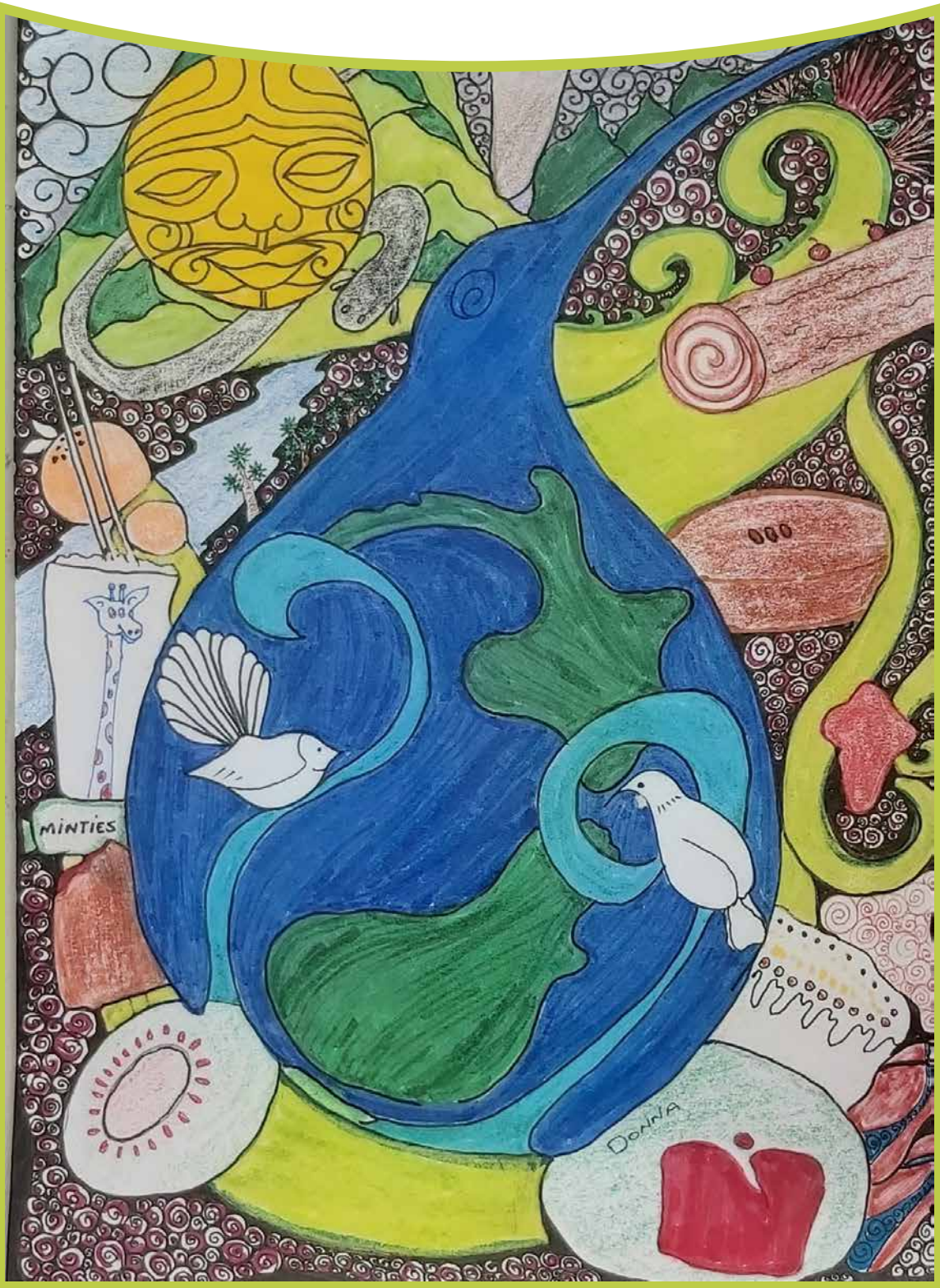
SUMMER 2026 QUARTERLY NEWSLETTER

www.ageconcern.org.nz

Age Concern
Mid North

AGE CONCERN MID-NORTH
He Manaakitanga Kaumātua Aotearoa



Artwork: *Kiwiana* by Donna Lynds

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OFFICE HOURS
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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

We held our AGM on Friday 16th of October, for those that did not attend the Presidents Report is included in this newsletter. Our committee includes the following: Wanda Connon, Graham Day, Jean Johnston, Valerie Dickson, Robyn Galvin, Shirley Rawiri and Kathy Jones, all wonderful volunteers.

Julie Gane is our new member of staff. Julie will be responsible for the Visiting Service and general office duties. Please read a little about Julie in the newsletter.

It is wonderful to see how many of you are registering for Strength and Balance and the other activities we are offering, thank you for your participation.

Our Christmas dinner will be held on Monday 30th November at Kingston House, please put this date in your calendar. At this stage the cost is not known, but I believe it will be close to last year around $35ish per person, we will email you with all the necessary information as soon as we have it. This year our entertainment will be our very own Age Concern Mid North Ukulele players, I am so looking forward to enjoying the music and the fun time we have at our Christmas events. Neat Eats are once again our choice for catering. Hope to see you all.

We are doing a drive to improve our paid-up membership numbers, so if you have paid for the current year thank you if not we would welcome your support. Registration forms are in the back of the newsletter if you want to pay online that is where you will find our bank account details. Call into the office to pay cash or eftpos we enjoy the opportunity to catch up and have a chat.

This Newsletter is the last one for this year; we wish you a very happy holiday season.

Enjoy the cover "Kiwiana" by Donna Lynds, a member of the wellbeing class.

Merry Christmas.

'GRANNY HOBBIES'

are Taking the Country by Storm! Ref: Grownups



Grandma's chores were relentless. When she wasn't looking after children, preparing meals, and doing the washing and housekeeping, she was busy preserving, baking, knitting, sewing, patching, darning, or hemming and embroidering a tablecloth. Exhausting though it may have been, these tasks are what's currently capturing the hearts and minds of younger generations. What's more, the reasons for the uptake in these somewhat forgotten arts may not be what you expect!

Rather than out of a desire to be thrifty or because of sheer financial necessity, many 'granny hobbyists' are turning to traditional crafts as a pushback in a world becoming increasingly digital and demanding. When everyday life is pulsing with flickering screens, social media chimes, chirps, and messages, and digital notifications from your calendar, exercise-, blood pressure-, daily steps-, and mental health-apps, the impact can be – to put it mildly – a recipe for stress and anxiety. Then there's the sheer pace of life we're now prompted to keep up with. If we're not collecting the grandies from after-school care, heading to the supermarket before the traffic gets busy, contacting the bank, the council, the insurance company (because you now have to do everything for yourself), we're busy switching energy providers, hunting out the best fuel deal for the week, or checking the supermarket specials (because a cost-of-living crisis means every dollar counts). In short, life is frenetic in a way it once wasn't! So just how do 'granny hobbies' actually help out?

As it happens, many repetitive actions, of the kind to be found in activities such as knitting and darning, actually assist in the release of serotonin (a chemical that carries messages between nerve cells, and which promotes feelings of happiness and well-being). Those same repetitive actions also signal our body to relax with the result (unless we're becoming too frustrated over dropped stitches!), our heart rate lowers and our blood pressure can drop. Which all contributes to a feeling of quiet contentment. No wonder, then, recent research out of Anglia Ruskin University suggests taking part in arts and crafts is a way to boost happiness and life satisfaction. Not to mention a sense of purpose.

In an age of instant gratification, many granny hobbyists also value the delayed satisfaction a craft can bring. As they work, week after week, on a project, their sense of joyful anticipation is an ongoing pick-me-up, something pleasant (or even exciting) to focus on, and a way of directing attention away from the general stress of everyday life. In fact, when baking or preserving, many cooks find as much pleasure in thinking about the loved ones who will share the results of their labour, as they do about the task itself, something that connects them to those they love.

Community, and the opportunity to socialise, can be the major drawcard for many granny hobbyists. Traditional crafts no longer need to take place solely in the home. Seen as a way to improve mental health, stave off loneliness, and often contribute to charities as well, granny hobby meet-ups have grown apace over recent years. From social enterprise knitting groups to preserving workshops and mending circles, people are coming together for all the right reasons to take part in activities granny accepted as her duty!

Grandpa hobbies: Most men, around the same era, had to fix things, grow things and find things to do in their time off which also gave them skills that can be used in later life. Exercise – walking, swimming, golf and pickleball. Mental – puzzles, research, genealogy. Relax – reading, card games, chess, bridge. Handcrafts – woodwork, make models, painting and so on.

Whether you already enjoy a traditional craft, or want to learn one, why not check the net for opportunities to engage in community activities.

From the President



I am pleased to present to members the Annual Report of Age Concern Mid North Incorporated for year ending June 2026

Age Concern is a charitable not for profit organisation with a commitment to promote a quality of life and positive ageing in our community. This year 2026 has been challenging and very rewarding.

As with previous years Age Concern Mid North relies totally on the generosity of our funding sources. Much of our year is consumed in making potential providers of funds aware of the work that we do, hoping that this results in a positive response. Every time we make an application for funds to deliver a new or existing service, we are highlighting the needs and wishes of the members that we represent, and presenting providers with the vision, issues and concerns of Age Concern Mid North. There is growing demand for our services and to meet this growth is our operational challenge.

FUNDING OUR SERVICES AND ACTIVIES:

VISITING SERVICE (VS): Our Visiting Service (VS) continues to be the key activity of our organisation. Currently we are funded by the Ministry of Health via Age Concern New Zealand. The service and its success rely heavily on the calibre of volunteers that are willing to give of their time. This year we have experienced difficulty, in both recruiting clients' and new volunteers. Age Concern Mid North is very pleased to have a dedicated loyal band of volunteers, who give their time to others whose lives are enriched by the friendship. You will see from the performance report that our VS volunteers made 1104 visits in the last financial year. This figure is well below what we are contracted for. Our mission is to recruit more clients and volunteers to meet our required goal.

HEALTH PROMOTION: Strength and Balance, Young at Heart, Seat to Heal, Mindfulness ART+, Meet and Greet and Book Club. These are activities funded under Health Promotion.

The Health Promotion workshops and activities conducted throughout the year, continue to attract many members. We need you, our members, to continue to show your support, by coming along to the many informative and exercise sessions held at Kingston House. These activities are funded by the Health Sector via Age Concern New Zealand. The delivery of the Health Promotion workshops underpins the prime objective and mission of Age Concern of continuing to promote the wellbeing and independence of the older person. Over the last year we have seen an increase in participation by members to enrol and enjoy managing their health. This is reflected in the increasing number of members wanting to engage in Kerikeri and Kaikohe.

STAYING SAFE: Over the year we successfully presented 12 workshops as far south as Ruakaka and Waipu, Russell, Kerikeri and Kaikohe four in Whangarei. The Safe with Age is a refresher course for those still driving and wanting to stay abreast of new road code changes and remain independent.

TECH FOR SENIORS: In the past year our volunteer tutor assisted 22 members (80 hours) wanting to upskill or have more confidence in their use of their technical devices. This activity was funded by ANZ. We are very thankful that our tutor gives his time and expertise to assist seniors using phone and tablets for their everyday communications.

LEGAL CLINIC: Graham Day runs a monthly legal clinic and has helped and supported 32 members presenting with legal issues. Graham has been running this clinic since 2010; we are fortunate to have him on our committee.

NEWSLETTER: Our very widely distributed Newsletter is produced by Kiwi Publications and Design & Print Kerikeri and sponsored by Law North. We send out the newsletter by email to all of those that have an email address. There are hardcopies available

STAFF: We are fortunate to have staff who continue to work hard to achieve our goals. On behalf of myself and the executive members I would like to express my thanks for their tireless energy and commitment to Age Concern.

MEMBERSHIP: If you have not paid your subscription for 2026 – 2027 we would appreciate your support, pay cash at the office, Eftpos at the office or online banking. Currently we email the newsletter to over three hundred people. Our current paid membership is 178.

FINANCIAL POSITION: Our financial position reflects the need to improve the income stream; we are fortunate to have some small investments to call on if needed.

EXECUTIVE COMMITTEE: The Committee has had a busy year. I would like to thank committee members for their dedication and hard work

The executive takes this opportunity to thank all the members who throughout the year support our activities and make our involvement with Age Concern so worthwhile.

Kind Regards *Wanda Connon*

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.

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





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Move to Heal Class: Gentle and Seated Nia

takes place at Kingston House and is around 30 minutes duration. Mondays at 11am, Thursdays at 11.30am.

Sustainable, feel-good movement for the body, mind, and spirit. Move to Heal is an adaptable cardio-dance practice blending diverse, energising music with easy-to-follow steps. Inspired by the power and precision of the martial arts, the expression and playfulness of dance, and the mindfulness of healing arts like yoga, it is designed for every body. Everyone has a chair and the option to stand and move, or to sit and move throughout the class. Participants have different levels of fitness and choose their own pace in a welcoming, supportive environment.

- **Inclusive & Adaptable:** Move at your own level—beginners are always welcome! Choose barefoot or comfortable indoor shoes. Comfortable clothing to move in and bring a water bottle.
- **Accredited:** ACC accredited as part of the community strength and balance *Live Stronger for Longer* programme.
- **Cost:** $7 per class for Age Concern members
- **Enquiries & Bookings:** Contact Davida on 027 344 0413
  (Additional class times and community sessions also available—contact Davida for details.)

"This class is like an easy dancing class and I look forward to it. It is a lot of fun. We imitate our instructor, Davida, as best we can knowing that you move what you can without pain, you can sit to rest at any time or do the movements seated if you wish. The class includes gently moving all our joints, challenging our ability to follow instructions, incorporating use of breath and increasing balance work all to fun music. With good warm up and cool down elements this class is an ideal start to exercising or as an intermediate between the gentle 'Strength and Balance' and the more vigorous 'Nia' classes offered. I was involved in movement education in my work and recommend this class wholeheartedly." Pat, class participant, October 2026





Meet and Greet - St Johns





AGM 2026

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.



New member of staff

Julie Gane

I am so excited to be appointed as the new Coordinator for the Age Concern Visitor Service in the Mid-North.

Having just passed a significant milestone in my life, I have now qualified as one of our 'Golden Agers', and I like to think I bring a little insider knowledge to the Job!

My working life has been a 'mixed bag' from office administration to running my own business, but my longest career has been in healthcare. Where I began as an Occupational Health Technician, before qualifying as a Registered Nurse in the UK. Much of my nursing career was in paediatrics, alongside medical, surgical, intensive care, and care of the 'older' person. Closer to home I have worked in both Whangarei Hospital and, more recently, in the general ward at our very own Bay of Islands Hospital in Kawakawa.

My relationship with 'God's Own' began during my first visit to Aotearoa NZ 2002, and I've been fortunate to explore both Islands widely since, but, as a sun lover, I was attracted to the Bay of Islands because of its temperate climate and beautiful beaches, so I chose to settle here, in Kerikeri in 2009.

All of my experience, both professional, and personal, means that I have a good insight into the joys and challenges of living in the beautiful mid-north, and a good knowledge and understanding of the various local services available to our particular age group.

I am very grateful to have been given the opportunity to be involved with the charity 'Age Concern NZ' and look forward to developing the visitor service to meet an ever increasing aged population in our region.

I am also looking forward to meeting all our members in the course of things. Initially, I will be in the AGMN office two mornings per week, so please, if you see me there, do pop in and say 'Hi' - as I'm known for having some 'senior moments' I can't promise I'll remember your name, but I'll sure try!





Following its successful four-month Australian tour, ***The Sweet Caroline Tour: A Tribute to Neil Diamond*** is set to return to New Zealand for a select run of shows, from November to December 2026. It seems New Zealand has long awaited it's turn, with additional performances added at numerous venues due to demand.

The renewed interest in the show comes amid the release of Universal Pictures' 2025 hit musical drama *Song Sung Blue* – starring Hugh Jackman and Kate Hudson as a Neil Diamond tribute act themselves. The film has helped reignite global interest in Diamond's extraordinary life and music, with fans worldwide celebrating the timeless catalogue that has cemented his place in music history.

"Of all the shows I've produced, this is one of my favourites and I'm thrilled that Neil Diamond is having a resurgence and being embraced by new generations," says Producer Johnny Van Grinsven.

Led by Australian artist Zac Coombs and backed by a hand-picked international band, **The Sweet Caroline Tour** taps into this revival with an immersive and celebratory concert experience that bridges past and present, featuring stunning visuals, charming story-telling and crowd-favourite singalong moments.

The set list – performed completely live – features many of Diamond's enduring hits including *Sweet Caroline, Cherry Cherry, I'm a Believer, Red Red Wine, Crunchy Granola Suite, Cracklin' Rosie, You Don't Bring Me Flowers, Heartlight, Forever In Blue Jeans, Girl You'll Be a Woman Soon* and more.

Tickets for all shows are available now.

Website sweetcarolinetribute.com
Facebook thesweetcarolinetour
Instagram thesweetcarolinetour

LOCAL SHOWS:

10 November	Kerikeri	Turner Centre	*Ticketing:* Iticket.co.nz
11 November	Whangarei	Forum North	*Ticketing:* Eventfinda.co.nz
14 December	Whangarei	Forum North	*Ticketing:* Eventfinda.co.nz

Luminous Light Switch

A dab of glow-in-the-dark paint means no more groping for the light switch in the dark.

You can buy glow-in-the-dark paint at hardware stores and home centres.

THEY SAY 40 IS THE NEW 30 AND 50 IS THE NEW 40, BUT ALL I KNOW IS THE OLDER I GET, THE MORE 9PM IS THE NEW MIDNIGHT.

WHY TOES ARE A KEY MARKER OF LONGEVITY AND MOBILITY

Foot and toe strength declines with age, increasing the risk of falls and affecting confidence, balance and mobility.

American foot and gait specialist Courtney Conley raves about walking in her new book - **Walk: Your Life Depends on It**

"As we age, we know sarcopenia is a thing. We lose muscle mass and that also occurs in your feet as well." Even for those who experience bunions, Conley encourages patients to develop an orthotic "exit strategy" through micro-dosing walks and exercises that strengthen the foot's intrinsic muscles. While orthotics can be helpful, they can also weaken the foot if used long-term because the feet aren't bearing the load. Or you're just dealing with pain that will show its face, in the heel or the toe or the knee or the hip. Finding appropriate footwear is equally important because many traditional shoes do not "respect the anatomy of your foot".

Toe strength ("one of the biggest predictors of falls as we age") and splay are also key factors in our ability to walk. Toe strength is lost quicker than grip strength as we age, she says.

"If you were to stand up and lean forward, what stops you from leaning forward is pressure in the ground with your feet and in particular your toes."

Toe dexterity can be checked by seeing if you can raise and lower your big toe independently of the others, while splay can be tested by lifting your feet and spreading your toes to "see daylight" between them.

The reason we want toe splay and why this is so important is when you're walking and you go to push off, when your leg is behind you and your heel is coming up and you're pushing through the ball of your foot, there is a lot of load going through that forefoot. "It needs to be wide, it needs to be stable, and it needs to be strong. Not only so that you don't end up getting things like bunions and neuromas and problems in the foot, but it also helps align what's happening at your knee and at your hip and at your low back."

Improving ankle mobility may help those who experience pain when walking down the stairs. Also, your quadriceps strength - they're the best shock absorption for the knee. Because typically people that walk downstairs and they're in pain will be like, say "my knee hurts." Conley argues better awareness of your feet means better sensory input to the brain and therefore impacts on motor skills.

However, not all pain can be resolved through exercise and muscle strengthening. It may be that you need to see someone who specialises in foot and gait issues.

How special is your birthday, really?



Your birthday, your special day. But how special is it?

According to Reader's Digest, about 20.8 million people worldwide share the same day of their birthday, if not the precise day and year. But that's actually an estimate. Seems no one has actually done the research.

However, we do know what are the 10 most common birthdays in the U.S. and all but one are in September, the most common birthday month.

The first top five are all in September. They are, in order starting with the number one most common birthday: 9, 19,12,17, and 19.

The sixth most common birthday is July 7.

The seventh through 10th most common birthdays are all in September: 20, 25, 16, and 18.

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Retirement Village vs Staying in Your Home: How to Decide



A retirement village trades part of your housing wealth for a life with fewer jobs in it, company within walking distance, and help closer to hand. Staying in your own home keeps ownership, the privacy, and the street you know, along with every repair and every hour of help to arrange yourself. Both are good lives for the right household. The money matters, but for most people it is a constraint on the decision rather than the decision itself. People who move rarely talk about capital afterwards. They talk about getting their weekends back.

A village tends to suit people who value less upkeep, nearby company and easier access to support, and who can accept the long-term cost. Staying home tends to suit people whose house can adapt with them, who have dependable support nearby, and who want to keep ownership.

What village life gives you: In most villages the exterior maintenance, the grounds and the major repairs become the operator's responsibility. For anyone who has spent a decade quietly dreading the next big job, handing most of it over is worth more than any number on a spreadsheet. Who fixes the roof, the fences and the chattels inside the unit varies with the agreement, so check before signing.

Safety is designed in. Village homes, especially newer ones, are built for the body you will have at 85 rather than the one you had at 55. Level entries, wider doorways, walk-in showers, grab rails and single-floor living remove much of the falls risk a two-storey family home carries. Many villages provide an emergency call system, though response arrangements vary, so ask who answers it, at what hours, and how quickly help normally arrives. Standards vary, so inspect the home you would live in rather than the show villa. Company is the part people are most sceptical about beforehand and most positive about afterwards. Clubs, shared meals, exercise groups, bowls, cards, gardening circles and neighbours at a similar stage of life sit a short walk away, and nobody drives at night to see a friend. Life gets simpler. One weekly fee covers a bundle of costs you would otherwise pay separately and track yourself. Locking the door and travelling for six weeks becomes easy in a way it never is when a house sits empty. Where a care facility shares the site, a decline in health can mean a move of metres rather than an uprooting, provided the right level of care is offered and a bed is available. Villages differ enormously in size, culture, facilities, pricing and depth of care. Visit several and eat a meal in each, and ask residents what management is like when something goes wrong, not only what life is like when everything works.

What you give up: You shed possessions, and for many people the clearing out is harder than the paperwork. You accept community rules on pets, alterations, parking and guests. The weekly fee continues whether or not you use the pool, the van or the dining room. You leave a street, and perhaps neighbours of thirty years, for a community you have not met yet. Some people find a village of people at a similar life stage warm, and others find it narrow after a mixed neighbourhood with children in it.

Company is available rather than guaranteed. A resident who stays behind a closed door can be as isolated in a village as in a suburb, so the honest question is whether you will join in.

Staying home as a plan rather than a default: Staying put preserves things worth preserving: your street, your garden, your privacy, and decades of local ties. You keep full freedom over what you do to the house and who stays in it. For households with family nearby and a home already suited to ageing, staying is often the better life as well as the cheaper one. It works best as a plan. Jobs you once did yourself, from gutters to gardens to gib repairs, gradually become paid jobs. Ramps, rails and a level-access bathroom are cheapest and least disruptive done early, before a fall rather than after one. A personal alarm and an answer for the day driving stops both belong on the list. Publicly funded home support may be available after an assessment through a Needs Assessment Service Coordination agency, with privately paid care filling the gaps beyond it. The least glamorous part is coordination. Someone has to book the carers, chase the builder and notice when the arrangement stops coping. Often that person is an adult child in another city, and the load on them deserves honest acknowledgement in the family conversation. A large section and a quiet street can feel like freedom at 68 and something quite different at 84, particularly after the loss of a partner or a driver's licence. Loneliness features prominently among the retirement fears New Zealanders describe, and the test is whether your social contact depends on being able to drive.

The middle path: downsize and keep ownership: Selling the family home and buying a smaller, accessible house or apartment near shops, transport and family removes most of the maintenance and nearly all of the stairs. You keep full ownership and exposure to house price growth, and pay no deferred management fee. What it lacks is built-in company, on-site emergency support and a care pathway on the same site. Other arrangements sit in between: a minor dwelling on family land, supported living, or home care built up as needs grow.

What a village costs, and what comes back: Under the licence to occupy model most New Zealand villages use, you do not own the unit. You pay a substantial capital sum for a contractual right to live there, and the operator keeps ownership of the bricks and mortar. Some villages use other legal structures, so confirm the occupancy right in the disclosure documents. The largest cost is usually the deferred management fee, which some operators call a facilities fee or a village contribution. It is a percentage of your entry payment the operator keeps when you leave. In many agreements it accrues over the first several years, so an early exit is the most expensive per year of occupancy. Under most agreements any capital gain on resale stays with the operator, although some share it.

Suppose a couple's home would sell for $900,000 after costs. On the village path they pay $750,000 for a licence to occupy, with a 25 percent deferred management fee accruing over five years and a weekly fee of $190. The $150,000 left over earns an assumed 4 percent a year after tax and pays the weekly fees, leaving roughly $103,000 after a decade. The operator keeps the accrued fee of $187,500 and any capital gain, so $562,500 comes back. Closing wealth: about $666,000. On the stay-home path the couple keeps the house and spends $250,000 over the decade on rates, insurance, maintenance, adaptations and paid help, money which could otherwise have earned the same 4 percent. With flat house prices, closing wealth is about $610,000. At 3 percent growth a year the house reaches roughly $1,210,000 and closing wealth is about $920,000. All figures are in future dollars with costs held constant. With flat prices the village finishes about $55,000 ahead. With growth, staying home finishes about $255,000 ahead. The answer turns on which house price assumption proves right, and nobody knows. The growth-case gap is the capital price of the village's ease, safety and company, and whether it is worth paying is a question about the life you want rather than a sum. Your own version should use the figures in the documents in front of you and test more than one house price. It should also model an early exit, since an accruing fee produces a very different result at two or five years than at ten. Of course, this is an illustration; returns, fees, inflation and tax all need to be considered.

Questions to settle before you sign: New Zealand law requires you to receive independent legal advice before signing an occupation right agreement. The Act then gives you 15 working days after signing to cancel in writing without giving a reason. Use a lawyer who handles these agreements regularly and treat the fee as cheap insurance on what is likely your last property transaction. Before that meeting, take these questions to the disclosure statement:

- What comes back at two, five and ten years, and who keeps any capital gain?
- What does the weekly fee cover, how can it rise, and what happens to it if one partner dies or moves to care?
- If the unit resells for less than you paid, who carries the loss, and who pays to refurbish it for resale?
- When is your capital repaid: on departure, or only when a new resident settles, and does the weekly fee run on in between?
- What are the transfer-to-care terms, and what do premium care rooms cost?
- Is the village registered under the Retirement Villages Act 2003? Check the retirement villages register at the Companies Office; the Retirement Commission's resources for village residents explain how.

Registration brings a statutory supervisor, a Code of Practice you can enforce, and a Code of Residents' Rights. Lifestyle subdivisions marketed to retirees with silver-haired couples on beaches may carry none of it. In December 2025 the Government announced reforms including a 12-month limit on repaying a former resident's money and weekly fees stopping when a resident moves out. Until the legislation passes and takes effect, sign on the basis of the agreement in front of you. The Retirement Commission publishes the detail on its monitoring and reports page.

Care, and the partner who stays: A care facility inside a village is a separate operation run under different legislation, and living in the village does not entitle you to a bed. Entry to residential care follows a needs assessment wherever you live. Many care rooms in villages are premium rooms, and the premium carries no public funding. If a smooth path to care is the reason you are drawn to a village, get that path and its charges in writing. If one of you needs care, the other keeps the unit and keeps paying the weekly fee while care fees begin next door. After the first death, could the survivor comfortably meet the weekly fee, personal costs and any premium care charge on one NZ Superannuation payment plus their share of the investments? A village often becomes more valuable to the survivor, since company and help are close at exactly the point they are needed most.

Government help through the Residential Care Subsidy is means-tested. From 1 July 2026 the asset threshold is $300,811 for a single person or a couple with both partners in care. A couple with one partner still at home can choose: $164,731 excluding the family home and car, or $300,811 including them. A village licence can count as the family home, valued at what would be repaid under the agreement. Thresholds adjust each July, and the current figures and full criteria sit with Work and Income.

What a move means for your estate: After a village move your estate receives the exit entitlement under the agreement rather than the market value of a house. How much lower that is depends on the deferred management fee, who keeps any capital gain, how much capital the move released, and what was spent along the way. It can also arrive months later, while the unit is relicensed. The consequences bite hardest in blended families and where a will assumes a house will be there to sell. How you intend to pass on wealth belongs in the same conversation as where you intend to live. Working out how much usable equity sits in your home sizes both.

When to decide: Delay too long and a sudden health change shrinks your options to whatever has a vacancy that month, at full entry price. Move too early and you buy years of fees for services you do not yet need. Many households agree a

trigger in advance: the first winter the garden wins, the loss of a licence, a health event. With the plan settled, the trigger does the deciding, and there is time to prepare the house for market properly and sidestep the common mistakes when selling a home.

How we work through this with clients: A composite drawn from our advisory work, with details altered. A couple in their mid-seventies, mortgage-free in a provincial city, held most of their wealth in the house with a modest portfolio alongside NZ Superannuation. Priced over a ten-year horizon, staying put finished slightly ahead on the numbers, though not by enough to settle anything. What moved the decision was everything else. The house was two storeys on a large section, and his knees had turned the garden from a pleasure into a hazard. She disliked being alone when he travelled to see family. They expected to be there fifteen years rather than five, which spread the entry cost thinly, and the weekly fee sat comfortably inside their income. The sale released a little over a third of the home's value as investable capital after the licence purchase. We built it into a structured retirement drawdown plan covering the fees with room left for travel. They accepted a smaller likely estate and gave up any future growth in the house, and chose the village knowing it. Eighteen months on, they described the move as the point at which retirement started properly. Jonny McNamee, one of our private wealth managers, puts it this way: "We see happy clients on both sides of this, so there is no single right answer. Where both options are affordable, the village more often than not wins on quality of life. It frees up time and energy, it can release capital where the entry price sits below the net value of the home you are selling, and it hands over the jobs which have quietly stopped being enjoyable. What people underestimate is how much of retirement gets spent maintaining a house rather than living in it."

Choosing well: Your own home preserves ownership, continuity, privacy and options. A village delivers ease, safety and company, and charges a slice of your wealth and its future growth for them. Households who choose well work through it in order:

- Be honest about the life you want, including how much company, how much help, and how many jobs you are willing to keep doing.
- Visit several villages, eat a meal, and talk to residents rather than sales staff.
- Price ten to fifteen years of staying put: rates, insurance, a builder's view of the maintenance ahead, and an allowance for adaptations and paid help even if none is needed today.
- Compare your shortlisted villages over the same horizon and assumptions, including what returns at two, five and ten years, and whether it still works if one partner dies or needs care.
- Hold the family conversation with the numbers on the table, including what the move means for your estate.
- Take the preferred agreement to a lawyer who handles them regularly, before you sign.

Walk away from a village if the move would leave too little accessible money for an early exit, future care, the survivor's spending, or another suitable home.

Earlier planning preserves more choice, whichever way the decision falls. If you would like to work through your own version of the numbers, a complimentary first conversation with a Become Wealth retirement planning adviser is a good place to start.

The information contained in this article is general in nature and is not intended to be financial advice that is specific to your personal circumstances. Before making any financial decisions, you should consult a professional financial adviser. Nothing in this article is, or should be taken as, an offer, invitation or recommendation to buy, sell or retain a regulated financial product. No responsibility is accepted for any loss caused as a result of any person relying on any information in this article. This article is for the use of persons in New Zealand only. Copyright in this article is owned by Become Wealth Limited. It has been reproduced here with permission. You must not reproduce or distribute content from this publication or any part of it without prior permission. This material has been provided free of charge to Age Concern Mid North.

Improving the safety of your bathroom

By now, you have probably installed non-slip mats in your shower and grab bars where you need them. And, if you haven't, you should! But there are other ways to improve the safety of your bathroom. One of the easiest ways is to install a night light. Many varieties light when they detect movement.

Consider re-painting an all-white bathroom. An all-white bathroom with shiny fixtures, bright lights and mirrors can cause glare that make people disoriented. They can even be blinded by the brightness, especially if their vision isn't perfect. Reduce the glare by using frosted bulbs. Consider painting the walls a contrasting color, which can help you and your guests keep their balance.

Don't try to make the bathroom warmer by using a space heater. They are a risk of electrocution. Propane heaters also don't work. They need more ventilation than a bathroom provides. Install a permanently wired heating unit instead.

Check your shower doors for cracks, chips or the glass rubbing against metal. Shower doors have been known to shatter. In one recent year, the Consumer Products Safety Commission received 2,000 such reports. Of course, doors will also break if someone falls into them. Shower doors are made of tempered glass, which means they shatter into hundreds of pieces and shards. Anyone present can be injured by falling into the pieces. If it ever happens, throw one or more towels over the broken pieces so you and others can walk out safely.

Perky SUPERGOLD

The full range of benefits and discounts available with the SuperGold Card are on the SuperGold website **https://supergold.govt.nz/**

There's also a useful summary of all the perks, discounts and benefits provided by MoneyHub at https://tinyurl.com/42sc7v9t together with a look at the various additional perks available beyond the card's primary offerings and list of non-financial support services.

ZUCCHINI, CARROT AND CHEESE FRITTERS



INGREDIENTS

- 2 large zucchini, grated
- 2 large carrots, grated
- 2 green onions, thinly sliced (optional)
- 2/3 cup finely grated cheddar or other
- 1/2 cup plain flour
- 1/2 cup milk
- 2 eggs, lightly beaten - size 7
- 2 tbsp rice bran oil
- Tomato relish, to serve
- Salad, to serve

METHOD

- Step 1 Combine zucchini, carrot, onion, cheddar and flour in a bowl. Season with salt and pepper. Add milk and egg. Mix well.
- Step 2 Heat oil in a large frying pan over medium-high heat. Spoon 1/4 cup batter into pan. Spread out to form a flat round. Repeat to make 3 more fritters. Cook for 3 to 4 minutes, each side, or until well browned. Transfer to a plate lined with paper towel. Cover loosely to keep warm. Repeat with remaining mixture, adding extra oil if needed.
- Step 3 Serve fritters with tomato relish and salad.

CREAMY BROCCOLI SOUP

This creamy broccoli soup is rich, indulgent and full of flavour. It's so low cost and easy to make, you can have it on the table in 35 minutes - great for lunch or a light dinner or starter.

Serves: 6, takes 35 mins

Ingredients

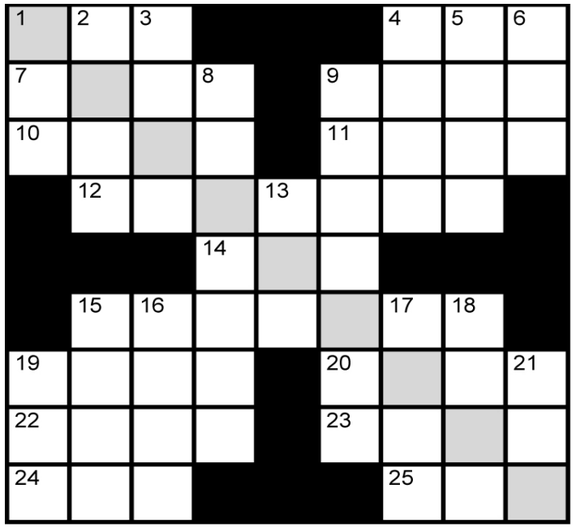
- cooking spray oil
- 1 leek, white part only, sliced
- 1 spring onion, finely chopped
- ½ teaspoon grated or crushed ginger
- 400g broccoli, cut in florets
- 1 cup light coconut cream
- 2 ¼ cups liquid vegetable stock
- 2 cups water
- Salt and pepper to taste
- plain yoghurt, to serve (optional)

Instructions

1. Place a heavy-based saucepan over a medium heat. Spray with oil. Fry leek, spring onion and ginger for 2 minutes, or until soft. Add broccoli and cook for another 2 minutes, stirring occasionally.
2. Add coconut cream, stock and water. Simmer for 15 minutes until broccoli is tender.
3. Cool slightly. Season with pepper and purée in a blender. Return soup to saucepan. Gently reheat. Pour into individual bowls. Serve with soy yoghurt (if using).



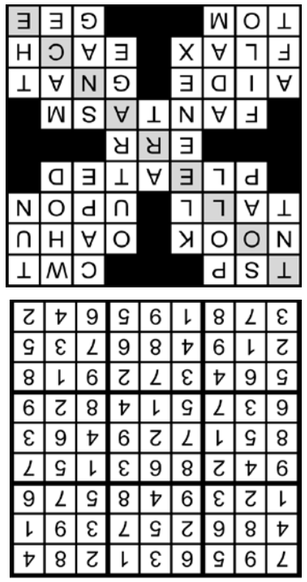
Getting Along



Across
1. Cooking meas.
4. 100 lbs.
7. Breakfast area
9. Diamond Head locale
10. Farfetched, as a tale
11. ___ reflection
12. Like some skirts
14. Flub
15. Apparition
19. Adjutant
20. Small pest
22. Type of plant fiber
23. Apiece
24. Actor Cruise
25. "Fancy that!"

Down
1. Atlanta-based station
2. "General Hospital," e.g.
3. Straw or exit __
4. Superhero accessory
5. "__ of thunk it"
6. Wine cask
8. Soft tissue
9. Indignation
13. Gallery display
15. Greek pastry dough
16. Economist Smith
17. Glitch
18. Defensive spray
19. Astern
21. French beverage

ASSETS
BEAR
BID
BOARD
BOOK
BULL
BUY
CASH
CLIENT
DAY
DEBT
DELIST
DEMAND
DISTRIBUTION
ESCROW
FREEZE
GAIN
GROWTH
HEDGE
INDEX
ISSUE
KILL
LIMIT
LIQUIDITY
LONG
LOSS
OPEN
PENNY
PRICE
PRIVATE
PROFIT
RALLY
REVENUE
RISK
SEAT
SETTLEMENT
SHORT
STOCK
TERMS
TRUST
VALUE
VENTURE
YIELD



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

Financial Search

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

SUDOKU

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

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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WHEN BLENDED FAMILY FINANCES GET TRICKY …



Blended families are increasingly common, particularly as people form new relationships later in life, often bringing children, property and other assets of their own. Over time, these separate interests can appear to merge into one family and ownership structure. However, without clear estate planning and appropriate legal documentation, things can quickly become complicated.

In our office, we unfortunately see the fallout when one partner passes away and the needs of the surviving partner must be balanced against the interests of the deceased's children. Depending on the family dynamics and the legal arrangements put in place during the couple's lifetime, the outcome can vary significantly.

From the beginning of a new relationship, it is important to carefully consider financial decisions and how these may affect each person's future, as well as the wider family. However, if you are later in life and have already made financial decisions without fully understanding their potential impact on your estate, it is not too late to review your arrangements.

A good starting point is to discuss with your partner what you would each like to happen to your assets when you pass away. Where appropriate, having open and transparent conversations with your children and other affected family members is also recommended. This can help manage expectations, reduce the likelihood of misunderstandings and ensure everyone has a clearer understanding of your wishes.

The next step is to document your intentions properly. Depending on your circumstances, this may involve a Will, a Contracting Out Agreement or a Deed of Family Arrangement. Having the right legal documentation in place can significantly reduce the risk of a costly and emotionally draining dispute at an already difficult time.

If you have not made clear plans during your lifetime, the law will ultimately determine what happens to your assets. In New Zealand, the Property (Relationships) Act 1976 may apply, and the starting point for dividing relationship property is generally equal sharing, subject to the circumstances and any applicable exceptions. This can have significant consequences if the interests of the surviving partner conflict with those of the deceased's children. Resolving these disputes through the courts can be expensive, time-consuming and distressing for everyone involved.

The good news is that planning ahead can make a real difference. Taking the time to review your circumstances and put the appropriate legal arrangements in place can help protect your wishes and reduce uncertainty for those you leave behind.

If you are in a blended family and are unsure whether your current arrangements reflect your wishes, we encourage you to contact our office to discuss your options. A conversation today could help prevent significant difficulties for your family in the future.

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

ESTATES • WILLS • TRUSTS • RETIREMENT LAW
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