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Grey Power

NEW PLYMOUTH ASSOCIATION INC

QUARTER FOUR 2026 - SUMMER
www.greypowernp.org.nz



GENERAL MEETING

Thursday 26th November 2026 commencing at 1.30pm
Barclay Hall, 158 Tukapa Street, New Plymouth

GUEST SPEAKER
Terry Hancock from "On the House"
Supporting Communities with surplus food

Thank you to those who have fulfilled your subscriptions. Always ring if unsure but the due date is on your membership card.

GREY POWER NEW PLYMOUTH INC.

158 Tukapa Street, Westown, New Plymouth, 4310

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www.greypowernp.org.nz

Office Hours: Wednesday, Thursday, Friday 9am - 1pm

COMMITTEE 2026 - 2027:

PRESIDENT: Agnes Lehrke 021 022 98721
SECRETARY & ADVERTISING: Sharon Mace
TREASURER: Jill Bracegirdle
REGISTRAR: Fleur Pepper
COMMITTEE:
GRANTS & SOCIAL: Carol Cowling
DISTRICT & REGIONAL COUNCIL: Glennis Stephens
MEMBERSHIP PROMOTION: Anita Van de Ven / Fleur Pepper
HOSPITALITY: Sue / Priscilla / Carol
NEWSLETTERS: Agnes
SAUSAGE SIZZLE TEAM: Sue / Glennis / Fleur

Business Discounts

Our Grey Power Logo will hopefully be displayed in shop windows, doors or counters to remind Grey Power members where discounts are available. Therefore have your membership card ready for a check out and spread the word. Of course it is reaffirming to acknowledge the discount. Especially in these times.

A COMMON MISCONCEPTION:

Grey Power is not aligned with any politician or political party. We are an advocacy group and we present our views to Parliament to try to get a better deal for all Superannuitants. As such we will speak to any political group or politician who is likely to make a difference on our behalf. We also seek to keep all our members informed on what Grey Power has been doing on their behalf.

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Please refer to our website for disclaimer.

LEADERSHIP WORD

Well the last part of the year is looming and the time is whizzing by.

As you would have noticed, our new National President has been busy raising important points with Parliamentary Ministers and getting good results. Well as far as you can with politicians.

The latest National Magazine has several articles where Grey Power has lobbied for better outcomes. **"The Aged Care Reform Plan"** which is so overdue but good to see it's to be reviewed.

Also the **"Driving Assessments"** for Seniors. The cognitive testing is not relative to the driving assessment and should only be used for a further discernment when needed. Where there is concern for safety the Occupational Therapy Driving Assessment is more appropriate.

As we speed on to the end of the year it is time to say "Thank you" to the members who make this Association. Your input has been very welcome and a great boost in making our gatherings a most enjoyable time together.

To the team of Sausage Sizzlers, Travel group and Fund Raisers, "Thank you" for your wonderful input, time and effort spent. Well done to you all.

Our Committee have given their time and commitment to Grey Power also and supported the many occasions that have required direction and resolve. Your varied gifts and support have been greatly appreciated.

Thank you to our Grants people. **Toi and Taranaki Foundations** for your continued support. All very much appreciated.

Enjoy your festive time together when it arrives and be safe always.



Agnes and your Committee

Tupare our cover photo

Tupare means *garland of flowers, worn on the head*.

Tupare certainly is a garland of flowers but the whole landscape has been hewen out of the side of a hill and continued on down to the river bed of the Waiwhakaiho river.

Prominent business man and horticulturist Sir Russell Matthews and his wife Mary, purchased the Mangorei Road property in 1931 and converted the wilderness into the magnificent gardens we have today. The house is of tudor style designed in the arts and crafts style of James Chapman-Taylor. In the grounds there are magnificent trees of Redwood, Kauri, Maples, Magnolias, Rhododenrons and Eucalypts, which provide great garden shelters.

Then in 1885 the property became one of the Queen Elizabeth 11 National Trust. The property was open to the public and much appreciated. In July 2002 another change took place when the ownership and maintenance was transferred to the Taranaki Regional Council .

Today it remains available to the public free of admission to be treasured and explored as such.

Your Grey Power National Magazine

This latest magazine has some very important articles printed for us.

1. The Aged Care Reform plan.
2. Research Scrutinises driving Test for Seniors.
3. Seniors want straight answers.

The articles are clearly spelt out in this latest magazine for all to read. We know there is much need for reform



Our apologies, we made an omission in the advertisement for "Age is Just a Number." The event is organised by **Volunteer New Plymouth & McDonalds**.

This should have been added to the advert. Volunteer New Plymouth organise and run a vast number of events in our community for which we are grateful.

Morning tea get togethers continue around the Northern area

Join us

1st Monday of month
Aromas in New Plymouth at 10.00am

2nd Tuesday of month
Winsor Cafe Inglewood at 10am

2nd Friday of month
Waitara Community Centre at 10am



Should you be passing by ...come and join in. Do come and give us the pleasure of meeting you all. Thank you.



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Team Work:

It is time to see if there are more people interested in building our Grey Power teamwork.

Perhaps take leadership or share leadership, this has been done and can work well.

It would be wonderful to hear from those who are prepared to take a lead role.

Join the Committee, (Meetings only 1 hour per month) or offer to work in the office for a few hours a week or fortnight.

Please do consider these positions and let us know how you can give some time regularly for our teamwork.

Volunteering work is very fulfilling and does certainly enable progress and rewarding satisfaction of contributing to the wonderful work of Grey Power.

Well then if you can spare time we would very much like to hear from you.

Agnes 021 0229 8721

Lets be part of the care and safety watchdog team

Let NPDC know about an issue, make a request or provide a compliment or complaint regarding services you have received.

You can do this by using the contact us form on their website, or by emailing them at enquiries@npdc.govt.nz

If your issue is urgent, please call on 06 759 6060

Types of issues NPDC can help with

- Graffiti or vandalism
- Parks and playgrounds
- Roads and footpaths
- Recycling and rubbish collection
- Litter
- Water (including flooding) drains and leaks
- Street lights
- Dogs and animals
- Parking
- Noise

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.

What's happening In Touch

** Information correct at date of printing. Please refer to our website for the latest information.*











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Can't visit the library? Our volunteers deliver books to eligible residents for free! Choose from a wide selection of fiction, non-fiction, and audiobooks.

Call **06-759 6060** or email **housebound@pukeariki.com** to join today.

Puke Ariki NPDC

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enquiries@npdc.govt.nz | 06-759 6060 | npdc.govt.nz
Follow us on NewPlymouthDistrictCouncil Antenno

NPDC

GREY POWER TRAVELS for members 2026

Payments of Direct Credits
Bank number: 15 3948 0007390 01
Bank name:
Grey Power New Plymouth Inc.

Reference Box example
Particulars: Surname
Code: membership No
Reference: Place of Travel.

Your seat will be booked when you pay for your trip. Please provide your valid phone number and name for the office list. Thank you .

Garden Visits Thursday the 5th of November. Cost $35.00

The bus will leave the Raceway carpark at 9.00am sharp. Bording time is up to 8.45am

First Garden in Lepperton:
Jersey Lane, Mountain Rd.

Second Visit to Winsor View, Maire St. Inglewood.

Pause for lunch Stratford. Take picnic or take supplied option? Pioneer Village.

Visit to The Village Gallery Eltham. Also Percy Gallery in Stratford/Hospice Shop.
? Pukekura Park. Then back to raceway car park.



Booking is when you pay for the travel so be in to get a seat.

Full travel for April available in next newsletter.

Planned April travel is to Yarrows Bakery, Manaia. Hear the interesting process of the industry. Enjoy Swiss Community Music and lunch together.
Continue to Opunake to see latest venues.
On round the mountain Home to carpark.

Further travel for April available in the March Newsletter.
Cost to be determined. *Thank you*

The magnificent Vireya

Found in George's garden. This shrub is of the beautiful rhododendron family. Comes from South East Asia and grows very well here in New Zealand.

Requires protection from the scorching sun and wind which causes damage to leaves.
Free drainage required with rich organic soil and slightly acidic. Does not like to get it's feet wet, so just damp soil.

The varities of Vireya bring spectacular colour to the garden. Always a great treasure to have.

Thanks for sharing this beauty with us, George.



Can you assist please?

1. **Travel Group** require assistance with the Travel issues. *Only takes a half hour every so often thank you. Bigger planning once year in October.*
2. **Sorting newsletters for delivery**. Four times a year at office. *Takes about one hour if organised. Just bundle according to printed list and put in appropriate bag.*
3. **Delivery relief.** At times deliverers get sick or are away. Can you fill in for a oncer? *The Delivery is listed to certain streets and newsletters dropped in letterboxes. This occurs 4x a year. But for temporary replacements = once.*
4. **Assisting with Advertising at Market Day.** *On a Saturday for 2hrs only. 10.00am-12.00pm. We advertise Grey Power to gain further members. A very quiet easy job. Not necessary to have to explain much but have Flag up, and Newsletters and leaflets available. We need to be seen. Support with training for is certainly available.*
5. **Office days.** We require some assistance in the office to spend 2hrs for coverage. *Wednesday or Fridays. Either 9-11am 11-1pm. Or to do just occasional relief. Training available of course. Just follow list of know hows.*
6. **Do you have some ideas** to share on how we can offer more time together at Barclay Hall? Since we have its availability for use most afternoons why can't we get together for regular somethings?

***Thank you in anticipation.* I do hope you can consider these many regular chances to assist or one off occasions. It is when we work together that we make our Association stronger.**

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The Tui in the Kowhai Tree:



When the Tui sits in the Kowhai tree
And the sun tips the mountain tops with gold
When the Rata blooms in the forest glade,
And the hills glow with sunny tips untold.
I love to roam through bush and fern
And hear the Bellbird sing
And feel the touch of the wind on my face
While the joy in my heart does ring.

There are some who long for coral sands
And some for wind-swept plains
While others roam the ocean wide
Then pine for home again.
But give me the care-free life
By mountain, lake or shore
Of the lovely land of the long white cloud,
Our homeland Aoteroroa.

By A.J.Hall

Arthritis NZ Mateponapona Aotearoa
Newly diagnosed or living with arthritis?
We're here to support you.
Call our Arthritis Assist helpline: 0800 663 463
Connect with others join support groups and webinars
Find trusted information Simple, practical tools at arthritis.org.nz
Access helpful resources Free booklets and factsheets
Find support and learn more Scan to get started
0800 663 463 www.arthritis.org.nz info@arthritis.org.nz

DON REEVES:

We recently learnt that one of our eldest Grey Power New Plymouth members has passed away. Don Reeves of Inglewood.

Don and his wife Jean were among the first members of Grey Power New Plymouth way back in 1986 when the Association first started here. In fact that was about the same time as the inauguration of Grey Power, known then as the Superannuants Association. In the early 1991 era the name change took place to become Grey Power Association Inc.

Don worked for Grey Power New Plymouth as Treasurer and Secretary until he reached 92yrs of age. Quite a wonderful achievement. Don contributed much to Grey Power members, Red Cross in Inglewood and as driver for patients needing transport to the Waikato for treatment. Of course there were all the other participations in clubs and Co-opts that Don was involved in as well.

How fortunate we have been to receive the contributions of this fine, wise gentleman for so long. Rest peacefully Don. You are a legend to us all. Thank you for all you have contributed to Grey Power over the years.

Our 40th Grey Power Birthday cake



Pictured above cutting the cake are Kath and Melva Benton, the donors.

The cake was prepared by Deirdre Krutz, Melva's daughter. What a delicious moist chocolate cake it was too. Thank you for your generosity ladies.



Postage: Can you assist please?

Usually we post a large number of newsletters out each Term. Please consider letting us have your email address in order to save on the ever rising cost of postage. It is easily dispatched and should arrive in a much better time span than by mail.

When you have read it you can save it or delete. No waste. No clutter.

We can promise the email address will be kept safe and only used as a last resort and for your newsletter.

If you really wish to have the physical copy then perhaps you could please collect one from your local library or our office hallway where a pile is always left available. Even if the office isn't open these items are now stored on a stand in the hallway. So help yourself.

The other way to obtain these two informative booklets is on our website. Search for the current News Items. **www.greypowernp.org.nz**

We look forward to your responses. Thank you all.

A Voice for all New Zealand Seniors:

Grey Power is recognised as the prime association that represents older people in New Zealand.

Our aging population, often on fixed incomes, faces numerous challenges including cost of living pressures, poor access to health care, loss of local banking services, availability and affordability of suitable housing, social isolation and ageism.

We work tirelessly to raise awareness of the issues facing seniors and to advance policies and practises that better meet their needs to allow all seniors the opportunity to age well in dignity. Whether you are an older adult yourself, a caregiver, or a relative, we invite you to join us in our mission to create a more age inclusive society.

Taken from the national website www.greypower.co.nz (Does this not make you proud to be a member of Grey Power)



Do you experience any of the following symptoms?

- Raised, twisted or bulging veins?
- Leg pain/tenderness?
- Dry, itchy, stained skin?
- Swollen ankles?
- Cramp & restless legs?
- Varicose eczema and ulcers?

You may benefit from a **FREE** initial varicose vein assessment* with our specialist team.

Find out more at our website or contact us today!

skinclinictaranaki.co.nz

*Conditions apply

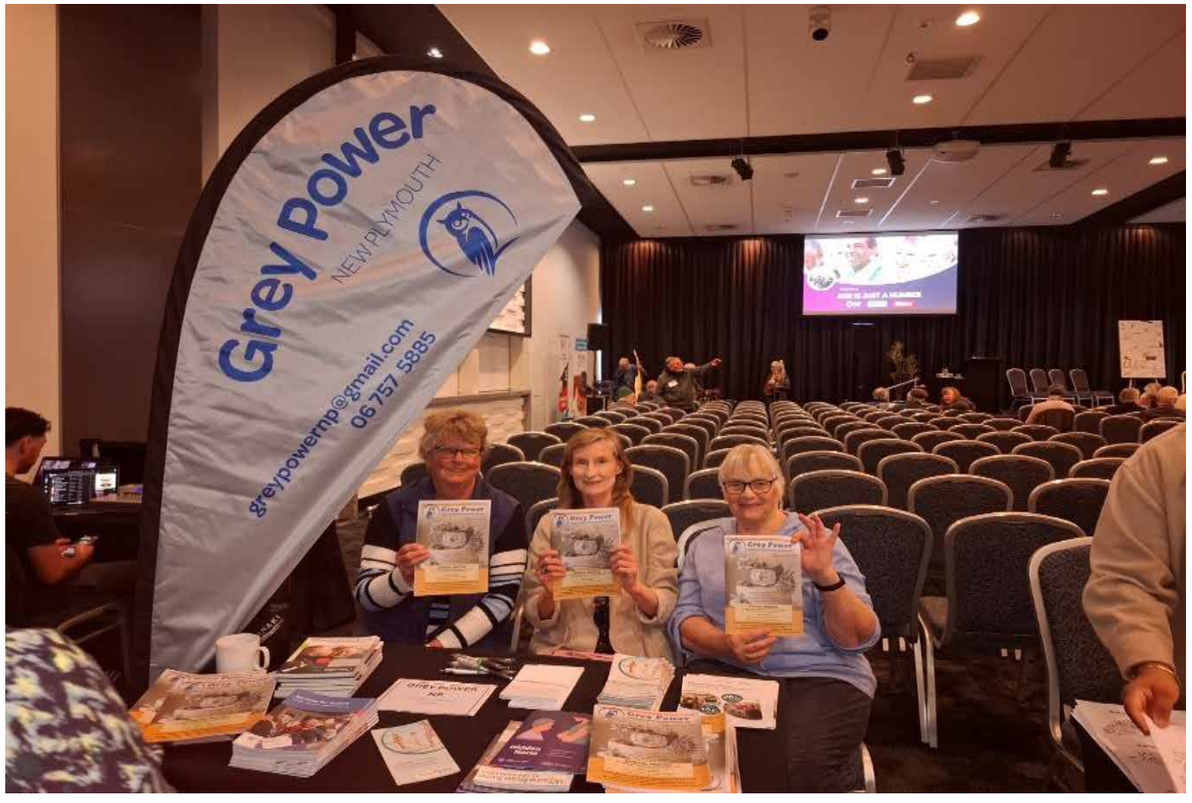
Vein Specialists
skin clinic TARANAKI

06 281 1698 reception@skinclinictaranaki.co.nz 183 Powderham Street, New Plymouth

Age Is Just a Number Forum



Marie opening the Forum



Carol, Fleur and Glennis on our stall.

On the 1st of October we joined in with Age Concern for their Forum at the Devon Hotel.

The day started at 8.45am and finished 3.00pm or thereabouts. Our representations from Grey Power were there manning a stall with our particulars on display for take away or browsing. The displays of various stalls were available in between speakers who presented some varied points of interest on Aging and assistance for seniors.

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.

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Central Audiology Taranaki

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Editorial supplied by Central Audiology Taranaki

SUPPORTING COMMUNITY
WITH SURPLUS FOOD

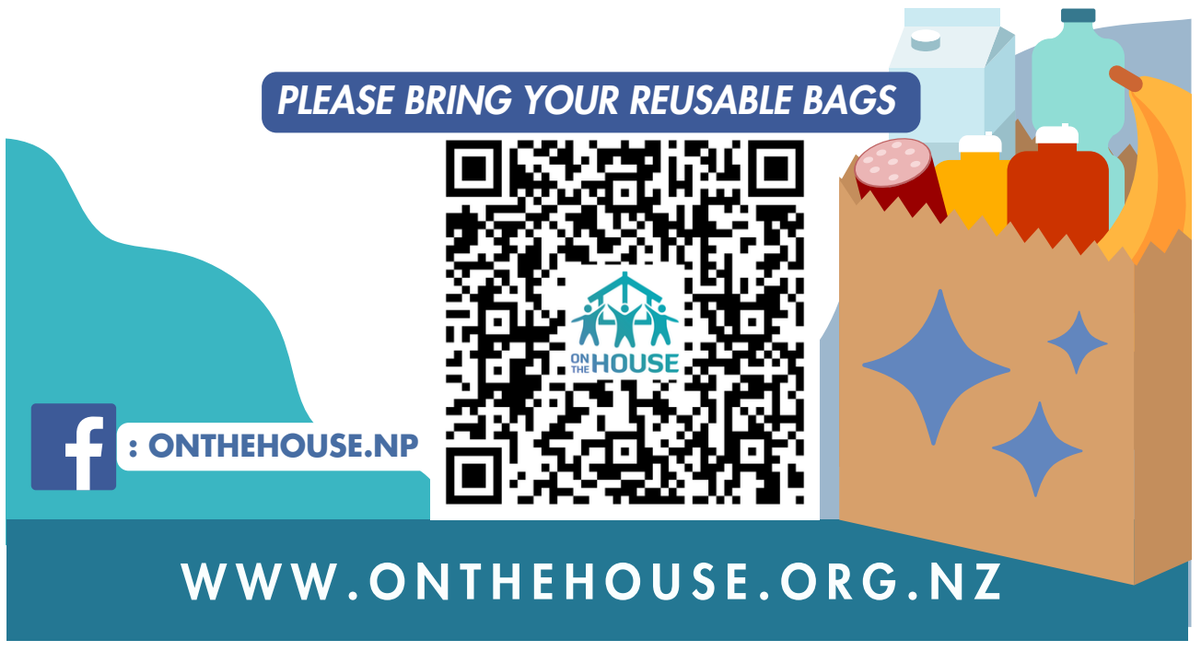
OVER 65's FREE STORE HAS A NEW HOME!

From Wednesday 14th October, 1:30-2:30pm

NPL Central Baptist Church

89 Liardet Street, Central

EVERYONE IS WELCOME, NO BARRIERS OR JUDGEMENT



Morning Tea/Coffee at Windsor Cafe Inglewood



If you are a Grey Power member do come along and join in. We also welcome new comers and friends. Join Jose and friends for a lovely, warm relaxing time. Just the perfect start to your day.

Gold card discount, so have these cards on show to get your discount.

2nd Tuesday of each month
10 am at Windsor Cafe Inglewood

Come and see what is on offer all you Inglewood Grey Power members and friends. See you there.

REMEMBER:
2nd Tuesday of the month. 10.00am

GREY POWER COFFEE MORNINGS



Grey Power members and friends are enjoying these occasions for cuppas, chats and new friends. We enjoy the company, so why not join us.

Coffee days are the first Monday of the month at 10am, at Aroma Café.
The next day Tuesday if the Monday is a holiday.

A few tables are booked for our use. Any member may join in and maybe there are some potential new members to come.

Let's give this our support. Come and spend time together, bring a friend. Put this on your calendar.

See you there.

The Community House Waitara

The Community House is situated opposite the B.P petrol Station on the corner of the Street.
Open from 9.30am to 2.30pm daily.

This House is providing membership renewals to Grey Power members and is in touch with our main office as necessary.

The Community House offers us accommodation for our morning teas on the 2nd Friday of the month at 10.00am. Guest speakers are often organised for this occasion.



There is much going on at this hub for Grey Power members with needs and requests attended to. You do not have to travel to our office in New Plymouth if you find this difficult transport wise, your Community House can see to your renewed subs and cards. Why not join in on morning tea days and see what has been organised for you all. It is always good to meet new locals and make more friends, hear what the latest is.

So come along and join in with the warm, friendly atmosphere at the Community House.

Creating meaningful moments at Rosedale

A cup of tea. A shared laugh. A familiar face who listens to a story they've heard a dozen times before. For many older New Zealanders, these seemingly small moments are anything but small – they can be the difference between a day spent feeling connected and one spent feeling completely alone.

For a growing number of older people, loneliness is something they feel daily. The latest research from Age Concern found 59 per cent of New Zealanders aged 65 and over had recently experienced loneliness, with almost one in three, (30 per cent), saying they felt lonely a lot or all the time.

Loneliness is more than simply feeling sad or having no one to talk to. Prolonged social isolation is associated with serious health consequences, including depression, cognitive decline, and more frequent hospitalisations. It is an issue that Alden's Rosedale Retirement Village in Albany, Auckland, is tackling in a very practical way, with a role that is unusual in the retirement sector.

The Village started trialling Meaningful Moment Assistants (MMAs) in June last year. The role has been so successful and the MMAs have become known as the "Unicorns of Rosedale" within the village. They are there to notice the resident, not just the routine. They are the familiar face who pops in for a chat, the person who notices when someone hasn't left their room that day, or who takes the time to discover what makes each individual tick. That can be particularly important for adult children of older people, many of whom worry that their mum or dad might quietly retreat into their room as they adjust to life in a retirement village or care home. It's a horrible feeling.

The Unicorns notice the small things – who might need a little encouragement, who loves a particular activity, who has an interest that could be brought back into their daily life, or who might simply benefit from some company. Ninety two -year-old Mary Howard was a case in point.

When Mary first came to Rosedale, she was very uncertain and scared, says Activities Coordinator Jolene Chidrawi, who works closely with the Unicorns. "Before moving into the village, she relied heavily on her son and daughter-in-law for reassurance and so moving into a completely new environment was a huge adjustment for her. "In the beginning she hardly ever came out of her room and still looked to her son and daughter-in-law for reassurance with almost everything. "The Unicorns spent lots of time with her, simply sitting and chatting and slowly getting to know her, without putting any pressure on her. We learnt the little things that made her feel comfortable. Those small things helped us build her trust and show her that she had people here she could rely on."

Slowly, Mary began to come out of her shell. She now joins bus outings, enjoys pet therapy, and takes part in visits from the local kindy children.



"It has been so lovely watching her confidence grow. Moving into Rosedale has also taken a lot of pressure off her son and daughter-in-law, knowing that Mary has people around her who know her, understand her, and can give her that reassurance throughout the day." For residents, having something to look forward to each day can make a significant difference – whether it is a planned activity or simply a familiar face stopping by for a conversation.

This is particularly important for people who spend more time in their rooms, are less mobile or are simply more comfortable in their own space. The Unicorns walk through the village and hospital areas, checking in with residents and looking for opportunities to create connection, while recognising that sometimes the most meaningful moments happen quietly in someone's room. They take the time to learn about each person – their history, interests, personality, hobbies, family, and the things that make them happy.

Activities can be simple - reading the newspaper together, listening to music, playing games, exercising, doing crafts, going for walks, sharing morning tea, enjoying an ice cream afternoon, or taking part in bingo and themed events. Where people have similar interests and personalities, the Unicorns, who come from all walks of life, can help create opportunities for friendships to develop.

Because loneliness and social isolation can happen even when someone is surrounded by people.

Small moments can make a big difference. Community is not something that simply happens around people. It is something created together, one conversation, one friendship and one moment at a time.

https://www.alden.co.nz/village/rosedale-village

'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.



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 Grey Power New Plymouth Assn.

Volunteering New Plymouth
Te Tuari o Ngamotu

P: 06 758 8986 | C: 027 541 0577
E: info@vnp.nz
W: **ww.volunteeringnewplymouth.org.nz**

Volunteering Has Changed – and You May Already Be Doing It

When we hear the word *volunteer*, many of us picture someone helping at a charity shop, coaching a sports team, delivering meals, serving on a committee or giving a few hours every week to a community organisation. Those volunteers are still incredibly important. But volunteering is changing, and today there are many more ways to make a difference.

Increasingly, people want to help in ways that fit around their lives. They may not be able to commit to the same day every week, but they can give an hour, share a skill, help with a one-off project or simply notice when someone around them could use a hand.

In fact, **you might already be volunteering without thinking of yourself as a volunteer.**

Perhaps you have material, wool, craft supplies, tools or other things sitting in a cupboard that you bought years ago for a project that is probably never going to happen. Instead of leaving them there, you might pass them on to a community group, school, neighbour or someone who can put them to good use. Maybe a friend has bought a new phone and cannot work out how to send a photo, install an app or change a setting. You sit down together for half an hour and help them figure it out. Perhaps you take a neighbour to an appointment, water someone's garden while they are away, check in on someone who lives alone, bake something for a community event or share knowledge gained over a lifetime with someone who is just starting out.

These everyday acts may seem small, but collectively they help build connected, caring and resilient communities.

Volunteering is good for the volunteer too

Volunteering is not simply about what we give. It can give something valuable back to us. It provides opportunities to meet people, stay connected, learn something new, use skills we have developed over many years and feel that we are continuing to contribute. It can provide purpose and routine, introduce us to new friendships and keep us involved in what is happening in our community. And volunteering does not have to mean taking on a major commitment.

There are formal volunteering roles, short-term and project opportunities, volunteering from home, sharing professional or practical skills, helping at a one-off event and the many informal acts of kindness and assistance that happen between neighbours, friends and members of our community every day.

Perhaps we need to think differently about volunteering The question no longer needs to be: **"Do I have time to volunteer?"**

Perhaps instead we can ask:

"What do I have that I could share?"

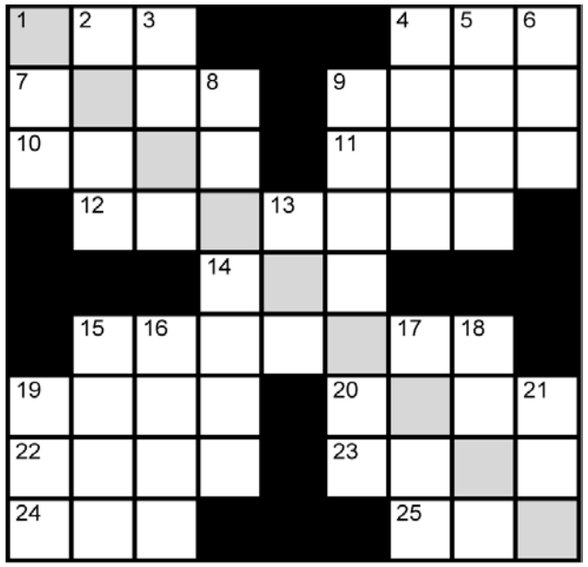
It might be an hour.
It might be a skill.
It might be knowledge.
It might be something sitting unused in the cupboard.

Or it might simply be the patience to sit beside someone and help them work out their new phone. Volunteering doesn't always need a roster, a uniform or a title. Sometimes it is simply **people helping people.** And there is still plenty that each of us can offer.

Volunteering New Plymouth
Connecting people, skills and community.

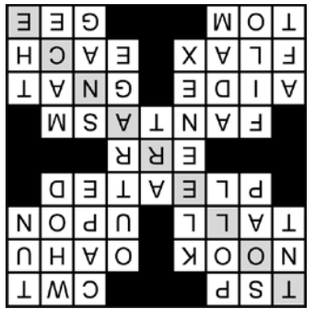


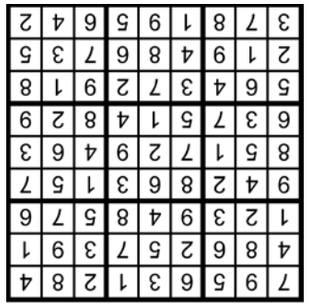
Getting Along



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





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

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

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.

Do you qualify for a Total Mobility Card?

If you qualify for a card, this service will offer up to 75% off travel costs with Miss Daisy, making hospital and doctor's Appointments affordable. You also have the added advantage of being independent.

To be eligible for the scheme an applicant must have an impairment that is either permanent or temporary (six months or more.) The impairment may prevent the applicant from undertaking one or more of the following components of a bus journey without assistance and in a safe and dignified manner.

- Get to and from the applicant's nearest bus stop.
- Stand and wait for the transport (where there is no seat.)
- Get on and off the bus.
- Handle money or a bus ticket.
- Ride securely on the bus.
- Travel without confusion or anxiety.
- Travel on an accessible bus if available.

How do I join?
Anyone with an impairment, permanently living in the Taranaki region is eligible. A passport photo is required for your Total Mobily **TM Card**. Payment to the Regional Council once the form is completed.

To Join the scheme: Pick up the Total Mobility form from your doctor, Access Ability, The Regional Council offices or print a copy from the Regional Council's website.

Cost to join: A $5.00 fee for processing. No other charges except Assessments carried out by your doctor, often included in a standard fee. Medical Assessments if carried out by Access Ability will incur $12.00 fee.

Access Ability Phone: 0800 758 700.
Or contact @accessability .org.nz

Which Transport Provider can be used?

New Plymouth

Driving Miss Daisy N.P	06 751 0209	*Has a Ramp.*
Energy Cabs	06 757 5580	
Freedom Driving	06 758 0734	*Has a Ramp*
N.P Taxis	06 757 3000	
T E Taxis	0800 999 222	
Driving You Taranaki	022 373 2930	*Has a Ramp*

BANANA AND CHOCOLATE BREAD-AND-BUTTER PUDDING

Bread-and-butter pudding always tastes better than it sounds – and the addition of banana and chocolate makes it even better. This is a simple dessert for kids to make.



Serves **6** - Preparation Time **60 Minutes**

Ingredients
- 8 slices bread spread with butter
- 1 large ripe banana
- 1/4c chocolate chips or chopped chocolate
- 50g sugar
- 3 eggs
- 320ml milk or a combination of milk and cream
- ¾ teaspoon mixed spice

Method
1. Preheat oven to 180°C and grease an ovenproof dish.
2. Remove the crusts from the buttered bread (but don't throw away) and cut the slices into quarters. Arrange half of the bread in the bottom of the dish. Slice the bananas onto the bread and sprinkle over the chocolate chips. Arrange the remaining slices of bread over the top, butter side up.
3. In a jug combine the sugar, eggs, milk and spice and mix thoroughly.
4. Chop the bread crusts into little pieces and scatter over the pudding, then pour the liquid over the back of a spoon to gently soak the bread.
5. Bake for 45 minutes until the top is crisp and brown and the filling is risen and set. Dust with icing sugar and serve hot or cold.

Ref: Love Food Hate Waste

Renewal of membership subscriptions

It is perhaps time to check out **how we renew** our membership subs and **when is time** to do so. We are still receiving renewal late November each year which is too late do so.

1. **HOW to renew is on your Application form** which is on the back page of every Newsletter. Go to the left hand side near bottom and find the methods clearly written. You are always welcome to come and pay at the office and a "collect & deliver'' system is in place for those who find getting in to the office difficult. Just ring and we will come. Direct Credits require your membership number please to identify you with no guess work. **Surname and number please**.

2. **When to renew is by the 31st March/1st April every Year.** Some prefer to renew early in the year which is good. The final date is as written. As with all businesses which we are in actual performance, the timing of payments is vital to budgeting and payment of accounts which climb annually. So if you can assist our financial functions by payment at the stated time that would be wonderful. Thank you.

3. **The Subs are currently** ...Single $25.00 Double $40.00. This changed at the AGM in May because of late payments and neglect to pay, also our capitation fee for Federation at 7.5%, puts our finances under a greater strain, I'm sorry to add.

4. **Your membership card** with your number on is your receipt. This lets you know **WHEN** you are due to pay your Sub. (Expires 31/3/26). Keep the card in a handy place where you won't loose it and can check your dates. If lost simply ring for a replacement one. Remember these cards also enable discount from businesses and G.P Electricity.

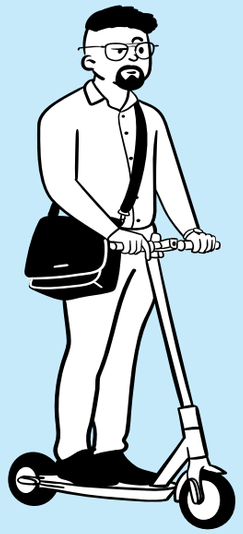
5. **Paying Ahead**. You can do this if you are going away or have a good reason for doing so. We simply make a note on your record on the registry. Travelers overseas have used this means of keeping up to date. We have also been very fortunate to have such generous donations made at times and this has assisted our slow income situation and non payments.

6. **NOTE we are not the Grey Power Electricity**.
   The Electricity is a separate company.
   The Grey Power Electricity bank number is: 02 0108 0333798 029

7. **Our Grey Power Association N.P. bank number is :**
   15 3948 0007390 00

   We have received some payments for the electricity and do understand. But it would be very helpful if you could double check you have the right bank account number as above in blue for electricity payments.
   Thank you for understanding this issue.

FOLLOW US ON facebook
AND LIKE OUR PAGE
GREY POWER NEW PLYMOUTH



Hello all deliverers

Thank you, you do a marvellous job

Our next Newsletters will be due on
25th February 2027

Bell Block bundles ready by **Friday 26th** at 1pm in the Warehouse carpark.

Waitara newsletters ready by 12.30pm
There are newsletters also at the Community House in Waitara.
Open daily 9.30 -2.30pm

If you are short of Newsletters these may be found in the local libraries. Or from your leaders' extra supply.

If you are unable to deliver PLEASE do ring the office
06 757 5885
021 0229 8721

Thank you

REMEMBER

1. **GARDEN TRAVEL Thursday** 5th November
2. **GENERAL MEETING** Thursday 26th November 1.30pm, Barclay Hall.
3. **CHRISTMAS LUNCH** Thursday 3rd December
4. **OFFICE CLOSED** 4th December
6. **OFFICE OPEN** 27th January 2027

MAGAZINE CONTENT

Contributions for our magazine are always welcome. If you would like to make a contribution, send us a short story, poem; recipe, letter to editor; household hint; notes on a trip away; anything you would like to share with other members. Please send to the editor for publication - agnesmaire@gmail.com or greypowernp@gmail.com
Our next issue will be out late February.

Is your Membership Subscription up to date?

Are you a financial/paid up member of Grey Power?
If your card has 31/03/2026 on it, then yes you need to renew your subscription. Find the application form on Page 24 of this newsletter and fill it in. Payment methods are at the bottom on the left hand side.

NEXT MEETING

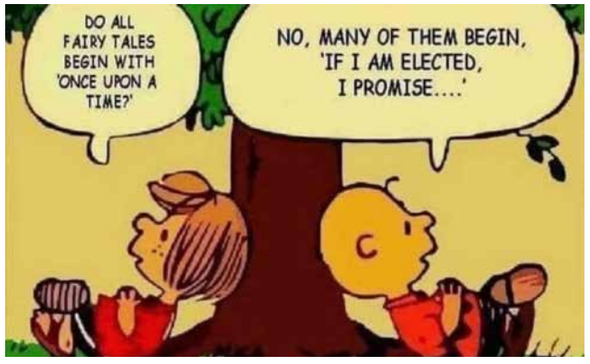
Thursday March 25th

1.30pm at Barclay Hall, 158 Tukapa Street.

NOVEMBER RAFFLE

We will have a raffle as usual at the November General Meeting.
1 ticket $2 or 3 for $5





Do you remember Steve the computer guy?

Well looks like he's still flying around to assist folks with their internet problems and cell phone devices.

Don't forget to ring Steve if you need assistance. Steve is a very busy chap but I'm sure he'll find time to zoom off to your place should he be needed. **021 0816 4244** (phone or text).

MEMBERSHIP APPLICATION / RENEWAL FORM

Grey Power New Plymouth Assn Inc | 158 Tukapa Street, Westown, New Plymouth 4310
www.greypowernp.org.nz | Email: greypowernp@gmail.com | Ph: (06) 757 5885

**** Membership year is from 1 April to 31 March***

Membership: New Member ❑ Renewal ❑ Membership Number: _____

Type: Single ($25) ❑ Dual ($40) ❑ **Office Open: Wednesdays, Thursdays and Fridays - 9am - 1pm**

MEMBER DETAILS:

First: _____ _____ _____ _____
Title *Initials/Forename* *Surname* *Year of birth*

Second: _____ _____ _____ _____
Title *Initials/Forename* *Surname* *Year of birth*

Postal Address: _____

Post Code: _____ Phone: _____ Mobile: _____

Email Address: _____

PAYMENT DETAILS:

Subscription $_____ Donation $ _____ Total $_____

All information will remain confidential

and not supplied to any other party. *Applicant Signature:* _____

NOTES: Please return a completed form with every application. Payments may be made by eftpos, cash, method at our offices, internet banking into our bank account or phone banking.

Online Account: 15 3948 0007390 00
Grey Power New Plymouth Inc.

Please ensure your name and membership number appears in the reference section of the form. Your details will be kept private at all times. A stamped addressed envelope with postal applications would be appreciated.

Office use only

Date Received .....
Card Issued .....
Expires .....
Amount .....
Paid by .....
Date on Computer

YOUR QUARTERLY NEWSLETTER
FROM GREY POWER NEW PLYMOUTH