

WINTER 2026 QUARTERLY NEWSLETTER

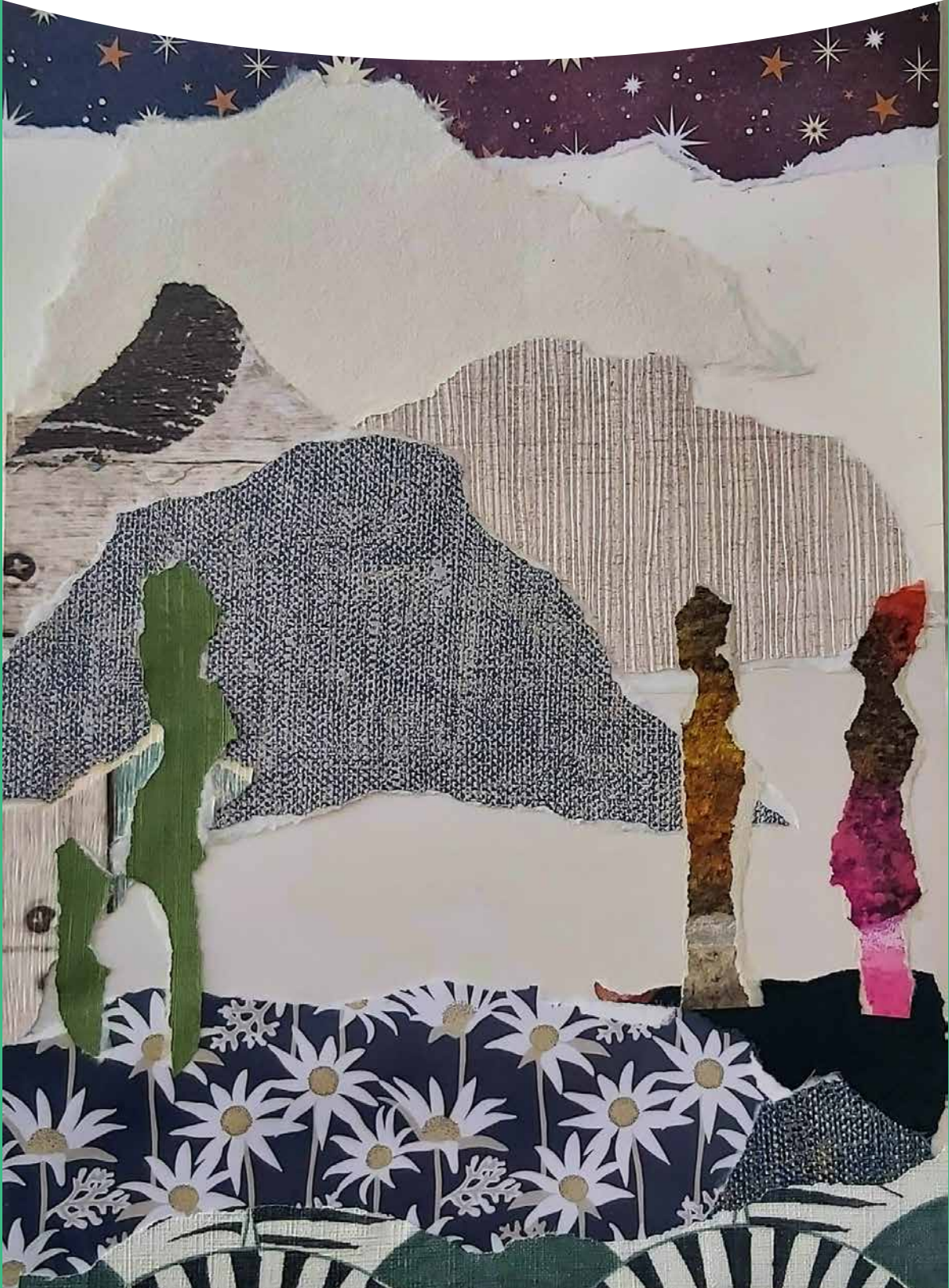
www.ageconcern.org.nz

Age Concern Mid North



**AGE
CONCERN
MID-NORTH**

He Manaakitanga
Kaumātua Aotearoa



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Postal Address:

PO Box 214, Kerikeri 0245

OFFICE HOURS

9.00am - 1.00pm Monday to Friday



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Our advertisers support helps to enable the continuation of our newsletter. Please support them where you can and let them know where you found them.

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.

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 09 407 4474 or email: info@acmn.org.nz

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

I relabeled all of the jars in my wife's spice rack. I'm not in trouble yet ... but the thyme is cumin.

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 and 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 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) 407 4474



Ministry of Social Development Useful contact numbers

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

From the Managers Desk

May brings us the colder weather, and it is very changeable. Winter Energy Payment started again on Wednesday 1st May. This payment is to help you with the cost of keeping your home warm and dry, and other costs over winter. The payment finishes on the 1st October, couples will receive \$31.82, single and widowed people will get \$20.46 a week.

"Age Concern is committed to advocating a positive view of older people across all sections of our society, government, business, sector organizations, and media.

Our focus is on respect towards older people and valuing their contribution to Aotearoa New Zealand." This is the introduction to the Position Statement document of Age Concern New Zealand. The purpose of these position statements was to identify key issues identified by our communities. The issues are housing and urban design, income and cost of living, health services and access, loneliness and social isolation and elder abuse and neglect. I have mentioned this document so that members who are interested can email for a copy and read the supporting information.

Our Meet and Greet for May are Squires Funeral Services, I look forward to seeing you all there. Our April Meet and Greet was very informative and interesting and we are much more aware of Homeopathy and the benefits of natural health remedies, thank you Barbara Roberts.

There is a Staying Safe Workshop in Pipiwai on 17th May, in Kerikeri on the 27th May and we are currently finalising one in Whangarei for June.

Subscriptions for the new financial year will be due in June, if you pay on line and you are a new member we ask you to fill in a subscription form at the back of this newsletter. If you are paying on line and you have not changed your address, or phone number, or your email address in the last year you do not need to fill out a subscription form. Make sure you include your name in the payment reference. Single \$30, Double \$35 and Organisations \$30.

Our cover is from the Mindfulness Class titled "Moonlight Reflections" by Dianne Miller

15% off
use promo code
AC at checkout

Socks too tight?

soft topped bamboo and cotton socks

3 pairs \$36

diabeticsocks.co.nz

WHEN I'M AN OLD LADY

When I'm an old lady, I'll live with each kid,
And bring so much happiness just as they did.
I want to pay back all the joy they've provided.
Returning each deed! Oh, they'll be so excited!
When I'm an old lady and live with my kids.

I'll write on the walls with reds, whites and blues,
And I'll bounce on the furniture
wearing my shoes.

I'll drink from the carton and then leave it out.
I'll stuff all the toilets and oh, how they'll shout!
When I'm an old lady and live with my kids.

When they're on the phone and just out of reach,
I'll get into things like sugar and bleach.
Oh, they'll snap their fingers and then
shake their head,
When I'm an old lady and live with my kids.

When they cook dinner and call me to eat,
I'll not eat my green beans or salad or meat,
I'll gag on my okra, spill milk on the table,
And when they get angry, I'll run if I'm able!
When I'm an old lady and live with my kids.

I'll sit close to the TV, through channels I'll click,
I'll cross both eyes just to see if they stick.
I'll take off my socks and throw one away,
And play in the mud 'til the end of the day!
When I'm an old lady and live with my kids.

And later in bed, I'll lay back and sigh,
I'll thank God in prayer and then close my eyes.
My kids will look down with a smile
slowly creeping,
And say with a groan,
"She's so sweet when she's sleeping!"

LAW NORTH
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Ph: **09 407 7099**
93 Kerikeri Rd, Kerikeri
(above Pagani)
info@lawnorth.co.nz

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Graham Day, Laurel Simm,
Lisa Whitney-Hollick and Isabella Nathan**



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

Excellent read – for those who love a well written story and about someone overcoming adversity, go online to this article – “How losing my limbs turned me into a different kind of cook” by Yewande Komolafe which was published in the New York Times - 30 Jan 2026



Never let your friends feel lonely...
Disturb them all the time



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.

VISITING SERVICE:

Rachael the Visitor 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 - Intermediate 10-11am
Beginners 11-11:45am
Term 2 starts now
With Maka Umbers
Kingston House
123 Hone Heke Rd, Kerikeri

Register with Age Concern MidNorth
09 407 4474
Or just drop in

AVAILABLE NOW



Live the way you want to...

Modern, sunny cottages and apartments set in beautifully landscaped park-like grounds

KERIKERI RETIREMENT Village

Ruatara Dr, Kerikeri 09 407 0070
www.kerikerivillage.co.nz

Young at Heart Nia classes take place at Kingston House every Thursday at 10:15am. Come along and dance to some songs from every era and genre. No experience needed.

The Nia Technique, a dance like no other. A fusion of movement, like a wave on the water. With roots in martial arts and healing arts too. A unique blend, that will soothe and renew. A workout for the soul, it will make your body feel young, and make you feel whole. With its focus on sensation, you'll learn to feel alive, with every step, your heart will thrive.

Nia is most definitely for everybody! Even if you have past or present injuries you are working through or you are fine and fit. Seated options available. Your mind, body and soul will thank you. Nia can also be described like a box of chocolates, "you never know what you are gonna get". So best you come give it a go.

Testimonials

I have been going to this class for 7 yrs and I would recommend its benefits to anyone but particularly older people. It mixes exercise with fun and companionship. Age is no barrier. I am 90yrs and look forward to Thursday.

Come along. Moves can be done to fit in with one's ability.

Thursday sessions of NIA dance with Carien are uplifting of mind, energy and flexibility. Everyone dancing to their own ability with a smile on their face. A great sense of companionship and a real sense of being Young at Heart.



Carien Edwards Nia Black Belt instructor | 021 110 1051 | niawithcarien@gmail.com

THE GREATEST GIFT IS TIME

My name's George Harris. I'm 70 years old. If you looked at my life, you'd probably say I did alright. A steady job, a paid-off house, two good kids, and a pension that keeps the lights on and the coffee pot full. But lately, I've learned something no one really tells you about growing older, success can get quiet. I worked as an electrician for 45 years. My hands built things that still stand today — schools, churches, homes full of laughter that I'll never hear. I missed birthdays, barbecues, and more than a few Christmas mornings, but I told myself it was all worth it. I was building a life for my family. Now the house is mine alone. My wife, Helen, passed seven years ago. The walls still remember her voice — her laughter, her singing, the way she used to talk to the plants like they were people. I still find her handwriting on recipe cards tucked into old cookbooks.

Last Sunday, my daughter Emily called, "Dad, mind if we come by for lunch?" I said sure, trying to sound casual — but truth be told, I'd already started setting the table before we hung up. When they arrived, the house came alive again. Her husband carried in the casserole, the kids ran through the hallway, and for a while, it almost felt like the old days. The smell of roasted chicken filled the air, and the sunlight hit the table just right — the way it used to when Helen would serve dinner with her apron still on. But as we sat down, I noticed something — no one was really here. The kids had headphones in. Emily was answering work messages between bites. Her husband scrolled through something on his phone. I looked around the table that had seen fifty years of family dinners — the place where we used to share stories, tell jokes, and argue over who got the last piece of pie — and I couldn't help thinking, When did we forget how to just be together?

So I cleared my throat, "You know," I said quietly, "your mom used to make us turn off the TV during dinner. She said food

tastes better when you talk," Emily looked up. "I remember that. She'd hide the remote." I smiled. "She said one day we'd all have a screen in our hands and no time in our hearts." For a minute, nobody spoke. Then, one by one, the phones went down. The headphones came off. And just like that — we found our way back to each other. We talked for hours. About old family trips, the time I tried to make pancakes and nearly set off the smoke alarm, and how Mom once stayed up all night sewing Emily's school costume. We laughed until we cried. And for the first time in a long while, the house felt full again. Before they left, Emily hugged me tight, "We should do this every Sunday," she said. I smiled. "You should — before the coffee gets cold." And now, every Sunday, they come. No phones. No screens. Just real conversations, good food, and laughter that feels like it's bringing Helen back home, one story at a time.



The Lesson: You can spend your whole life working for the ones you love — but the greatest gift you can give them is time, not things. Put down the phone. Look up. Ask questions. Listen deeply. Because one day, the chairs will still be there, but the voices around them won't. And you'll realize that the best sound in any home...isn't the hum of success. It's the sound of people you love — talking, laughing, and being present.

Hint.co.nz

Let's make it easier to live at home longer

WHAT DO YOU NEED DONE TODAY?

I'm Karen and I offer experience in home help, personal care, admin/temp work, cleaning, cooking, groceries, fetching/shopper, just a pair of extra hands when you need them. Police vetted. Personal experience with grief, stroke survivor and can assist with recommending services for physio or tradies to try and solve your problems.

I can work in with WINZ, NDHB, ACC. One off or regular work. Minimum 2 hours + costs. \$32ph + travel of \$1.20/km regular clients or \$2/km casual clients

Phone 02111 4 22 88 | or text and Karen will phone you back
karen@hint.co.nz | www.hint.co.nz NZBN # 9429049936308

Community Providers Meeting bimonthly in Kerikeri

Age Concern Mid North Hosts this meeting which is chaired by Leah from Tiaho. Age Concern Mid North value the opportunity to network and be informed and share from other providers servicing our community.



Meet and Greet - April 2026 "Homeopathy with Barbara Roberts"



Staying Safe Kerikeri

HANDY TIPS FOR AROUND THE HOME

SHOES

Just put some tea bags in your shoes and leave them overnight. This solution is much cheaper than all those fancy shoe deodorants which tend to run out very quickly. The cheapest tea will work just as well.

SIMPLE MIXTURE

This simple mixture can save you money and provide multiple solutions. Simply mix 1 teaspoon of moisturising gel with 30 grams of toothpaste.

This combination can relieve itching from insect bites, clean and protect glasses from fogging, and make faucets shine like new. Just apply the mixture to the affected area, polish with a cloth, and rinse if needed. Try this easy tip and enjoy its amazing results!

CAN OPENER FOR RIDGID PACKAGING

There is no power greater than that of the rigid plastic container. Rigid plastic cases are the bane of parents and those with arthritis around the world. If you want to avoid getting cut while opening this rigid plastic, you can use the handy can opener.

Rigid plastic packages can be opened by simply treating them as a piece of metal with your tin opener. Line up the can opener along the edge, ensure a tight grip, and then proceed to spin the tool to begin cutting. You'll be amazed at how easy it is to open these packages by doing this.

SALT FOR SINKS

Salt serves as an effective anti-clogging solution for your kitchen sink. To enhance its efficacy, blend half a cup of salt with one cup of baking soda. Allow it to sit for 4-6 hours, making it convenient to pour the mixture down the sink before bedtime.

After letting it sit for several hours, or overnight, flush the sink with hot water to remove the mixture. Repeat as necessary.

BANANA SKINS

Bananas are not just a tasty snack; they can also work wonders in your garden. Instead of throwing away banana peels, bury them in your soil. Rich in potassium, calcium, and magnesium, banana peels make excellent natural fertilizer. They also repel pests like aphids and snails, keeping your plants safe.

To use, chop banana peels into small pieces and bury them near your plants. As they decompose, they enrich the soil with essential nutrients, making your plants healthier and greener.

You can also make banana water by soaking peels in water for 24 hours or longer, dilute and use the liquid to water your plants. This simple trick will help your garden thrive!

Age Concern Dignity Champion

President Wanda Connon (Age Concern Mid North) presenting and congratulating Pa Rahiri our Age Concern Dignity champion. Pa is seated.



Sweaters from seaweed?



A new effort to find a planet-friendly clothing material took a deep dive into fibers and landed on kelp.

Yes, that's seaweed and it has some things going for it. It's abundant. It grows back easily. It doesn't contain pesticides or fertilizers, and isn't infected by microplastics. Plus, when kelp is turned into fiber, it helps create a flame-resistant, biodegradable, non-toxic material.

The developer, Keel Labs, calls the kelp fiber kelsun and it has already partnered with Stella McCartney and Outerknown to release the clothes made of the fiber.

WHAT TO DO WHEN THE LIGHTS GO OUT AT HOME



Oroua River runs high at the rail overbridge
RNZ Severe weather this summer left tens of thousands of households without power.

Here's how to stay safe, keep warm and protect your home and belongings when the power goes out.

Call your lines company

Power cuts can last only a few minutes, so wait a while before making the call. But if you are concerned – make the call. You can also check the supplier's website and social media to see if the outage was planned, or if there's an update on when power will be restored. Your Wi-Fi and cordless landline phone will likely be affected in a power cut, so it's best to use your mobile phone for this. If a power outage is putting your health at risk, call 111 or go to a hospital.

Turn on the torch – always best to have one on hand – with good batteries.

For many, it may be your phone torch – but try not to use it for long, as it drains the battery, meaning you may not be able to call for help if you need it. Torches and battery-powered lanterns are safer to use in a power cut than candles.

Break out the supplies

Make sure you have emergency water supplies for drinking and washing. A spare battery or mobile power pack for your phone, a camp stove or barbecue, and cooking fuel (such as gas) are also helpful items to have in the event of an extended power cut. [Never use these indoors]

Clear your home of hazards

Have a quick look around your house and move any items that could be easily tripped on, such as children's toys, from corridors, doorways and high-traffic areas. This will lessen the chances of you injuring yourself in the dark. Powershop recommends placing a camping lamp at the edge of the room by the wall to light your path and says it's especially important that access to the bathroom and the emergency cupboard are clear.

Turn electronics off at the wall

Power can surge when it's restored, possibly damaging sensitive electronics. Turn your TV, computer and stereo off at the wall or make sure you have surge protectors installed. Also turn off your stove elements and heaters – this will ensure they don't come back on without you noticing the electricity has been restored. But it's recommended that you leave an overhead light on so you can see when the power is back on.

Keep the fridge closed

Opening the fridge or freezer will let warmer air in – and without electricity, it won't be able to cool down again. If left shut, the fridge will keep food cool for up to six hours, while a freezer will usually keep food frozen for up to 24 hours. If there's food inside that you know you'll need in the short term, consider removing it at the start of the power cut and storing it in a chilly bin or ice box. That way your snacking won't spoil the rest of your supplies. Good idea to eat food that will expire quickly, such as bread and meat, first, and eating canned food last. If any food is spoiled or rotting, throw it away so it doesn't spoil other food.

Stay warm

If it's a cold day or night, you can keep warm by closing your doors and windows and pulling the curtains. Water can be boiled on a camp stove to fill hot water bottles. **Remember never to operate a camp stove inside.** Gel warming packs are also good items to have in your emergency kit, as they can keep chilled fingers and toes toasty.

Check on your neighbours

If it's safe to go outside, check on your neighbours. This is especially important if you have older or vulnerable people living around you. If it's not safe to go out, give them a call or a text.

Listen to the radio

The National Emergency Management Agency (Nema) advises that in times of crisis or civil defence emergency, a battery-powered radio or a car radio remain essential lifelines if power is out and other forms of communication are unavailable. RNZ is New Zealand's statutory civil defence lifeline radio broadcaster, providing vital information and updates as they come to hand.

NB: Make sure you know how to manually open your garage door in case you need to use the car. Also have room to open the bonnet to access the car battery. Inside the car you can recharge your phone so make sure you have an adaptor.

With winter approaching it's a good time to check your backup supplies – fresh medication, water and food. All the knitters out there – practice so you can knit in the dark!!

I'M HERE TO HELP.

Grant McCallum

MP for Northland

Northland@parliament.govt.nz

09 407 7219



NZ Post will be updating pricing for Mail Holds and Redirections – services to temporarily hold or redirect mail which can be ordered in retail stores and online.



The changes will mean NZ Post will no longer offer free 4-week Mail Hold or free 2-month domestic Mail Redirection for Seniors (someone over 65) but, instead, Seniors will be able to receive a 50% discount on the standard ‘Household’ rate that will apply for everyday household consumers across all Mail Holds and domestic Mail Redirections. The seniors discount will also apply to extensions, which were previously only available at the Household rate (i.e. there was no free offering for seniors for extensions).

All customers (no matter their age bracket) can also receive an additional 30% off the fee when they complete their request online, which means for Seniors they can receive a further discount if they apply online.

These changes take effect from 21 April 2026.

Customers will be able to find out more information on these changes on NZ Post’s website and instore. <https://www.nzpost.co.nz/personal/receiving/manage-my-mail>

CAR INSURANCE COVER

When you drive, you’re constantly checking your surroundings and keeping an eye on other motorists around you and making a mental note of who’s speeding up, slowing down or turning. You rely on other motorists to do the same thing – but accidents still happen. If someone else makes a mistake and causes an accident, are you also relying on them to have insurance?

Third party liability cover

All car insurance policies include cover for liability to third parties but in New Zealand car insurance is not compulsory, and there are drivers on the road who have no insurance at all. So, if you’re hit by another driver: will you be covered, and if so, how much for? It depends on your level of cover.

Comprehensive cover

With Comprehensive cover, you can make a claim immediately for the damage to your car with your insurer.

Even if the other driver has insurance, it’s often easier to go through your own insurance company and let them sort out recovery of the costs from the other driver (or their insurer).

Third party cover

If you have Third Party Only cover, your policy only covers you for damage that you accidentally cause to some else’s car or property when using your car – it doesn’t generally include cover for damage to your car if it’s in a collision.

Tips for selecting car insurance

If you’re not sure which is right for you, think about what

will happen if your car is damaged or written off.

1. Have you got enough money to replace or repair your car, or would you need insurance money?
2. Have you got a realistic idea of what your car is worth? What is its market value?
3. How will you get around if your car is being repaired, for anywhere from a few days to a few weeks? Do you need a policy with a rental car benefit?
4. How much would your premium and excess be in comparison to the value of your car?
5. For some customers, Comprehensive cover gives them peace of mind, but for others a Third Party policy might be the right solution.

As always, make sure you’ve read your policy carefully, so you know what you’re covered for – and keep yourself and others safe on the roads.

5 easy steps if you have a collision

1. Take care of yourself and others’ safety.
2. If it’s safe, take photos immediately while the cars are still in position. Send them to your insurer when you make a claim.
3. If there are independent witnesses, get their details if you can.
4. Take down the other driver’s details – name, phone number, registration number and insurance provider.
5. Make sure you provide all the required details when notifying a claim.

Courtesy: Vero Insurance New Zealand

“ANALOG ACTIVITIES”

Activities that don’t involve using a device with a screen are gaining in popularity around the world. People are wanting to engage with real people doing real things that they can’t get from endless scrolling on a device.



There is a rather depressing statistic that 1 in 3 people experience loneliness and have become disconnected from everyday life in their community and are not sharing their life experiences or gathering new, real information.

We know much of this is caused by dispersed families or declining health, plus a host of other reasons such as location, changes in society, loss of some basic local services, transport and age. Long ago families and neighbours stayed close to each other for comfort and even survival, looking after animals, cooking, sewing and reading. Slowly much of this was displaced with the advent of travel and television then fast forward to now and every head is bent over a brightly lit screen, checking and checking on updates for often unreal or incorrect information.

There is a debate as to whether some types of social media help housebound seniors to feel more connected but there is still a lack of real personal interaction. It also doesn’t involve creating anything new or the pride of showing what you have made or done. Since the pandemic, there has been a growing number of articles on research about age, ageing well, living well and living longer. There seems to be an increasing fascination of how we can extend our lives and be healthy doing it, but I feel the emotional and psychological aspect is often overlooked. It’s how we

spend those years that is important.

Many of us have reached our senior years having smoked, sunbathed, eaten fatty food, drunk alcohol and snacked on all the wrong food. There were no warnings and so now we have to do the best we can with what we’ve got. Some things can’t be reversed but there are certainly a range of things we can do to either keep our brains engaged, tone up the muscles we have and eat well.

War of any type is ghastly but over the decades, people have got out their knitting needles, sewing machines and other tools to ease the pain and discomfort of those affected. Hats and scarves for WW2, blankets and baby clothes sent to cold countries such as Bosnia and Kosovo and now for Ukraine. [And unfortunately, maybe for the innocent in the Middle east], There are also busy souls knitting hats and scarves for returned service men and women who have given so much to secure freedom and peace in other countries during times of conflict.

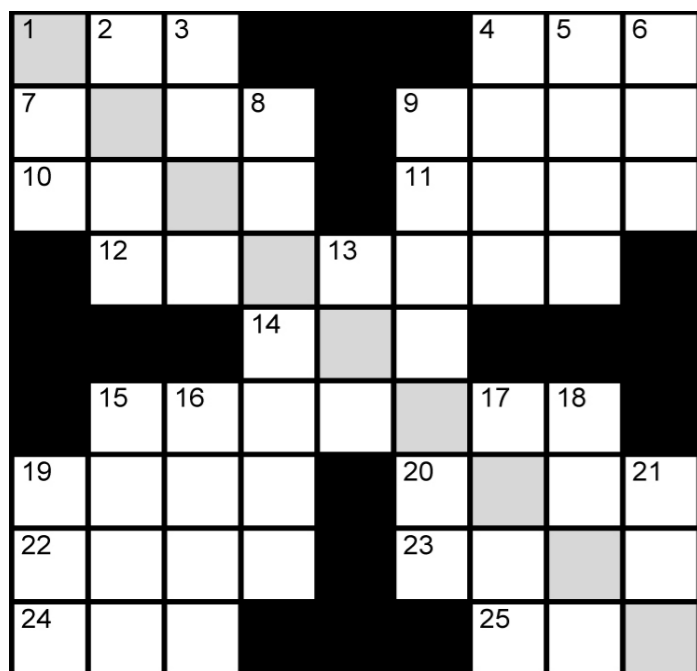
Fortunately, there is now a growing interest in what is being called ‘analog or grannie activities’. That means ‘no screens’! Just for a

moment, put aside any device and turn off the TV and think of all the things you used to do back in the day when you didn’t or couldn’t pop out to buy a new something. Women would darn socks, take up or let down a hem, knit a cardy, crochet a doily. Men could fix a squeaking door, sand and paint a windowsill, cut up firewood or fix a toy. Families played dominoes, cards, monopoly and numerous other board games.

All these things that we took for granted have actually given us a wide set of skills that can now be turned into hobbies or activities. Things that can be done at home to exercise the mind or reap a sense of achievement, or better still join a group of people who enjoy the same activities. There are so many opportunities to do something together, make new friends, laugh and talk about life. It could be a knitting group, a book club, play Mah jong or cards or bridge. The Tauranga Libraries are providing more and more programs of things to join and time slots to bring people together and people can now come in and use their collection of board games.

The library is a great place to go for all kinds of activities – not just to read a book. Many libraries are now called Community Hubs as they provide so many different things for people to do and learn.

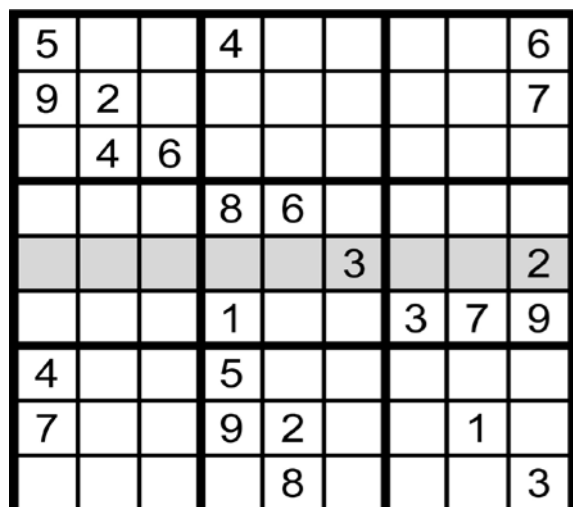
Ancient Texting



- Across
- 1. C.E.O.'s degree
 - 4. Thickness
 - 7. "Field of Dreams" setting
 - 9. Ashtabula's lake
 - 10. Rocky peaks
 - 11. Electric unit
 - 12. Bewilder

- | | | |
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| ANNAN | GORE | PIRE |
| ARAFAT | HENDERSON | RABIN |
| ASSER | HULL | ROBLES |
| BELO | HUME | ROOSEVELT |
| BRANTING | JOUHAUX | ROOT |
| BRIDE | KING | SADAT |
| CECIL | KYI | SATO |
| CHAMBERLAIN | LANGE | TUM |
| CORRIGAN | MONETA | TUTU |
| EBADI | MOTT | WALESA |
| ELBARADEI | MYRDAL | WIESEL |
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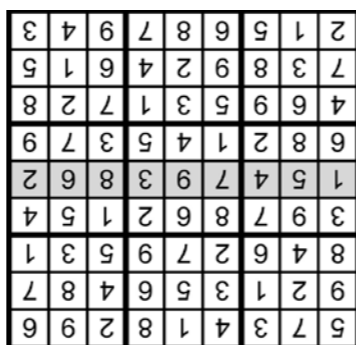
SUDOKU



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.

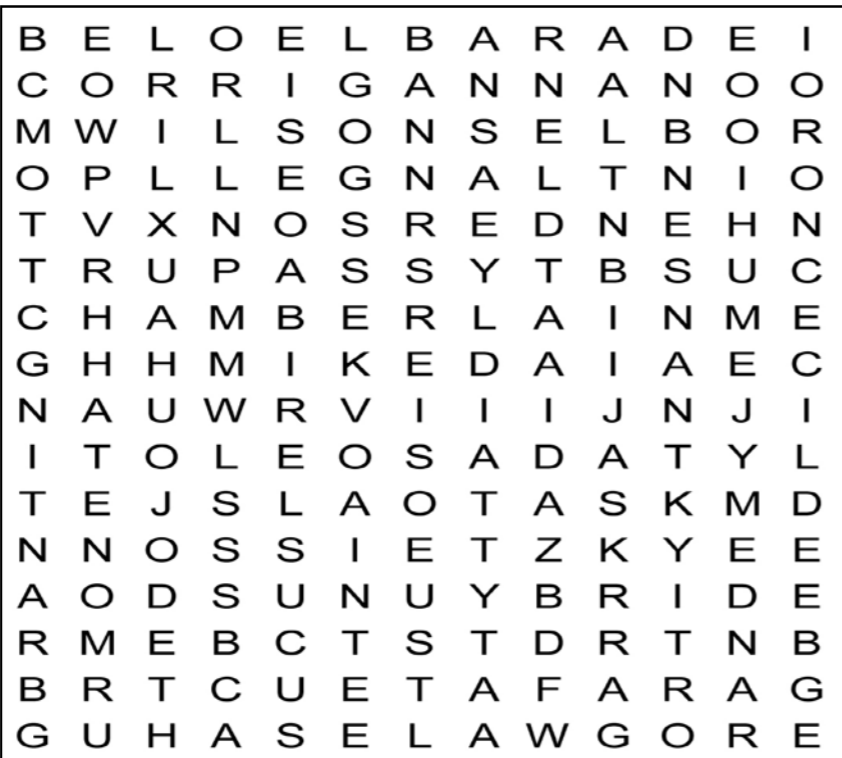
- 14. Craving
- 15. Pakistani port
- 19. Delhi wrap
- 20. A long, long time
- 22. Entreaty
- 23. Dapper fellow
- 24. "Absolutely!"
- 25. ___ v. Wade

- Down
- 1. Cambridge sch.
 - 2. Thundering noise
 - 3. Not straight
 - 4. Fac. member
 - 5. Easter flower
 - 6. "Are we there ___?"
 - 8. Present-day Iraq
 - 9. Expressed
 - 13. Oolong, for one
 - 15. Cabbagelike vegetable
 - 16. Mars, to the Greeks
 - 17. Part of a day
 - 18. Prefix with China
 - 19. 007, for one
 - 21. Bishop's jurisdiction



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

Famous Names



Visiting Service



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

Our 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. A visitor can make a lot of difference to someone like this.

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

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

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

Give it a try!

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PREPAYING FOR FUNERAL SERVICES – THINGS TO CONSIDER



Planning ahead for a funeral is something many New Zealanders consider as part of getting their affairs in order. Prepaid funeral arrangements can ease the emotional and financial burden on family members, but it's important to understand how they work and what protections are in place.

When prepaying a funeral, funds are typically placed in a trust or managed fund, often up to the allowable limit for exemption from asset testing for the Residential Care Subsidy. It's worth confirming exactly what services are covered before you enter into one of these agreements, as prices and inclusions can vary, and some costs may still fall to your family later.

Clear communication with your family is just as important as the legal paperwork. Let your family or executor know your wishes and where documents are held, so there is no

confusion at a difficult time. While funeral plans can record preferences, they are not always legally binding, and your executor generally has the final say.

Reviewing arrangements regularly helps ensure they still reflect your wishes and current circumstances. With the right advice and clarity upfront, funeral planning can provide reassurance for both you and your loved ones.

At Law North, we're here to make planning ahead simple and stress-free. We offer a range of free, easy-to-understand resources to guide you through your options. You're welcome to visit our office at 93 Kerikeri Road, Kerikeri, and pick up a copy at your convenience. When you're ready, our experienced team can work alongside you to update your legal documents, including your will and Enduring Powers of Attorney, ensuring your wishes are clearly recorded and your future is in safe hands.

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

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