's Pension will continue for up to 26 weeks if you meet the criteria. Other payments may continue for up to 28 days if you still meet the criteria while you're overseas. This means your costs, e.g. accommodation or disability costs, must continue while you're overseas. If not, your other payments will stop when you leave New Zealand.

Information from Work and Income website - travelling overseas

12 Month Prescriptions

From 1 February 2026, New Zealanders with stable, long-term conditions may receive up to 12-month prescriptions, reducing doctor visits and co-payment fees. While the prescription lasts 12 months, pharmacists still only dispense a maximum of 3 months' supply at a time (or 6 months for oral contraceptives).

How the 12-Month Prescription Works:

Eligibility: Your prescriber (GP) determines if your condition is stable and safe for a longer-term script.

Collection: You still pick up your medication from the pharmacy every 3 months.

Costs: You generally pay the prescription co-payment fee only once when the 12-month script is first dispensed, rather than every 3 months.

Validity: The first medication collection must occur within 3 months of the date the prescription was written.

Restrictions: Controlled drugs and medications requiring frequent monitoring are excluded.

This system is designed to make accessing regular medicines easier and cheaper, although regular check-ups with your doctor are still recommended to ensure the medicine remains appropriate.

the good companion

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YOUR CHOICE.**

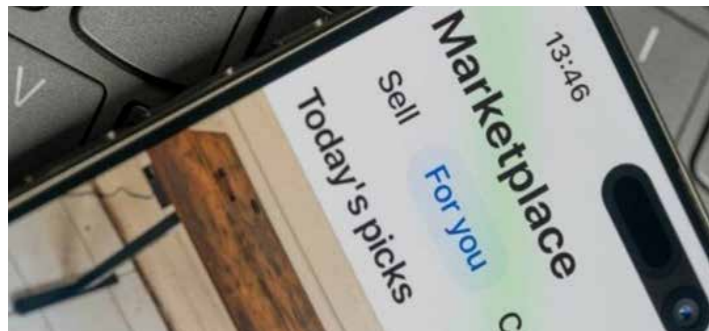
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HOW TO STAY SAFE USING ONLINE MARKETPLACES

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.

Pets bonds: what's changed for renters

Good news for pet lovers who rent: new tenancy rules will give renters more certainty and confidence when thinking about bringing a pet into their home. In the new rules implemented on 1 December, landlords can still require written consent for a pet, but they can only decline a request for specific reasons based on practical factors – such as whether the home is suitable for the animal, or if local bylaws don't allow certain pets – rather than personal preference. Landlords will be able to request a pet bond of up to two weeks' rent, and may set reasonable conditions such as carpet cleaning at the end of the tenancy. This helps give landlords confidence while giving tenants more opportunity to enjoy the companionship of a pet.

I'M HERE TO HELP.

Grant McCallum

MP for Northland

Northland@parliament.govt.nz

09 407 7219



Authorised by G McCallum, Parliament Buildings, Wgtn.

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 tbs 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.

Goodbye Copper Hello Modern Phone and Internet



We are told copper network has played its part for Kiwi's communication network. Now it is time for the new life technology such as fibre, wireless and satellite ability to deliver fast and reliable phone and internet over the next few years. Chorus is retiring copper network from service.

Switching to an alternative, with fibre available to over 87% of the country, recent improvements in speed and performance of satellite services and wide range of wireless offerings, we have until the end of 2026 to change.

We are told you can keep your landline which will run over an internet connection. Also keep your number. So WiFi calling is available also. How efficient this will be is the issue.

Power outages can be a challenge, so it is good to know what back up options to have available.

Of course these changes can be a challenge and often we are faced with technicians that we can't actually understand. This isn't prejudice but fact. So it would be good to have some special explanations and ideas given us for this changing period.

Since Chorus are the service people to attend to these changes, should we try to have them come and explain future changes and find out what we need to know about these issues before hand. It is always better to have a little knowledge to prepare ourselves.

It is always good to ask when faced with changes. Perhaps have the written statements to go with procedures and preparations.

Whilst this may be useful for some yet to face the issue, for others it is an after thought but there are still ongoing points that we need to have clarified. Even with switches to a cell phone .

Common Sense

How we miss good Common Sense. A practical companion of the past.



We remember having cultivated such valuable lessons as to when to come in out of the rain, why the early bird gets the worm, why life isn't always fair and maybe it was my fault.

Common Sense lived by simple, sound financial policies (*don't spend more than you earn*) and reliable parenting strategies (*adults, not children are in charge*).

Things began to deteriorate rapidly when well intentioned regulations were set in place. Conditions worsened after reports of sexual harassment were sort when an 8 year old boy kissed a classmate, teens suspended from school for using mouthwash and a teacher fired for reprimanding an out of control child.

Common Sense further lost ground when parents attacked teachers for doing the job they themselves failed to do in disciplining their unruly children. Common Sense lost the will to live as the ten Commandments became contraband; churches became businesses; and criminals received better treatment than their victims. Common Sense finally gave up the will to exist after a woman failed to realise a steaming cup of coffee was hot. The hot coffee spilled a little on her lap and she was promptly awarded a huge settlement.

Common Sense was preceded by its parents of **truth and trust, discretion and responsibility and finally reason.**

All was taken over by "*Know my rights; Someone else is to blame and I'm the Victim*". Hopefully you are one that still remembers the days of Common Sense.

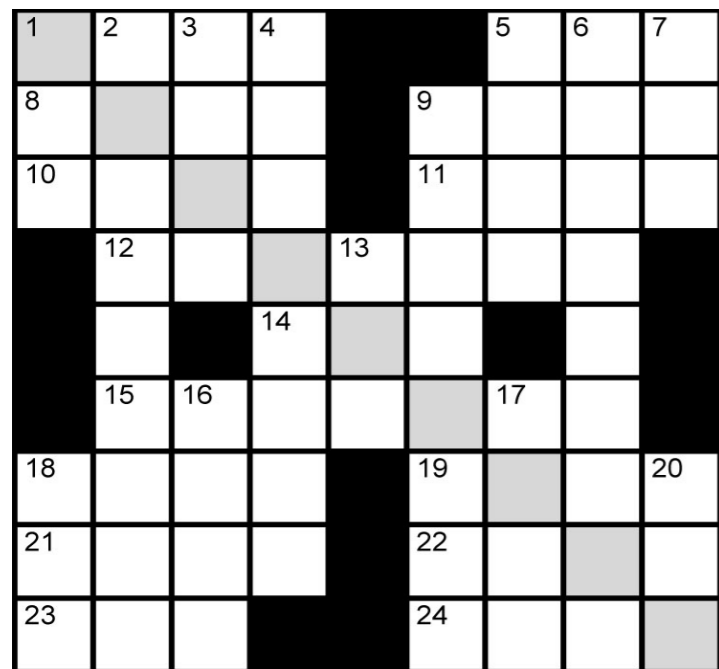


I took my suit to the drycleaners, and they wanted to charge me \$15.00.

So, I gave my suit to the charity shop next door.

They cleaned and pressed it and put it in the window. I bought it for \$4.50.

Quick Pic



- Across**
- 1. Similar
 - 5. Chap
 - 8. Celebes ox
 - 9. Opening time, maybe
 - 10. ___ cheese
 - 11. Cutlass, e.g.
 - 12. From one side only
 - 14. "C' ___ la vie!"
 - 15. Narcotic

- 18. Kind of store
- 19. Enormous birds of myth
- 21. "Idylls of the King" character
- 22. "Beetle Bailey" dog
- 23. "Wanna ___?"
- 24. Hail Mary, e.g.

- Down**
- 1. Ed.'s request
 - 2. Sabotage
 - 3. Cajole
 - 4. Impeded
 - 5. Gold-plated
 - 6. Restrained stage performances
 - 7. "Absolutely!"
 - 9. A chemistry Nobelist: 1946
 - 13. Death on the Nile cause, perhaps
 - 16. Leave out
 - 17. Bit
 - 18. Center of a ball?
 - 20. "Help!"

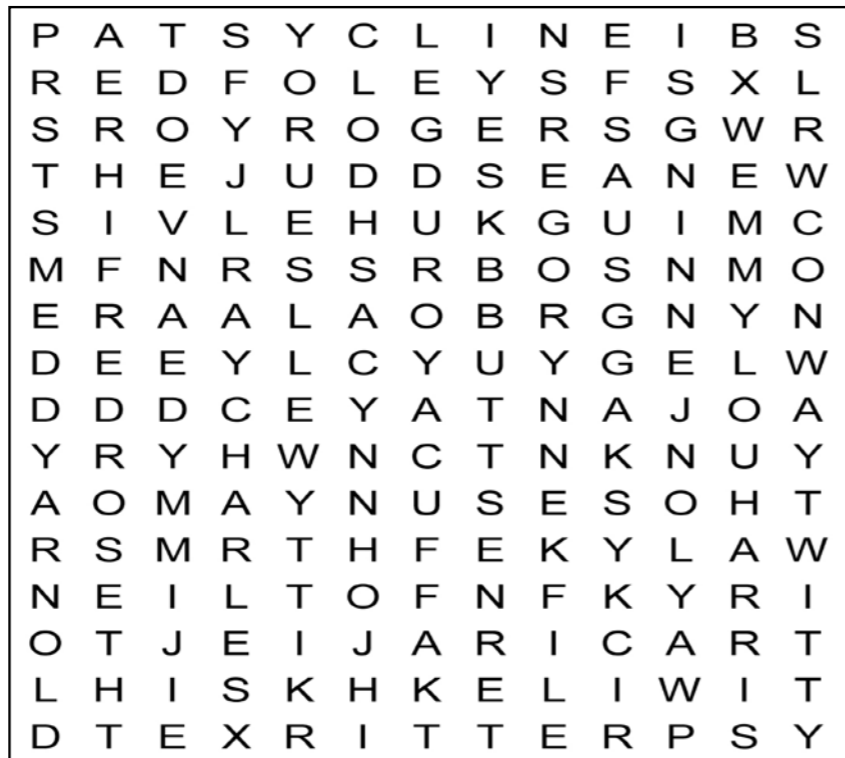
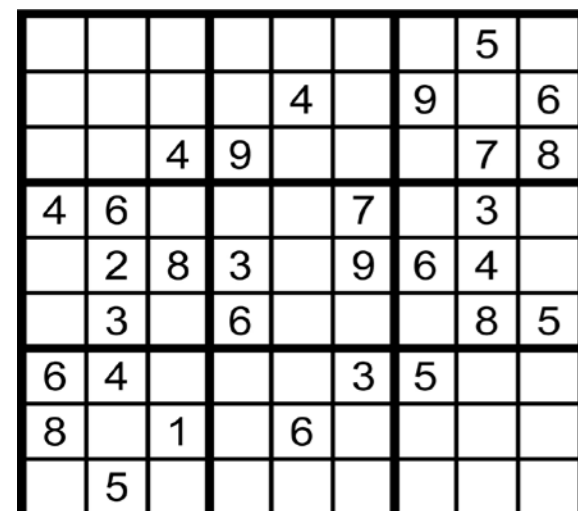


The crossword headline is a clue to the answer in the shaded diagonal

Country Singers

- | | |
|----------------|-----------------|
| CONWAY TWITTY | KITTY WELLS |
| EDDY ARNOLD | PATSY CLINE |
| ELVIS | RAY CHARLES |
| EMMYLOU HARRIS | RED FOLEY |
| ERNEST TUBB | RICKY SKAGGS |
| FRED ROSE | ROY ACUFF |
| HANK SNOW | ROY CLARK |
| JIMMY DEAN | ROY ROGERS |
| JOHNNY CASH | TEX RITTER |
| KENNY ROGERS | THE JUDDS |
| | WAYLON JENNINGS |

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.

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!

MEMBERSHIP FORM



**2026-2027 SUBSCRIPTIONS
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GIFTING TO CHILDREN IN RELATIONSHIPS WHY ADVICE MATTERS



Many parents and grandparents enjoy helping their children financially — whether it's contributing to a first home, assisting with renovations, or providing an early inheritance. While generous and well-intentioned, these gifts can become complicated if the child is in a relationship.

In New Zealand, the Property (Relationships) Act 1976 generally treats relationship property as shared between partners. If a gift is not clearly documented as separate property, it may be considered part of the couple's shared assets if the relationship ends.

For example, money gifted toward a house deposit could unintentionally become subject to division, particularly if it is mixed with relationship funds.

To reduce risk, families often document the gift carefully — sometimes with a deed of gift or a contracting-out agreement under the Act. Clear records and early legal advice can prevent misunderstandings later.

We strongly recommend contacting us here at Law North before transferring funds, to help ensure your generosity benefits your child in the way you intend.

**You can phone us on 09 407 7099
or email info@lawnorth.co.nz
to make an appointment.**

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