SPRING 2026 QUARTERLY NEWSLETTER

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Age Concern
Mid North

AGE CONCERN MID-NORTH
He Manaakitanga Kaumātua Aotearoa



"Spring Flight "
by Marilyn Mills

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OFFICE HOURS
9.00am - 1.00pm Monday to Friday



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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 some-thing 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*

ADDRESSES: Please let us know if you have changed your home address, email address or phone number. Make sure you open your emails regularly so you can receive important messages. We still have emails returned to us so make sure you let us know, so you don't miss out.

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
Residental Care	0800 999 727
residental support (under 65)	0800 999 779
International Services (from NZ)	0800 777 227
international.services@msd. govt.nz	

From the Managers Desk

It has been cold, there are many people suffering from all the bugs that are going around, hope you have kept as warm as possible and stayed well. Lovely day today and we are enjoying the sun.

If you are registered with a Medical Practice, you would have signed a registration form which sets out many things, the one thing that has come to my attention is how you remain by choice listed with that practice. If you are not a regular visitor to the doctor and do not visit for a three-year period, you will get a notification from the practice, please respond and contact the practice that you want to remain registered. No response means that you no longer want to be with that practice or you have moved. You will be removed. The result will be that you will have to go on a waiting list to be re-registered. I know that for most of our members this is an unlikely scenario, however it is information that younger members of your family should know. You will all have heard of newcomers to our region who cannot get on a practice list.

All of our activities are up and running with the addition of a new Strength and Balance class at Orchard Estate. The facilitator there is Adrian I have put her phone number on our Calendar of events, please contact her if you would like to join that group.

If you are having trouble with your technology i.e. your phone, laptop etc please contact Juen to set up an appointment with our Technical Tutor. This is a free service funded by ANZ.

To see the Lawyer you must have an appointment contact Juen 09 4074 474.

Thank you to all of you that have paid your subscription. Being a member means that all of our activities will cost you less, you are informed of what we are planning and what we are doing, who we will be having to speak and lots more.

Our AGM will be held on October 16th.

Sadly we farewell Rachael. Rachael has been with us off and on for several years as a student. We will miss her cheerful and so willing presence in the office. Rachael has been appointed to a position with Hospice. We wish her all the best

AGE CONCERN MID NORTH ANNUAL GENERAL MEETING

Friday October 16th 2026 | 10am to 12pm at Kingston House

Guest Speaker: **Graham Day**

Morning tea will be provided at 10am prior to the Annual General Meeting.
We would love to see you there.





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

GASPY APP:

For those of you who still drive a petrol or diesel vehicle you might like to download the Gaspy App to find the cheapest fuel near you. On your phone, go to Play Store, search Gaspy [icon as pictured], click on that and download. It's a NZ site and is updated hour by hour by customers buying fuel. You can choose which fuel you use, 91, 95, 98 or diesel and set that and also your location. Very user friendly and helps shave a bit off the cost when you fill up.

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
Mindfullness 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
Strength and Balance:	11am Orchard Estate, contact Adrian: 021 027 88642

FRIDAY:

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

STAYING SAFE DRIVER'S WORKSHOPS :

Free driving workshops for seniors. If you are interested in attending a workshop please contact us on 09 407 4474 for registrations.
Next Workshop: Kerikeri 2nd September

VISITING SERVICE:

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 ph: 09 407 4474.

Kia ora everyone



I am letting everyone know that I will be finishing my role as the visiting service lead with Age Concern on Tuesday 18th of August as I will be starting a new role with Hospice Mid North.

I first began my time with Age Concern as a student social worker when Juen kindly allowed me to do my placement with them. During this time, I learnt a lot from both Juen and Jean which I really appreciated. I have really enjoyed my time at Age Concern and the role I have played in supporting older people in our community and I will miss spending time with Juen and Shirley in the office space on a Monday and Tuesday.

I hope to see some of you out and about in our community. Take care *Rachael Harris*

WAYS TO USE OLD OR SINGLE SOCKS

Dusting, wrapping fragile items, white board eraser, fill with baking soda and pop inside sports shoes overnight. Can be used as a travel organiser for jewellery or cosmetics.
Use to clean windows – excellent results.

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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.





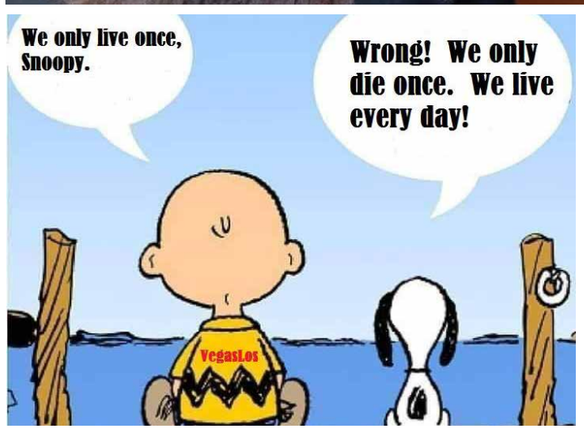


Carien Edwards Nia Black Belt instructor | 021 110 1051 | niawithcarien@gmail.com



Pictured above and below our Meet and Greet: Squires Funeral Services who presented to members in May. This was very informative and useful information with lots of questions.







Rates rebate changes from 1 July 2026

The Government has announced changes to the Rates Rebate Scheme aimed at easing cost-of-living pressures for low-income ratepayers. These changes will help reduce cost pressures for many older New Zealanders.

From 1 July 2026, the maximum rebate will increase from $805 to $830. The income threshold for SuperGold Cardholders will increase from $45,000 to $46,400.

Under the new settings, SuperGold Card holders whose only income is New Zealand Superannuation, and who pay more than $2,000 a year in rates, will qualify for the full rebate.

Application forms will be available from councils from 1 July 2026. Forms are also available on the New Zealand Government website.

Did you know?



You can add a photo to your New Zealand SuperGold Card, however you cannot use it as a form of identification.

To add a photo, you need to visit an AA Centre or a Vehicle Licensing agent. You will need to bring your SuperGold Card and three documents to prove identity*. This can be done free of charge at any AA Centre.

This card can work as a form of photo ID for when you may no longer have a current driver's licence or passport, but must be used in conjunction with your birth certificate as there is no date of birth on the card.

** what you bring depends if you were born in NZ or another country. The documents must be originals. Check out the SuperGold Card website for more information on this.*

STATS ON CREDIT CARDS

For many, having a credit card is a "neutral" nice-to-have tool to help pay some expenses and they pay their card off every month and never pay interest.

For others it's a financial health hazard and seen as a way to have nice expensive things. Among 18 to 34 year olds, a study found only 1 in 10 had a credit card and several much older people don't have them. Just under 2 million have a card which is less than half the adult population.

However, at the end of February, there was $5.6 billion owed on personal credit cards. Of that $3b was interest-bearing at an average rate of 19.8%. The other $2.6b was still in its interest free period. Those paying interest are paying a high price for the things they buy.

Ref: Rob Stock – Stuff senior reporter.

ORANGE AND GINGER SELF-SAUCING PUDDING

Treat yourself and the family with an orange and ginger self-saucing pudding. A lower sugar take on traditional saucy pudding, this winter dessert is simply divine!



Serves: 8 and takes 1 hr

Ingredients

- 1¼ cups self-raising flour
- 1 teaspoon ground ginger or other spice
- ¼ cup sugar
- 3 tablespoons ground almonds
- 2 oranges, zest and juice
- ¼ cup crystallised ginger, chopped
- 5 tablespoons (70g) reduced-fat spread, melted
- 1 teaspoon vanilla essence or paste
- 150ml skim milk
- 1 egg
- ¼ cup maple syrup or honey

Instructions

1. Preheat oven to 170°C. Lightly grease a 1-litre capacity baking dish.
2. Into a bowl, sift flour and ground ginger. Stir in sugar, almonds, orange zest and half of the crystallised ginger.
3. In a bowl, combine spread, vanilla, milk and egg with 1 tablespoon of the maple syrup. Whisk into dry ingredients until smooth. Pour batter into prepared dish and level surface with a knife.
4. Into a jug, pour orange juice then top up with water to make 300ml. Stir in remaining maple syrup. Carefully pour mixture over pudding.
5. Bake for 30-35 minutes or until golden brown and firm to touch. The sauce will be bubbling at the edges. Remove from oven.
6. Serve pudding warm with cream or yoghurt.

Author: Sarah Swain for HFG

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.

Six Little Stories with Lots of Meanings

1. Once, all the villagers decided to pray for rain. On the day of prayer, all the people gathered, but only one little boy came with an umbrella. ***That is faith***.
2. When you throw babies in the air, they laugh because they know you will catch them. ***That is trust***.
3. Every night we go to bed without any assurance of being alive the next morning, but still we set the alarms to wake up. ***That is hope***.
4. We plan big things for tomorrow in spite of zero knowledge of the future. ***That is confidence***.
5. We see the world suffering, but still, we get married and have children. ***That is love***.
6. On an old man's shirt was written a sentence "I am not 80 years old; I am sweet sixteen with 64 years of experience." ***That is attitude***.

Have a happy day and live your life like these six stories. Remember – good friends are the rare jewels of life, difficult to find and impossible to replace!!

A pigeon's compass may sit in its liver



How a homing pigeon finds its way home across hundreds of unfamiliar miles has puzzled scientists for more than a century. A surprising new study points to an unlikely organ: the liver.

Researchers have long known that pigeons can sense Earth's magnetic field, but they could never pin down where the biological compass actually sits. According to a study reported by ScienceDaily in May 2026, the answer may lie in tiny iron-filled immune cells scattered through the bird's liver -- an organ better known for filtering blood than for finding north.

Packed with iron, these cells appear to react to magnetic fields like microscopic needles, the researchers suggest. When the cells were disabled, the pigeons struggled to orient themselves and find their way, a strong hint that the liver plays a part in navigation no one had suspected.

The finding does not close the case. Scientists have also proposed magnetic sensors in birds' beaks and eyes, and birds clearly lean on the sun and familiar landmarks too. Homing ability probably draws on several systems working together. Still, the humble liver has now joined the list of suspects in one of nature's most enduring mysteries.

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ENQUIRE HERE





Ukulele singalong



Anna from Design and Print Kerikeri presented in June. New owners printing our newsletter.



Citizens Advice Bureau kept us up to date with what they do and the role of volunteers in July.

"FROM DOOMSDAY SCROLLING TO DELIGHT"

How to Take a Balanced Approach to the News

Internet use can be addictive, and 'doomsday scrolling' can detrimentally affect our mental health and it's something many of us do, but we may not have given it a name until now. Drawn towards the news, we tend to hit on the worst of international and national goings-on. We may, for instance, compulsively search for updates on the Ukraine-Russian war, the Middle East Conflict or obsessively follow deteriorating aspects of the political situation in various countries. We may scroll through numerous sites dedicated to the potential consequences of climate change or simply follow celebrity court cases. However we do it, it leaves little space for the many positive aspects of life, right in front of our eyes.

The media is driven to publish mostly bad news because it's sensational, and as we scroll through its many offerings, our stress levels rise. The more stress we experience, the more hypervigilant we become, and the more we scroll in an effort to be informed about potential dangers. As we absorb doom and gloom, we may find ourselves experiencing the physical sensations of anxiety – head aches, muscle tension, and difficulty sleeping. More importantly, the more we doom-scroll, the more we withdraw from others.

When doomsday scrolling is such a negative activity, how can we seek to cut back on it, or oust it altogether? There are numerous ways to do so, from keeping your phone out of your bedroom at night, to using an app to monitor your screen time. For those who are addicted to doomsday scrolling, another option can be to switch (or at least incorporate) 'good news' sites into your daily searches. Good news sites are an antidote to real world drama, and they can help reduce stress and encourage us to enjoy the more positive aspects of the world. The following good news sites are worth incorporating into your day:

The Daily Encourager is an uplifting home-grown site focusing on everything from health and education to science, technology and business innovation. Some of the stories are especially encouraging as they focus on small endeavours with a big community impact.

Radio New Zealand's 'Good News' page is a respite and it will put you in touch with local stories of activism, achievement, sports, and sustainability.

For an international take on what's going right with the world, look no further than ***Positive News – Good Journalism*** about good things. It covers some of the worlds uplifting news including a section delightfully titled ***'What Went Right This Week'*** (who can resist a heading like that!).

If following the doom and gloom of war journalism is your thing, it may be time for a switch to Good, Good, Good News 'War & Conflict Good News section'. Because, even in the midst of injustice and conflict, there are stories of resilience and hope – the sort of news that permeates into your everyday life.
From GrownUps NZ.
It's a particularly crucial time for all of us to take care of one another, be kind and find some laughter.

Qips and Quotes from the NZ Listener

"History is a vast early warning system" **Norman Cousins**

"Friendship is always a sweet responsibility, never an opportunity." **Khalil Gibran**

"Society is like a stew. If you don't stir it up every once in a while then a layer of scum floats to the top."
Edward Abbey

"Go ahead. Try defeatism. Won't work".
Eric Jarkokinski

"America is the only nation in history that miraculously, has gone from barbarianism to degeneration without the usual interval of civilization." **Georges Clemenceau**

"Millions long for mortality who do not know what to do with themselves on a rainy afternoon." **Susan Ertz**

"Temper is what gets us into trouble. Pride is what keeps us there." **Mark Twain**

"He ora te whakapiri, he mate te whakatariri."
There is strength in unity, defeat in anger. **Maori proverb**

"Men occasionally stumble across the truth, but most of them pick themselves up and hurry off as if nothing has happened." **Winston Churchill**

"Trash is for tossers." **Lauren Singer**

"Why don't people just accept that life is sad and cheer up. After all, it's not going to last forever." **Jeremy Hardy**

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7 PROVEN REASONS WHY READING IS GOOD FOR EVERYONE

For most people, the act of reading is a reward in itself. However, studies show that reading books also has benefits that range from a longer life to career success. If you're looking for reasons to pick up a book, read on for seven science-backed reasons why reading is good for your health, relationships and happiness.

Reduces Stress

A study by the University of Sussex found that six minutes of silent reading can reduce stress levels by 68 per cent. In fact, works better and faster than listening to music, going for a walk or sitting down for a relaxing cuppa.

When we read, we tend to escape into another world which alleviates tension in the muscles and heart. The type or genre of book you are reading is not important, as long as you can lose yourself in the narrative.

Promotes Wellness

Reading has an unexpected bonus of increasing your lifespan. A 2016 study published in Social Science & Medicine journal found that reading for at least 30 minutes a day extended the lifespan of participants by an average two years, with book readers who read more than three hours every week at an advantage over their peers who read magazines and newspapers.

Booktrust, the UK's largest reading charity, conducted a survey of 1500 adults in the UK and found that people who read books regularly are on average more satisfied with life, happier, and more likely to feel that the things they do in life are worthwhile. While books cannot replace the role of psychologists and therapists, in the case of mild depression, bibliotherapy can be as effective as standard medical car

Reading Helps Combat Alzheimer's and Dementia

Reading is a workout for the brain, and keeping your mind active can help preserve brain health later in life. Research shows that elderly patients who read books or play mentally challenging games are two and a half times less likely to develop Alzheimer's. Reading is also associated with lower risk of developing dementia and found that it didn't matter if people began reading or other mentally engaging activities early or late in life, there was a slower rate of decline either way, so it's never too late to pick up a book.

Reading Helps with Sleep

Reading before bed helps with sleep, especially if you transform your reading into a night-time ritual. There are a few reasons but main one is the decrease in stress, anxiety and muscular tension associated with reading. Helping you relax and unwind before sleep can make a difference in being able to push aside anxious thoughts and allow your consciousness to drift off.

Another reason is that the habitual ritual allows your mind to associate bed and reading with sleep. To do this, it is important not to mix up your habits. Make sure you switch your smartphone or tablet with a paperback book or eReader as backlit screen devices can disrupt the production of melatonin, and browsing the internet or scrolling through email and social media on your phone can keep your mind alert and in an active state.

Reading Improves relationships

Reading has an indirect effect of improving our relationships through increased empathy, a vital trait for successful and rewarding relationships. Despite the solitary bookworm stereotypes, studies have proven a link between reading literary fiction and an increased ability to understand the emotions and thoughts of others, better social skills and relating to others whose lives are different from ours.

The brain doesn't distinguish reading about an experience and living it – the same regions are activated. Reading literary fiction produces a simulation of reality, which allows us to experience the emotions and thoughts of characters. In this regard, literary fiction acts as a bridge to better understand other people and points of view that are vastly different from ours.

Although participants in the study were tested on their reactions after reading non-fiction, genre (popular) fiction and literary fiction, the results specifically identify literary fiction as having an effect on empathy. This is thought to be because literary fiction explores the psychology and relationships of the characters in more depth than genre fiction and non-fiction books.

Reading Inspires Success

Have you heard of the saying 'not all readers are leaders, but all leaders are readers'? Well, there's a lot of truth in that. Many historical leaders were known to be avid readers, and some of the most successful business leaders such as Bill Gates, Oprah Winfrey and Elon Musk have associated reading with their career success. A study of the world's wealthiest people found that the only trait in common was the fact that they read.

The link between reading and success is thought to be driven by the desire for knowledge. Reading makes us better thinkers by improving our critical thinking and problem-solving skills, boosting our general and specific knowledge and developing our social and communication skills.

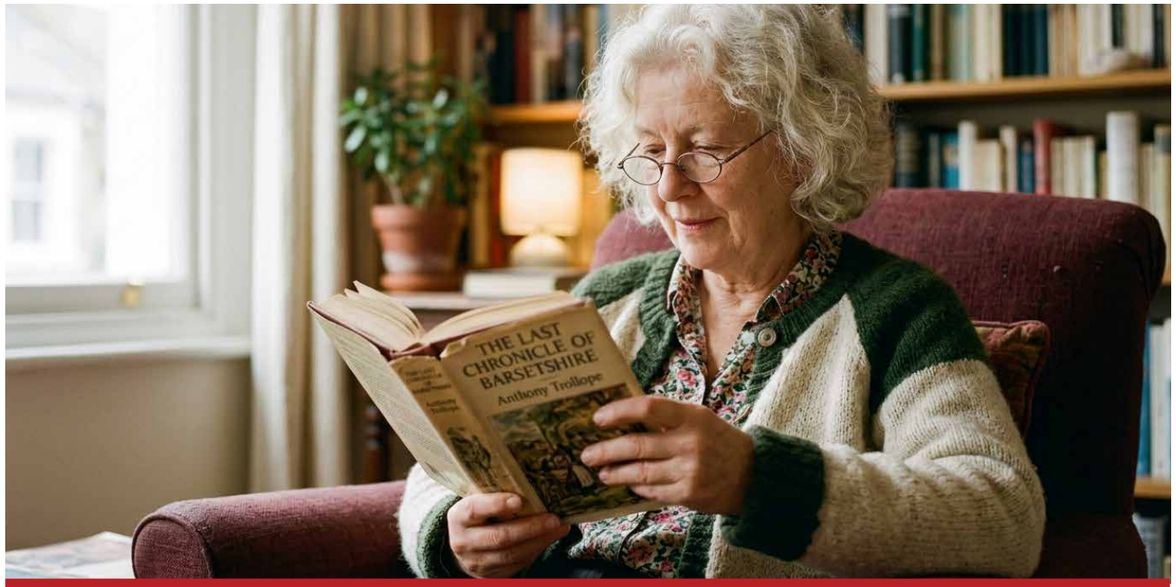
Reading Decreases Loneliness and Social Isolation

For most, the act of reading is a solitary act, but this doesn't have to be the case. Reading can be turned into a social event by finding a like-minded group of friends or members of your community and joining a book group.

The benefits of book groups are transforming an isolated practice into a social ritual and being able to discover a group of individuals that share the same passions. Reading and discussing books have the effect of getting a deeper understanding of the story through listening and debating different points of view.

**Reading doesn't have to be an expensive habit. There are many great books available free if you're okay with reading on a tablet or computer screen, or of course in NZ there are a lot of free libraries to gain access to a range of great books. So, if you've been procrastinating your reading, now is a great time to pick up a book and relax so you can be stress free, live longer, stave off dementia and sleep well. I'm off to the library this afternoon. Want to join me?

Ref: CAE – Centre of Adult Education, Australia (**with editor paraphrasing)



Einstein said – "The only thing you absolutely have to know, is the location of the library"

The computer swallowed
Grandma,
Yes, honestly its true!
She pressed the 'control
and enter'
And disappeared from view.
It devoured her completely,
The thought just makes
me squirm.
She must have caught a virus
Or been eaten by a worm.
I've searched the recycle bin
And files of every kind;
I've even used the internet,
But nothing did I find.
In desperation I asked
Mr. Google
My search to refine…
The reply from him
was negative,
Not a thing was found 'online'
So, if in your 'inbox'
My Grandma you should see,
Please 'Copy, Scan'
and 'Paste' her
And send her back to me

What happens when we don't trust anything?

Sad to say, but those fun videos of porch pirates getting covered in paint and such -- all fake.

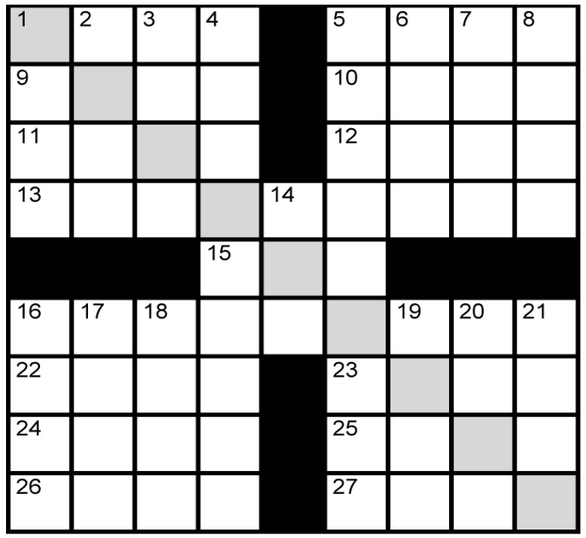
Some staged. But mostly fake. Same thing with most dramatic disaster clips. Nearly every one is fake. Forget the heartwarming wild animal clips. Animals don't really ask people for help. The happy exception is with seals, who actually do jump onto boats to escape killer whales. But, polar bear cubs do not. They have different habitats entirely.

Welcome to the Artificial Intelligence (AI) world. Don't believe what you see or hear because anything that any person can dream up can be made into a video in minutes with AI. Ironically, if you suspect a video is AI generated, you can always ask AI, which doesn't mind telling on itself. Still, our reality is fragmenting.

In early era of radio and television, people of all ages gathered to watch or listen to big events. Big sports events, or a big television premiere -- these were things that everyone watched, young and old. They were the talk of the water cooler the next day; The top subject at school for kids. Today, we all watch different things. Kids have their noses stuck in their TikTok videos. Grandma is watching Facebook reels. What we see there we should not necessarily believe. A host of studies by researchgate.net and others, suggest that a constant stream of fake videos promote widespread cynicism ("nothing is real") and low trust in all media. That can lead to a polarized, low-trust society.

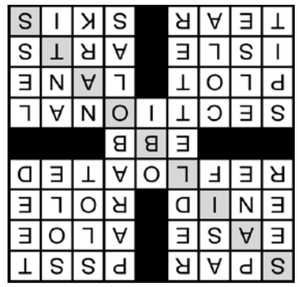
Imagine what happens when juries don't trust actual, visual evidence of a crime. Or, what if a criminal argues that a real video of his criminal act is fake? Will people who are used to seeing everything as fake reject the real evidence as fake? Yet, there is a potential for good news. People might well demand credible, verified sources of information. That could give traditional journalism a boost. Unfortunately traditional journalism has a job ahead of them. In 2025 Gallup's September 2025 poll showed that public trust of traditional journalism was at a 50-year low of 28 percent.

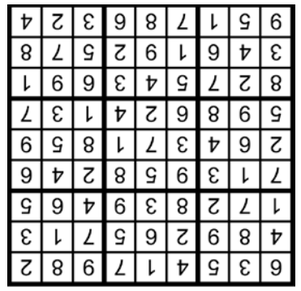
Harbour Sights



Across
1. Box
5. 'Hey ... over here!'
9. '___ on Down the Road'
10. Cosmetic additive
11. Author Bagnold
12. Film part
13. Made buoyant again
15. Flow's partner
16. Type of sofa
22. Connive
23. Narrow street
24. Capri, for one
25. Song and dance, e.g.
26. Drop from the eye
27. Slaloms

Down
1. Clairvoyant
2. Piece of glass
3. '___ I care!'
4. Memorable, special
5. Conic sections (Geom.)
6. Coin opening
7. Exclusive
8. Angry, with 'off'
14. ___-Wan Kenobi
16. Fast-moving card game
17. '... or ___!'
18. Fizzy drink
19. Informer
20. Against
21. More or ___





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

AMAZON
BATS
BIRDS
BOAS
BOG
BRAZIL
BUG
CAIMAN
CANOPY
CHOCOLATE
CUCKOO
DRAGONFLY
FIGS
FROGS
FUNGI
HULI
IGUANA
JUNGLE
LOGGING
MACAW
OCELOT
ORANGUTAN
ORCHIDS
PARROTS
PERU
PIRANHA
QUETZAL
ROOTS
SERVAL
SLOTH
TIGER
TURTLE
VINES
WORMS
XENOPS

Rainforest

B	A	T	S	R	B	O	G	N	L	I	J	E
P	S	B	J	P	I	R	A	N	H	A	L	Y
A	E	I	Q	U	E	T	Z	A	L	G	P	K
R	R	R	Y	O	U	L	X	E	N	O	P	S
R	V	D	U	G	I	W	T	U	N	C	F	S
O	A	S	N	Z	A	A	J	A	A	N	H	L
T	L	A	A	C	L	O	C	Y	A	T	F	S
S	R	R	A	O	O	V	L	M	O	X	G	L
O	B	M	C	K	A	F	I	L	R	I	I	O
O	B	O	C	N	N	A	S	I	F	D	K	G
R	H	U	A	O	C	E	L	O	T	F	T	G
C	C	U	G	S	D	U	W	F	U	R	I	I
H	G	A	Q	R	H	P	O	U	R	O	G	N
I	R	O	O	T	S	T	R	N	T	G	E	G
D	A	M	A	Z	O	N	M	G	L	S	R	L
S	D	K	V	I	N	E	S	I	E	V	W	I

SUDOKU

6		5						2
4	8						1	3
	7	2	8				6	
			9		8			6
			3		1			
5			6		4			
	2				3	6	9	
3	4						7	8
9						3		4

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.

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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RESIDENTIAL CARE SUBSIDIES

DON'T ASSUME YOUR GIFTS WILL MAKE YOUR ASSETS DISAPPEAR

For many New Zealanders, the prospect of needing residential care in their later years raises an uncomfortable question: how much of your own funds will you have to spend before the Government helps with the cost?

The Residential Care Subsidy is means-tested, with both assets and income taken into account. From 1 July 2026, a single person aged 65 or over, or a couple both in care, generally needs total assets of no more than **$300,811**. Where one partner remains at home, there are two asset-test options: **$164,731 excluding the family home and car, or $300,811 including them.**

This is where gifting becomes important. Giving money or property to children or other family members does not automatically remove it from consideration.

For gifts made during the **five years before applying**, Work and Income will disregard up to **$8,500 per year**, or $42,500 in total. For gifts made more than five years before the application, up to **$27,000 a year** can generally be disregarded.

So, contrary to a common belief, there is no simple strategy of "give it away and wait five years". If you give away more than the permitted amounts, the excess can still be treated as an asset when your eligibility is assessed. Nor is selling an asset cheaply to a family member a guaranteed solution: Work and Income can investigate sales made below fair value.

Trusts also deserve particular caution. If you have transferred assets to a trust, Work and Income may require information about your involvement with the trust, including whether you have been a settlor, trustee or beneficiary. Income generated by assets transferred away can also be relevant to the income assessment.

The sensible message is not "don't give your children anything". Rather, **plan early, keep good records and take professional advice before making substantial gifts or changing ownership of assets**. A decision that makes sense for estate planning may have very different consequences when residential care is eventually needed.

Contact the team at Law North today for advice on Residential Care Subsidies and the impacts of gifting.



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93 Kerikeri Road, Kerikeri (above Pagani)

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