

TAURANGA & WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

ISSUE FOUR 2023



NEED TO BE NEEDED PAGE 5

On-line Shopping PAGE 19

**Benefits of joining
Greypower** PAGE 6

www.greypowertga-wbop.org.nz

TAURANGA & WBOP GREY POWER ASSN

The Village 17th Avenue,
PO Box 841, Tauranga 3144

Email: tgagreypower@gmail.com

Phone: (07) 571 2558

Office Hours: 9.30am - 2.30pm

Tuesday to Thursday

www.greypowertga-wbop.org.nz

COMMITTEE:

PRESIDENT: Jennifer Custins

VICE PRESIDENT: David Marshall

OFFICE MANAGER:

Sharyn Mudgway

TREASURER: Shirley Porter

MINUTES SECRETARY:

Jill Marshall

WEBSITE/HOUSING TAURANGA:

Vanessa Charman-Moore

Committee: Alex Zilonis

LETTERS TO THE EDITOR:

We would like to hear your opinions or concerns on subject matter for printing in our magazine. Letters must include the writers name, home address and phone number. Letters should not exceed 120 words inclusive.

We may not always print all letters we receive. Letters may be edited for clarity and length.

Post to: the address above or email

tgagreypower@gmail.com

Disclaimer: Tauranga & WBOP Grey Power Assn. Inc. and any person or organisation associated with it will not accept any liability for the contents of this publication. All due care and attention to accuracy is taken to ensure details are correct. Opinions expressed herein are not necessarily the opinions of the association.

This publication is designed and printed by Kiwi Publications Limited.

For advertising phone Sam on 027 872 6629 or email: samanta@kiwipublications.nz

www.kiwipublications.co.nz

Please refer to our website for disclaimer.

President's Word



What a year it has been – dominated by rain and an election! Both fairly turbulent and both are likely to have ongoing, lasting effects on the economy. We can already see changes due to the new three-way government. It is likely that many retirees voted to the 'right' so we are heartened to hear that National Super will remain at 65 years. There is an indication from NZ First that more will be done with the Gold Card however, we have more pressing problems such as the lack of aged care facilities, health and housing. We will also be asking about likely funding for more reliable home care and watching the wait times for elective surgery to reduce. We look forward to contacting the Hon Casey Costello, the new Minister for Seniors, and hope we can make some headway there.

Our association has been working hard to have a bigger presence in the digital area. During November, Vanessa created a Facebook page to promote a special deal for Grey Power Electricity which generated some new members and I hope you have time to check out our website. David, who is also vice president on the Federation board, has done a great deal of work to refresh the Federation website. At last, there are now real benefits and information for members only and it is easier to use. Also thank you to Shirley who drove round Tauranga and distributed over 500 magazines in September.

Although many say they are not particularly interested in politics, it does shape the fabric and flavour of the country we live in and in turn does affect individual lives. Congestion on the roads does not always directly affect retired people but it does push up the price of everything that is transported by road. Will we get the long awaited and promised highway to Auckland and/or Hamilton? More big companies are moving here to be closer to the port. Nearer to home I see that one small area of Cameron Road has been declared 'finished' outside a car dealership. Great, we need to sell more cars! But they have their own off-street parking - not so for many other small shops and businesses nearby and I do worry for them. Of course, in another 10 or 20 years' time, younger people and shop owners will have adapted to a new way of travelling and life will flow again but with a different flavour and pace.

We had a Zone 3 meeting this month in Matamata where we re-elected members to the Zone board. It was a good turnout with 30-odd delegates attending and it's a great opportunity to share ideas with other associations. A small group is being set up to look at how to refresh our image and streamline our processes at a national level.

As the year draws to a close, I want to thank our hard-working volunteers who so reliably turn up and help us run an efficient office at the village each week.

On that note I want to wish all our members and helpers a very merry Christmas and hope that 2024 will bring a little more stability and goodwill.

Take very good care of yourselves.

Jennifer & the Team

COFFEE MORNINGS

All meetings are subject to health and safety guidelines at the time



Everyone is welcome to come along for discussion or a chat. Tauranga & Katikati have speakers monthly or bi-monthly.

TAURANGA COFFEE MORNINGS: The Raft Cafe, Chapel St, (near Briscoes).
1st Thursday of the month at 10am. **Dates: 1 February, 7 March, 4 April**

KATIKATI COFFEE MORNINGS: Katikati Community Centre, 45 Beach Road. (just past the schools).
\$2 for members & \$5 for others. **Dates: 16 February, 22 March, 19 April - Now 3rd Friday of each month**

PAPAMOA COFFEE MORNINGS: 3rd Thursday of each month at 10am. We will continue meeting at Pacifica Cafe, Tara Rd. **Dates: - 15 February, 21 March, 18 April**

All inquiries please phone the Grey Power office, Tuesday - Thursday on 571 2558.

ALL ARE WELCOME – Please wear a name badge if you have one.

SUBSCRIPTION RENEWALS TAURANGA & WBOP

The financial year is from 1 April to 31 March - Single \$25 and \$35 double

To renew – use your membership number and name as a reference.

To join – go to our website www.greypowertga-wbop.org.nz Click NEW and fill in the form. Use your internet banking to make the payment using your name and phone number as reference. If you have problems using online banking ask a friend or family member to make the payment and then give them cash. You can pay cash at a Kiwibank branch or come to the office but we do not have EFTPOS.

Office hours 9.30am – 2.30pm Tuesday - Thursday. **Bank account 38 9001 0051732 00 Kiwibank**

ONLINE PAYMENTS - Please do not pay your power bill to the association. Check the bank account number. Members starts – 38..... Electricity - 02..... If you are a power user with GPE please set up your payee list with distinctly different names – for example Grey Power Membership or Membership GP Electricity Grey Power or Electricity GPE. **If you pay your power bill to us, in error, it may take some time before it can be reversed.**

VOLUNTEERS NEEDED FOR NEXT YEAR

From February on Tues-Wed-Thurs if you think you might have a few hours to help out at our office please phone or email us. Ph: 571 2558 or tgagreypower@gmail.com

RENT INCREASE!

Shockingly, we have been notified by our landlord, TCC, that our rent and outgoings are set to increase close to a whopping \$4000 a year! This is nearly a 70% increase! The outgoings are going up, without any warning, on 1 Jan. The proposed huge rent increase is set for 1 July 2024 but does need to out for consultation with submissions sent by 15 Dec. As a not-for-profit organisation we are dependent on our membership subs which makes the increase unsustainable for us. Other tenants in the Village are very concerned and some, including us, may not be able to survive the increases. Our only option would be to work from home.

OFFICE CLOSURE

Our office closed on 14 December & will re-open 30 January 2024. However, our phone and internet will be checked regularly and online payments will be processed in reasonable time during this period.

FEDERATION MAGAZINE

The FEDERATION MAGAZINE now has a digital copy available. It costs the Federation thousands to print and post the magazine so they have asked if some members could agree to receiving it online. Please let us know by email.

BOARD SNIPPETS

The Federation Board met in mid-November, and despite four members leaving with COVID, much was accomplished. Some of the topics covered included agreement on the framework of a new strategic plan for the organisation, progress with elements of a new marketing/communication campaign, confirmation of the dates for the 2024 AGM, updates on Grey Power Electricity, and reports from the National Advisory Groups working on our advocacy positions.

There was also a presentation from Death without Debt, a volunteer organisation that is lobbying to have barriers to less expensive funerals removed. They want to avoid the situation where those left behind are not faced with years of paying off the costs of a funeral. More details are on their website <https://www.deathwithoutdebt.org/> They believe if the current barriers to people arranging their own funerals are removed then a cremation should be no more than \$1000 (Burials are more

expensive due to the cost of purchasing a plot in a cemetery.) Grey Power will examine how best to support their goals.

While our members appreciate receiving updates from the Federation via the quarterly magazine, recent postage increases have driven the costs so high that the membership contributions to the Federation no longer support increased advocacy, but are consumed by postage costs. If you would like to help to lower these costs consider subscribing to the on-line Federation Magazine. It is delivered earlier, is kinder to the environment, and is easy to navigate. Take a look at the latest issue at <https://greypowermag.co.nz/> If you would like to subscribe to the on-line version and save the Federation \$8/year please fill in the simple form at <https://greypowermag.co.nz/subscribe/>

We have had a number of media requests lately as well as active participation with other organisations to improve the effectiveness of our advocacy work.

A NEW PROPOSAL TO RELEASE EQUITY FOR RETIREES

A retirement fund is hoping to break into the home equity market with plans to launch the country's first home reversion scheme in February 2024 after five years of planning. The scheme works on an agreement to sell Lifetime Home – part of the wider Lifetime Retirement Income group – a portion of your house and get the money paid back in instalments over 10 years. Homeowners can release equity from their property by selling a portion to a retirement fund and paying it back in instalments while remaining in their home.

Founder and managing director Ralph Stewart, who previously headed AXA Insurance then ACC, said, "We supplement homeowners' retirement income, every 'Super Tuesday', every fortnight with a small amount of money, that adds up to an amount every year that we then exchange for equity in their home. We do that for 10 years from age 70. "So, for a million dollar house, we pay the homeowner around \$23,000 a year and at the end of the 10-year period, we would own 35 percent of the home and they will own 65 percent."

Unlike a reverse mortgage which pays out a lump sum at the start of the term and accumulates interest, which is then repaid when the homeowner sells up. The reverse mortgage model is based on

debt – the homeowner borrows the money and defers the repayment of the debt until they sell the house. It's a good model but it means that the homeowner has to effectively suffer a variable interest rate – the amount of money they pay back to the bank when they sell their house is unknown at the beginning.

Massey University Associate Professor Claire Matthews, comments that - 'There are slightly more risks [than a reverse mortgage] because you're actually handing over ownership of part of your property. You've got the lion's share and so that does limit the risk, but what happens if you want to do something to the property?'

The difference in this model to a reverse mortgage is certainty about total overall costs. When the homeowner sells the house, they would essentially "buy-out" Lifetime Home – which would benefit from any capital gains.

EDITOR NOTE: *This is a scheme in its infancy and there are several regulatory rules to navigate. They propose doing a pilot run of 80 homes for 12 months, which will cost about \$10 million. The company's primary business is its retirement fund, which would fund the home equity scheme. For further information go to www.lifetimeincome.co.nz*

NEED TO BE NEEDED

It's a well-documented fact, loneliness is a plague of our times. It not only causes misery for countless numbers of people (of all ages), but it contributes to a greater risk of many health issues such as cognitive decline, high blood pressure, and heart disease. Loneliness hasn't always affected the vast numbers it now does, and much of the reason for this is the way we live now has changed.

Many people of retirement age can still remember multi-generational households where grandparents (one or more) lived with their children and grandchildren, or at least in the same suburb. There was a time when it was unfathomable neighbours were unknown to each other, or the concept of 'community' meant something other than mixing with those who lived close to one's own home. Now, however, family and community are often spread, not only far and wide within a single country, but also across the globe. This means connection with those who matter most can be much more difficult to access. When connection with others is lost, so is the feeling of being needed – whether it's as a helping hand around the home, or a passer-on of wisdom to those who respect what you know.

Playing into this scenario, is the digital age. Even when we do live close to those who matter most, the people who once sought out our help, now frequently turn to the internet for advice. Sometimes this is because it offers information on matters intensely personal and which are able to be discussed in a more anonymous way than face to face chats. At other times, simple DIY information is readily available on the likes of You Tube, where instructions can be viewed again

and again and where we won't suffer the potential embarrassment of feeling like a 'slow learner.' The internet can even provide company in the form of social media 'friends' who can feel every bit as intimate as a much-loved grandparent or neighbour.

As valid as digital connections can be, it leaves many, who don't live in the internet world, feeling as if they are no longer needed. Knowing we are 'needed' gives our lives purpose, and builds our self-confidence and self-respect. When we sense we are 'redundant,' we quickly begin to feel worthless and inadequate, and lose our sense of self-esteem. This creates a vicious cycle as the less we value our own worth, the more likely we are to retreat from others, and isolation and loneliness quickly set in.

As difficult as it may seem, and even though it may not feel like something we should have to do for ourselves, we can combat loneliness in our lives by taking some simple actions. Start by being an active listener when the opportunity for conversation does arise. Be the person who doesn't interrupt, who listens without stepping in to contradict or offer unwanted advice, who is simply 'there' for



We all need to be needed, and none of us deserves to be lonely. But if we wait for others to help us beat the plague of our times, we may be waiting a long time!

another. Do this, and you will soon find friends and family turn to you more regularly as a listening ear. Step outside your comfort zone, and offer your service as a volunteer. It doesn't even need to be in a situation where you are adept (allowing someone else to show you the ropes is helping them to feel needed, too). Be sure to let those around you know how much you value them – this will forge or strengthen a relationship which will in turn have you feeling needed. Set out to be a reliable person in whatever you do for others – because the sad fact is few people have this attribute. Whether it's turning up regularly to walk a puppy at the local SPCA, or minding a child for an hour on Saturdays, weekend after weekend, the organisation or person you are helping will come to rely on you, like no other. This is the sort of 'feeling needed' that will boost your confidence and eat away at loneliness. Look for clubs and social activities (such as walking or craft groups) that will put you in contact with others, and don't be afraid to attend meet-ups (such as coffee groups) specially set up for those feeling lonely. There is no shame in seeking out company, and in fact, acknowledging this openly can be a way to feel needed as it can give others permission to acknowledge this, too.

Ref: Over 60s

BENEFITS OF JOINING GREY POWER:

1. You add to the voice of Grey Power when our delegates lobby Government for better or continued or improved conditions for the over 50 age group but particularly superannuitants. Our age group is increasing each year and we need to be well represented on aged care, health and housing issues.
2. Our own quarterly magazine and occasional newsletter. A quarterly publication from the Grey Power Federation.
3. Grey Power Electricity - cheaper electricity, broadband, gas and LPG if you are a financial member.

Please note: Grey Power are not involved in the administration of Grey Power Electricity. Each member is responsible for their own enquiries and concerns and must liaise directly with Grey Power Electricity 0800 473 976.

4. We push hard for the Gold Card to give us as many benefits as possible.
5. Members can join Vesta for cheaper health insurance.
www.vestacover.co.nz/grey-power-offer or 0800 283 782
6. Members are automatically given \$2000 life insurance cover from AIL Insurance. This insurance is for Accidental death or Dismemberment.
7. Coffee mornings are held once a month in Tauranga, Katikati and Papamoa. We often have interesting speakers. Dates are in the quarterly magazine.
8. Interislander Ferry gives special rates for members. Bluebridge Cook Strait Ferries provide all year discounts call 0800 844 844.
9. HRV offers members discounts on the following products:
10% off HRV AirSense home ventilation (excludes AirSense Lite)
10% off water filtration products and 5% off heat pumps/air conditioning.
www.hrv.co.nz/community/greypowernz
10. MoleMap gives members a 20% discount on full body MoleMap, skin Check or Skin Check+ service. This promotion is available until 31 January 2024. Please telephone 0800-665-362 to book your appointment. Use promocode GREYPOWER20
11. Coffee Capsules 2U have a special 15% discount offer for Grey Power members on your first order with free shipping on all orders of 120 capsules. Shop at - <https://www.coffeecapsules2u.co.nz/shop> and have an ongoing 5% discount.

Information containing any further benefits will be in publications next year.

CAMPING IN THE GOOD OLD DAYS



When I was young, we had a large section and in the summer our parents often let us put up a 'pup tent' so we could sleep outside. These were ghastly heavy canvas things that let the dew drip through in the early mornings if you touched the fabric. During the night you could here hedgehogs and other creatures scuttling around in the grass.

For an Englishman from London who wore a suit and tie to work, my father had surprisingly rugged ideas for when we went away on holiday. His ideal was to pack up the Holden station wagon and drive to some remote part of the country side with access to a beach. On arrival we'd unpack and put up the pup tent, unload all the food and cooking supplies then make up the mattress in the back of the car for my long-suffering mother and himself to sleep. We set about starting a fire to heat some water for tea and something nondescript out of a tin for dinner. During the days we

walked and swam and lay out in the sun. Idilic until the sun disappeared!

Another option to the car, was to rent a shearers cottage in the wilds of Coromandel or Great Barrier Island. Lovely scenery, white sand and crystal-clear water. Lovely people, atrocious roads and substandard accommodation. On one such holiday father decided that we should really immerse ourselves in the great outdoors and commune with nature. Mother and I were told to wear warm clothes, take a grey army blanket and follow him. Off we tramped in the setting sun – up a hill amongst the sheep and scrub until he found a suitable flat area with plenty of bracken to lie on. We rolled ourselves in the blankets and lay down to gaze up at the stars. It was probably quite magical for about 30 – 40 minutes but the ground was hard and it got quite cool. Eventually father fell asleep, quite content to be at one with the great outdoors. My mother was not happy and had a real fear of "creepy crawlies" so we folded our blankets and high-tailed it back to the relative comfort of the cottage leaving my father blissfully unaware that he was alone with the bugs and the sheep.

I'm not sure if some of these experiences were damaging and the cause of any problems I had in later life or a good grounding and a lesson that you can do (or put up with anything), if you put your mind to it. It did not instil in me a love of camping – too many memories of hard surfaces, insects and the inevitable sand in everything. I love the outdoors but come sleep time I like a sand free motel with soft beds, insect screens and a restaurant nearby.

Jennifer

Call Driving Miss Daisy and ride with a friend!



We can drive and accompany you to:

- Medical and other appointments
- Family/social occasions
- Companionship / Group Outings
- Take your pets to the vet
- Grocery or other shopping trips
- Scenic drives
- Airport departures and pick ups

For further information or to make a booking please call us on:

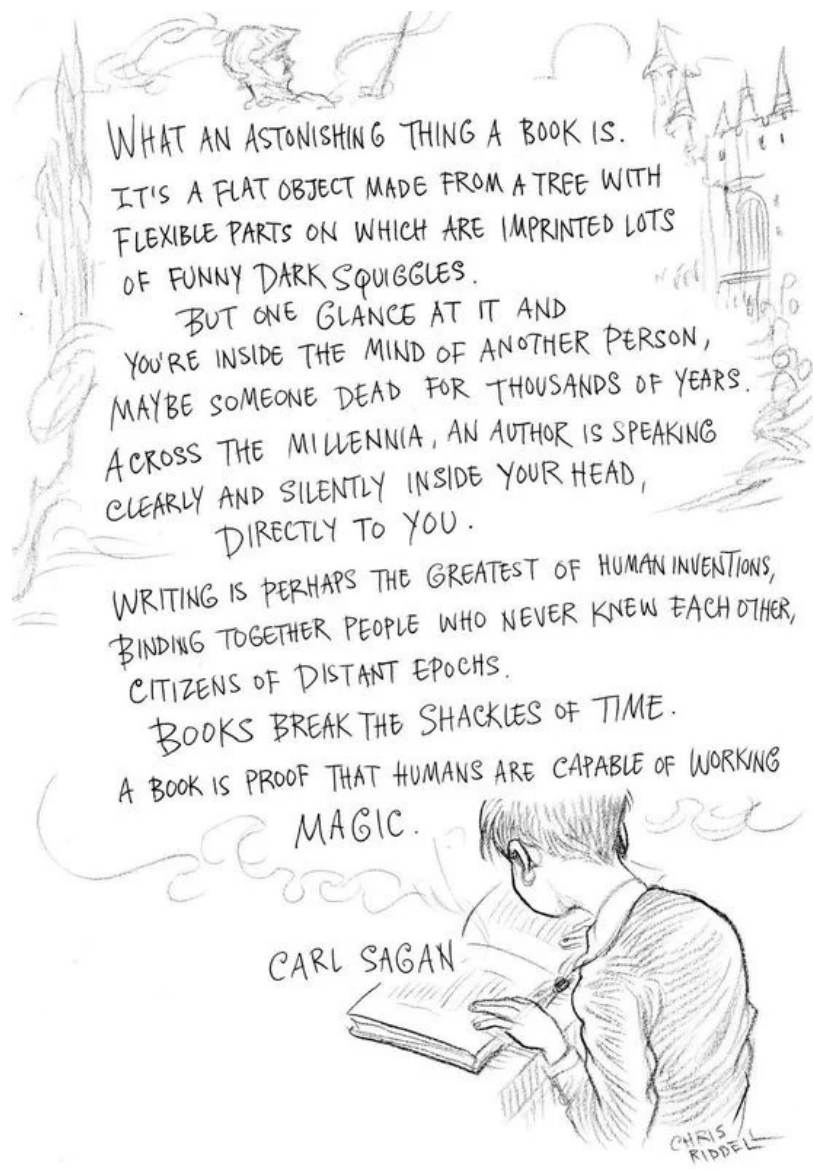
Tauranga North
(07) 394 5330 | 022 150 3133
Tauranga West
(07) 220 9355 | 021 503 697
Mt Maunganui / Papamoa West
(07) 220 9504 | 021 503 246

0800 948 432
www.drivingmissdaisy.co.nz



Driving Miss Daisy®

We're There For You



THE WEATHER

Years ago, you could set your calendar by the weather and forget about it. Christmas lunch outside, holidays at the beach in the sun, scorching hot when school started, first woolie jumper at the end of March. Frosts that crunched under your feet walking to school in the winter, always rained in the August school holidays and spring came in September with new lambs frolicking in the green grass. First swim in the ocean at Labour weekend and then as it warmed up, we all rushed around shopping and standing over a hot stove cooking Christmas food.

Now – all the talk is about unusual weather patterns such as La Nina and El Nino and it seems to be getting more and more unpredictable. I've just laboured through a very long article by a 'specialist in science & environmental reporting, 'explaining why El Nino is late arriving this year! I don't really want either in my life – just bring back the 4 normal seasons so I can reliably plan the next 12 months.

Anonymous

WHY IS DECLUTTERING SO HARD?

There are a multitude of reasons why some of us collect clutter while others seem to have it figured out and maintain a clutter-free oasis. Some reasons include our personality type, our upbringing, our motivation, time pressures or some combination of them all.

There are also as many reasons to avoid clutter. Firstly, it's a health hazard with many injuries caused by tripping over items left in random places. Secondly, clutter doesn't look good and thirdly, it's hard to find things. Too much clutter can make preparing to move home a much bigger challenge than it needs to be and how many of our children will thank us for leaving them with piles of "stuff" when we are gone.

After years of encouraging others to start decluttering early if they are thinking of downsizing, I wonder why I find it so hard to get rid of unused items. Many items, I'm sure, will be useful at some point, and then there are the pictures the kids created at primary school, my large collection of books (and a pile of my dad's books as well – all neatly inscribed for each birthday or Christmas). Emotional connections.

The best ways to declutter are well known. Experts say create three piles of items as they are being cleared – items to be thrown away, items to be donated and items to be kept. But they don't come with instructions on how to start and how to stay decluttered.

After reading several books on decluttering I had collected a few more ideas such as having a place for everything, keeping like-items together and trying to discard an item when a new one is purchased.

However, it was the next book on my list that has given me hope in my efforts towards minimalism (or at least decluttering). It is the well-known and best-selling book by James Clear named Atomic Habits. This book offers so many good ideas on how to get started on a new habit, maintain a habit, and how to break bad habits.

Some of the gems that I have taken away from the book include habit-stacking; starting a new habit by tying it to something that is already a regular habit or occurrence e.g., if you have a regular house keeper visiting then you could choose a time before, during or after their cleaning to do decluttering.

Another learning is that it is easier to maintain a habit if there is some immediate reward. That ties in with the advice to start decluttering with a small area such as a cupboard or even a shelf. Then there is the satisfaction

of having completed a task.

In his book, James Clear recommends keeping track of progress by putting a cross on the calendar or something similar. Missing one day may happen through something that can't be avoided but never miss two days. It is better to do something small as long as you turn up.

Vanessa Charman-Moore is a Seniors Real Estate Specialist and Grey Power Committee Member. See her advertisement in this issue for contact details.

FRIDGE HYGENE

The internet has some wonderful information but sometimes it drifts into the bizarre! For lingering smells in the fridge – the solution is to put toilet rolls in to absorb the moisture!!



Apparently, some people have such fowl smelling food in their fridge that even after cleaning it out thoroughly, it still smells. A toilet roll will absorb the moisture but has to be replaced several times and what a waste. Alternatively, vanilla extract, charcoal or bi carb work equally well and take up less space. OR regularly check what is in the fridge and turf it out into the 'food waste bin' that the council supplies and we pay for.

LETTERS TO THE EDITOR

We received a very heartfelt letter about the test that was given for the writer to pass/renew her driver's licence. Grey Power has been approached many times about this issue but has been unable to make much headway.

Q. Jude asked, for instance, what the relevance was between naming a number of animals in 30 seconds to driving a car?

A. This is part of a recognised competency test to gauge a person's mental reaction. If something unusual happens on the road – how quickly would we react. Our brain impulses do slow as we age and I guess they are doing what they can to keep us all safe on the roads. Your doctor is the one to decide whether a test needs to be done.



GUT HEALTH

Scientists have produced an in-depth analysis of gut bacteria which shows that microbes create anti-inflammatory compounds which can help with anything from regulating the immune system to aiding digestion.

Foods which produce good bugs for the gut include sugarless coffee (any type – from best ground to instant), 70% dark chocolate (up to 3 -4 squares a day), yoghurt, cheese, eggs, oily fish and unsalted nuts and seeds.

This is a very condensed version of an article from The Times, London



FOR THE BEST HEARING SOLUTIONS FOR YOU

All Brands - Latest Technology



CHRISTMAS HOURS:

Clinic closed:
Friday 22nd December @ 1pm
Reduced service:
3rd-5th January 9am-3pm
Clinic resumes:
Monday 8th January
8.30am - 5pm

TAURANGA **audiology** LTD
Your local hearing specialists | Promed House

FAMILY OWNED

07 577 6712

www.taurangaaudiology.co.nz

Suite 1, Promed House, 71 Tenth Avenue, Tauranga

WOOL – WE NEED TO LOVE IT.



New Zealand's economy was founded on our strong wool. Between 1850 and 1997, we were regularly exporting more than 200,000 tonnes of strong wool each year to destinations around the world.

But since 1990, the value of strong wool has fallen drastically for our sheep farmers. Various industries began favouring synthetic fibres instead. Wool production has fallen by half and we're now in the position where it costs more to shear a sheep than the wool is worth to sell to the global market. Shearing sheep is now a loss-making exercise that creates a waste product. In 1982, there were 22 sheep for every human member of New Zealand's population. By 2020, that had fallen to just 5 and that impacts more than just farmers. It means we no longer have the support industries that surround a strong wool industry - no spinners, weavers, and very few scouring companies.

Wool has slipped out of our consciousness, just as the number of sheep grazing on farms beside our highways have dwindled. But wool is a natural, living fibre. It's antimicrobial, warm, breathable, long-lasting, biodegradable, and beautiful.

We've created an absolute disaster for our planet - the fashion industry is conflicted and a huge contributor to global problems of pollution and waste. Synthetic fibres come from oil, and every time we wash our synthetic fabrics, we are adding microplastics to our environment. Blankets shed microplastics on your skin, just like synthetic carpets do. When we throw synthetic products away, it will take hundreds - perhaps thousands - of years to break down.

Ref: www.nzwool.co.nz/history

Liz Mitchell MNZM*, fell in love with the way this fluffy material could be absolutely transformed with a little soap and water. She joined a felting group and began learning more from fellow felters and was absolutely amazed at the things people could make from wool and the creative potential of strong wool is endless. Liz has been offered the opportunity to create a Wool and Natural Fibres Textile Hub in Henderson, West Auckland.

**Liz is an internationally respected fashion designer and the venture spokesperson, focusing on product design, research & development, and building networks of like-minded wool enthusiasts.*

A simple banking process that could stamp out scams

Name and account matching - also known as confirmation of payee - could reduce scams, but what is it and how does it work?

Consumer NZ is calling for the country's banks to speed up the introduction of a simple measure that could reduce scams.

New Zealanders lose around \$200 million to scammers each year, prompting the New Zealand Banking Association (NZBA) to adopt a range of initiatives to fight fraud and scams.

Perhaps the most meaningful of these, and the one consumers are most likely to encounter first-hand, is confirmation of payee (also referred to as CoP). The NZBA has indicated that it will instigate an industry wide CoP service, but has not provided an indication of when this will be implemented.

CoP means you can check that the name and account details of the person or business you intend to pay, match before you make a payment.

It's a simple process, but can have an immediate impact on preventing certain types of scam – notably when someone is tricked into sending money to a fraudster posing as a genuine payee.

While New Zealanders are protected by a provision in the New Zealand Banking Association Code of Practice, this only protects bank customers if they are a "victim of fraud where someone accessed and used your electronic banking or your card without your authority."

So long as you weren't dishonest or negligent, took reasonable steps to protect your banking, and complied with your bank's terms and conditions, you should be reimbursed for this type of scam.

Consumer NZ welcomes the Banking Association's "instigation" of CoP but is concerned there is no timeframe for its implementation.

Chief Executive Jon Duffy said, "Banks have finally accepted that name and account matching is necessary to help prevent scams. It's our view this function should have been implemented before now, and failure to do that means banks have not been adequately protecting their customers.

DO RACEHORSES EVEN KNOW THEY'RE 'RACING' EACH OTHER? IT'S UNLIKELY!

When the racing season arrives, everyone becomes an expert on the horses that are the stars of the spectacle. TV personalities, professional pundits and form guides talk confidently about the favourite's "will to win". In close races, the equine contestants "battle it out", demonstrating "heart", "grit" and "determination".

But do horses even know they are in a race, let alone have a desire to win it? Do they understand what it means when their nose is the first one to pass the post? Based on decades of experience and everything we know about horse behaviour; the most plausible answer is "no". From a horse's perspective, there are few intrinsic rewards for winning a race.

Reaching the end might mean relief from the pressure to keep galloping at high speed and hits from the jockey's whip, but the same is true for all the horses once they pass the finishing post. If the race is close, the horse that eventually wins might even be whipped more often in the final stages than horses further back in the field.

So while being first to reach the winning post can be crucially important to the horse's human connections, there is very little direct, intrinsic benefit to the horse that would motivate it to voluntarily gallop faster to achieve this outcome. Does a horse even know it's in a race? Again, the answer is likely "no".

Running (cantering or galloping) is a quintessential horse behaviour and horses voluntarily run together in groups when given the opportunity – even in races without jockeys. However, there are a number of reasons to think horses have not evolved a desire to "win" during a group gallop.

Horses are social animals. In the wild, to minimise their individual exposure to predators, they synchronise their movement with other horses in their group. This synchronisation includes maintaining similar speeds to other group members (to keep the group together), being alert to the positions of their own body and their neighbours to avoid collisions, and adapting their speed to the terrain and environmental cues that indicate upcoming danger or obstacles. In the wild, "winning" – that is, arriving first, long before other group members – could even be a negative, exposing the "winner" to an increased risk of predation.

This collective behaviour is the opposite of what

owners, trainers and punters want from horses during a race.

And as for winning horses understanding they are there to "win"? It's far more likely it is the combination of natural ability, physical fitness and jockey skill that accounts for which horse wins, rather than any innate desire by that horse to get to the winning post before the other horses.

Ref: Cathrynne Henshall - Lecturer, School of Ag, Enviro and Veterinary Sciences The Conversation

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'careful! Put in some more butter! Oh my gosh! You're cooking too many at once. Too many! Turn them! Turn them now! We need more butter. Oh my gosh! Where are we going to get more butter? They're going to stick! Careful. Careful! I said be careful! You never listen to me when you're cooking! Never! Turn them! Hurry up! Are you crazy? Have you lost your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt. Use the salt!'

The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?'

The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving!'

Aphorism:

A good time to keep your mouth shut is when you're in deep water.

Life isn't tied with a bow but it's still a gift.

A daily Inspiration:

If we ever have a golden age, it will be because golden hearts are beating in it.

Socks too tight?

We sell soft topped bamboo and cotton socks

3 pairs \$36

diabeticsocks.co.nz

CONVENIENT 15 MINUTE CITIES!

Conspiracy theories about Covid and climate change may have lost momentum but the next dubious theory is never far away. Making our cities more liveable and compact is suddenly a secret plan to entrap us. It started as a transformational idea about how our cities should look and feel. Now it's become a fast-growing world-wide conspiracy.

How did the '15-minute city' concept get so out of hand?

"It stems from a movement that goes back decades called 'new urbanism', which was basically saying 'we've spent 100 years commuting from suburbs, mainly in cars, we need to get back to a much more sustainable way of doing things,'" says Bill McKay a senior lecturer in architecture and planning from Ak University.

But the idea didn't really reach the mainstream until it was popularised by French professor Carlos Moreno in 2015. McKay says the style of cities we have in New Zealand are only about 100 years old. "We take it for granted that we live in suburbs and that we commute to where we need to go, whether it's the supermarket, or dropping kids at school, or going to work," he says. "It's a highly artificial way of living. So, the idea of a 15-minute city is taking us back to how cities used to be hundreds of years ago, where you could actually live not too far from where you worked or where you do your shopping."

He says the car is largely responsible for the change and altering people's perceptions is hard. "In a way, New Zealanders see their cars a bit like Americans see guns – 'don't you dare try and take that away from me'. But they're actually bad for the environment and they spend 95 percent of their time lying around doing nothing, they're way more expensive to keep than you really think, but we love them.

"The 15-minute city concept gets adapted with this idea that we're going to have climate lockdowns and the government's going to force you to stay in your 15-minute zone around your neighbourhood".

Extremism expert Byron Clark says beating these conspiracy theories is difficult, but there might be a way to solve it.

"Anyone who's out there trying to fearmonger about lockdowns and vaccine mandates isn't going to have a lot of success because there aren't going to be any more Covid lockdowns and the mandates for vaccines are all but gone.

"But if you start to tell people that 'sinister, supranational organisations' like the UN and the World Health Organisation or the World Economic Forum are bringing in all these things that are going to be similar to lockdowns ... you can use that to generate the same kind of fear that people had around some of the public health measures we saw around Covid."

What people believe tends to depend not on how accurate or how true the information is, but the relationship that they have with the person sharing that information with them.

"So, I think if you have people in your life – that's friends or family or work colleagues who are talking about these things – talk with them about what the actual information is, what a 15-minute city really is, and what the UN Sustainable Development Goals are actually about and maybe then they can be convinced."

Drivers will still be able to travel to any part of the city at any time, but may have to take a different route.

The 15-minute neighbourhoods' proposal, meanwhile, aims to ensure that "every resident has all the essentials (shops, healthcare, parks) within a 15-minute walk of their home," the fact sheet says. The goal is to "support and add services, not restrict them".

Urban planning experts credit Carlos Moreno, a professor at the University of Paris, with popularising the 15-minute city concept.

Dan Luscher, creator of the 15-Minute City, a blog devoted to the design concept, argues it's "first and foremost" about choice, not coercion.

"It is about creating neighbourhoods and cities with urban amenities close at hand, and with convenient and safe options for getting around," he wrote in an email. "It is about enabling people to get their needs met within their own neighbourhood, not confining them to that neighbourhood.

"It is about mobility, not lockdown."

Robert Steuteville, of the Congress for the New Urbanism, said the notion also isn't all that novel: most cities built before 1950, when highways and suburbs became dominant, were 15-minute cities.

REF: THE DETAIL FROM NEWSROOM

Editor: Just imagine if people had places to work and shop in Welcome Bay it would certainly reduce the traffic congestion along Turret Road! Just an idea!

MOBILITY PARKING SPACES



If you encounter cars parked in mobility parking places without a placard and you feel strongly that something should be done, you can help make a difference by contacting Foodstuffs, Woolworth and Retail NZ (shopping centres) through their online websites, www.foodstuffs.co.nz/contactus customerinfo@countdown.co.nz info@retail.kiwi BCC.MobilityParkingNZ@gmail.com so Claire Dale can keep a tally of how many people take action.

Ms Dale presented a petition to parliament which then went through Select Committee and was identified as a human rights issue. Woolworth, Foodstuffs and Retail NZ said at a corporate level they've never had more than a handful of complaints but expressed a willingness to understand the problem and hear from the public.

Fair Go ran an episode on 13th November where they looked at mobility parking issues. They talked to Dale about making mobility parking law, the same in business car parks as on public roads and substantially increase the fine and standardise the enforcement.

Dale's petition didn't persuade the government to legislate at a national level as it's left to the bi-laws of each town, district and city. Dale anticipates she will be ready to take it to the human rights commission April/May 2024 to force the NZ Government to standardize mobility parking, raise the fine and ensure enforcement for every mobility park, no matter where it's located.

Dale has opened a Givealittle page under 'Mobility Parking Petition' to help fund her campaign next year.



In the past few months, the Tauranga market has seen some slight increases in the median sale price. Overall, there appears to be more positivity in the market coming into Christmas with first home buyers out and about and getting the market moving. Investors are still waiting to see what the new government will bring and it looks like the first home buyers are taking their opportunity.

In 2023 I continued my journey to help seniors with selling their houses in a safe and steady manner. I encourage vendors to know where their next move will be so that they don't have the stress of being between houses. It is easy to buy into the idea of an auction but unless there is something distinctive or special about your home it is far less stressful to sell by negotiation or fixed price. Auction clearance rates are still low.

If downsizing is something that you are starting to think about for 2024 then it's worth getting started with a Seniors Housing Consultation and Property Appraisal. I offer this at no charge (and no obligation) so please feel free to give me a call.

Seniors Real Estate Tip:

Decluttering is a key component in making a house easy to sell and then also making it easier to move into a smaller property (I pass on some useful ideas in an article in this issue.)

Vanessa Charman-Moore is a Tauranga Seniors Real Estate specialist. For more information, see Vanessa's advertisement below or visit www.seniorsrealestate.co.nz

GET STARTED WITH A FREE SENIORS HOUSING CONSULTATION AND MARKET APPRAISAL

SENIORS
REAL ESTATE



Vanessa Charman-Moore
Seniors Real Estate Specialist
027 242 7646
seniorsrealestate.co.nz

Independent Agent Ltd Licensed Agent REAA 2008

“Christmas with Louise”

As a joke, my brother used to hang a pair of pantyhose over his fireplace before Christmas. He said all he wanted was for Santa to fill them but every year, his poor pantyhose sadly hung empty.

One year I decided to make his dream come true so I went in search of an inflatable love doll. They don't sell those things at Kmart. I had to go to an adult bookstore downtown. If you've never been in an X-rated store, don't go. You'll only confuse yourself. I wanted to buy a standard, uncomplicated doll that could also substitute as a passenger in my truck so I could use the carpool lane during rush hour. Finding what I wanted was difficult. Love dolls come in many different models. I settled for “Lovable Louise”. She was at the bottom of the price scale. To call Louise a “doll” took a huge leap of imagination. On Christmas Eve, with the help of an old bicycle pump, Louise came to life. My sister-in-law was in on the plan and let me in during the wee morning hours, long after Santa had come and gone. I filled the dangling pantyhose with Louise's pliant legs. I went home chuckling.

The next morning my brother called to say that Santa had been to his house and left a present that had made him VERY happy but had left the dog confused. She would bark, start to walk away, then come back and bark some more. We all agreed that Louise should remain in her pantyhose so the rest of the family could admire her when they came over for the traditional Christmas dinner.

My grandmother noticed Louise the moment she walked in the door. “What the hell is that?” she asked. My brother quickly explained, “It's a doll.”

Who would play with something like that?” Granny snapped.

I had several candidates in mind, but kept my mouth shut.

“Where are her clothes?” Granny continued.

“Boy, that turkey sure smells nice, Gran,” Jay said, trying to steer her into the dining room.

My grandfather, a delightful old man with poor eyesight, sidled up to me and said, “Hey, who's the naked gal by the fireplace?”

I told him she was Jay's friend. A few minutes later I noticed Grandpa by the mantle, talking to Louise. Not just talking, but actually flirting. It was then that we realized this might be Grandpa's last Christmas at home.

The dinner went well. We made the usual small talk about who had died, who was dying, and who should be killed, when suddenly Louise made a noise that sounded a lot like my father in the bathroom in the morning. Then she lurched from the panty hose, flew around the room twice, and fell in a heap in front of the sofa. The cat screamed, I passed cranberry sauce through my nose, and grandpa ran across the room, fell to his knees, and began administering mouth to mouth resuscitation. My brother fell back over his chair and wet his pants and Granny threw down her napkin, stomped out of the room, and sat in the car.

It was indeed a Christmas to treasure and remember. Later in my brother's garage, we conducted a thorough examination to decide the cause of Louise's collapse. We discovered that Louise had suffered from a hot ember to the back of her right thigh. Fortunately, thanks to a wonder drug call duct tape, we restored her to perfect health. Louise went on to star in several bachelor party movies. I think Grandpa still calls her whenever he can get out of the house.

Did you know...



Mistletoe grown in USA is a semi parasite that grows in distinctive ball-like clusters of green or yellow-green foliage nestled among the bare branches of deciduous trees and prefers to freeload on oaks but also appears on other hardwoods. Botanists classify mistletoe as a semi-parasite because, although it thrusts its roots into the host tree for water, it manufactures and uses its own chlorophyll. The plant has an annoying affinity for heights which makes collecting it quite an exercise.

Mistletoe is fragile so the best tool for collecting it is a long pole with a hook mounted on one end. Mistletoe grows in both male and female forms, but the female bears attractive, white-pink berries which usually ripen in December. The tiny white fruit will eventually fall off and make a mess. The fruit is poisonous but most people want those berries, regardless of the drawbacks.

Ref: Mother Earth USA

6 Ways to Get High on Hydration this Summer!

The majority of your body is made up of water and keeping well hydrated is absolutely vital to keep your body in good working order and to make sure you look and feel your best. As you lose water every day through sweating, urine and breathing you need to make sure you are replacing what you lose. As the warmer months arrive, you are likely to lose more fluid each day through sweat than you do during the cooler times, so – that means it is more important than ever to focus on what you are drinking at this time of year!



Here are 6 things you can do to keep in top of your hydration:

1. When it comes to staying well hydrated, water is best. In the summer – flavour water with fresh mint leaves, sliced cucumber, ginger, fresh lemon or lime juice. You can also try sparkling water, herbal teas if you want something warm or make your own chilled iced teas (most of the ones you buy will have lots of added sugar). Having a glass of low fat milk is a great way to get some hydration and a boost of protein and calcium too. Tea and coffee do count towards your fluid intake, but ideally limit them to a couple of cups a day and have most of your fluid as water.
2. There is no exact amount or guidelines for how much to drink – it really does vary from person to person and is influenced by the environment where you work (air con or outside), the temperature of your environment and how much you normally sweat. Aiming for 2-3 litres a day as a starting point is a good idea, then drink the amount you need to be passing lots of pale coloured urine (without going to the loo every 5 minutes – that might mean you are overdoing it).
3. Get into a drinking routine that works for you and that you can keep up. You could set yourself a goal of having a glass of water when you first wake up then at 11am, 1pm, 3pm, 6pm and 9pm – or if the exact times don't work for you – then go for something else. Another thing you can try is to aim

to fill a 750ml water bottle up 3-4 times throughout the day and drink it all.

4. Aim for your urine to be pale straw coloured throughout the day, it is likely to be more concentrated first thing in the morning, but after that – once you have started drinking – your goal is pale pee!
5. Beware of high sugar drinks – look at the back of the bottles before you buy them, you might be surprised – especially when you look at some fruit drinks, flavoured waters and tonic water. 4g of sugar is equal to 1 tsp so you can do a quick check next time you pick up a drink bottle. If you are having fruit juice, dilute it ½ and ½ with chilled still or sparkling water. Coconut water can be a nice refreshing drink for a change too.
6. As the festive season is here, the wine and beer starts flowing. To make sure you stay well hydrated and avoid the dehydrating effects of alcohol on your body – have several glasses of water before you have any alcohol and a glass of still or sparkling water alongside your alcoholic drinks. You can also mix wine with soda to make a spritzer if you like too. There are low alcohol beers and wines on the market now, so you can always look at those as an option to keep your total alcohol intake in check.

**No matter who you are,
or what you are going through,
Samaritans are here to listen.**



Samaritans listen without judgement, available 24/7, so that no one in New Zealand ever has to feel alone when dealing with life's challenges.

samaritans 0800 72 66 66
Aotearoa New Zealand samaritans.org.nz

Why is a nation of DIYers spending so much on funerals?

By Fergus Wheeler, *Death Without Debt*

Coffin building clubs, family-led services, hatchback hearses - more and more communities are gearing up to rebuild the D.I.Y. funeral culture of old. However there is a spanner in the works. Despite all the enthusiasm for reducing costs, New Zealanders are still paying, on average, \$10 000 per funeral. That's far more than many households can afford, and far more than the thousand dollars those families in the know, with helpful doctors, are paying.

A couple of years ago, a dying friend asked me to organise his cremation and other parts of the funeral process. When the doctor came we asked if he could send the paperwork direct to the second, "referee," doctor whose signature we also needed prior to cremation. This was the first time this doctor had had such a request, but when the system was explained to him, he was happy to help. Two minutes and one email later he'd saved the family a great deal of stress and money.

The lead up to that gracious act had, however, been a battle. It took dozens of phone calls and emails to find a way through the obscure system that surrounds that second, crucial signature. No-one in the medical centres, was willing, or able, to help us. The doctor himself, so helpful in person, had been impossible to contact beforehand. In the end we had to hire a social worker to get his attention.

The Ministry of Health is approaching the end of a 12 year review of burial, cremation and death. Submissions came in from a wide range of respected organisations including NZ Nurses and Age Concern as well as grassroots advocates. Disturbing cases of exploitation were cited. But while regulation of the funeral industry was looked at, the elementary question of how the funeral industry ended up with a captive market wasn't asked.

Death Without Debt wants all doctors and nurse practitioners centres to do the essential paperwork for families as of right - so New Zealanders have choice.

An affordable funeral doesn't mean skimping on dignity. Quite the reverse. People are reporting the hands-on approach gets everyone involved and builds bonds and memories that help the grieving process.

For more information, resources, workshop dates and news of progress, visit <https://www.deathwithoutdebt.org/> or contact 021 163 3178 deathwithoutdebt@proton.me

Cringes galore

- ▶ Thieves had broken into my house and stolen everything except my soap, shower gel, towels and deodorant. Dirty beasts.
- ▶ Scientists say the universe is made up of particles such as Protons, Neutrons, and Electrons. They forgot to mention Morons.
- ▶ Relationships are a lot like algebra. Have you ever looked at your X and wondered Y?
- ▶ I like older men because they've got used to life's disappointments, which means they're ready for me.
- ▶ Good health is merely the slowest possible rate at which one can die.
- ▶ I can totally keep secrets. It's the people I tell them to that can't.
- ▶ Behind every angry woman is a man who has absolutely no idea what he did wrong.
- ▶ When I call a family meeting, I turn off the house Wi-Fi and wait for them all to come running.
- ▶ Be nice to your kids. They choose your nursing home.
- ▶ When everything is coming your way, you're in the wrong lane and going the wrong way.
- ▶ My doctor told me that jogging could add years to my life. He was right - I feel ten years older already.
- ▶ I walked past a homeless guy with a sign that read, "One day, this could be you". I put my money back in my pocket just in case he's right.
- ▶ The reward for a job well done is more work.
- ▶ Middle age is when work is a lot less fun and fun a lot more work.
- ▶ I hate when I am about to hug someone really sexy and my face hits the mirror.
- ▶ I found there was only one way to look thin: hang out with fat people.
- ▶ A recent study found that women who carry extra weight live longer than the men who mention it.
- ▶ If you're not supposed to eat at night, why is there a light bulb in the refrigerator?
- ▶ The road to success is always under construction.
- ▶ If you're going through Hell, keep going.
- ▶ I started out with nothing, and I still have most of it.
- ▶ Intelligence is like underwear. It is important that you have it, but not necessary that you show it off.
- ▶ I saw an ad for burial plots and thought to myself this is the last thing I need.

CAUTION

Keeping Yourself Safe at Home – NZ Police

REMEMBER in an emergency, call 111.

Other safety tips:

- Secure your doors, windows, sheds, and garages with good quality locks.
- Install security stays on windows, especially those on ground level.
- Don't answer the door for someone you don't know or don't want in your home. Ask for identification if they say they represent a company.
- If you're outside for an extended time, e.g. in the garden, lock your front door.

For older people, you may also want to consider:

- Having a phone by your bed.
- Arranging with a neighbour to phone or visit you if your curtains are still drawn after a certain time in the morning.
- Having a personal or medical alarm that you can press in an emergency.
- Only discussing financial personal details with people you know and trust.

If you are cheated or scammed, tell Police. If you suspect somebody else has been, you can contact Citizens Advice Bureau or the local Police for advice. In the interest of your safety.

Consider opting to receive the Federation Magazine online

The rising cost of postage and printing has dramatically impacted on the cost of producing and mailing the Federation's quarterly magazines.

This year postage alone has cost the Federation \$134,419 for three issues – potentially around \$180,000 for the year. Escalating postage costs now consumes over 60% of the capitation fees from the membership, leaving far less for Grey Power's core business of advocating for older people.

To reduce the costs, the Federation is encouraging those members who are internet users to consider receiving its magazine online.

You can have a look online here <https://greypowermag.co.nz/> to see the smart format and test how easy it is to use.

You can switch to the online version simply by providing your name, membership number, and email address on the online form - <https://tinyurl.com/ycx657em>. You will be advised by email when a new issue is available.

Federation President Jan Pentecost says hard copies will always be available to members who, for whatever reason do not want a digital copy.



DEDICATED TO CONTINENCE CARE

Lille Healthcare New Zealand offers a comprehensive range of disposable products suitable to manage all types and levels of incontinence. Our technologically advanced products are 100% breathable and hypoallergenic, ensuring optimum comfort, security and discretion.



ORDER ONLINE for DELIVERY DIRECT TO YOUR DOOR

Our easy-to-use Lille Healthcare Online Shop provides the ability to buy continence products discretely in the privacy of your own home and have your package delivered direct to your doorstep.

Order Now at www.lillehealthcare.co.nz

RETIREMENT VILLAGE RESIDENTS' COUNCIL

editorial supplied by Retirement Villages Association

Championing the Voices of Retirement Village Residents: Introducing the Retirement Village Residents' Council

Nestled within the heart of retirement villages nationwide, vibrant communities thrive, each with its unique stories, concerns, and aspirations. In an endeavour to ensure that these voices resonate loudly and clearly, we are thrilled to introduce the Retirement Village Residents' Council, an initiative designed to be a powerful advocate for the residents of retirement villages all across the country. In the following article, we will delve into the essence of this independent body and its unwavering mission to empower and represent residents' interests.

A New Dawn for Retirement Village Residents

While there is already an established association for retirement village residents, it's essential to acknowledge that not everyone feels equally represented within it. The formation of the Retirement Village Residents' Council stems from a belief that inclusivity is key and that every voice within the retirement village community deserves to be heard and valued.

The Council's primary objective is to cultivate effective communication, engagement, and collaboration among residents, management, the RVA, and other relevant stakeholders. Rather than seeing this as competition, it's seen as a complementary initiative designed to understand better what residents want and need.

At its core, the Residents' Council is a platform dedicated to championing the collective interests of retirement village residents throughout the country. It serves as a sanctuary where residents' concerns find a receptive audience, their opinions are not just acknowledged but cherished, and where their innovative ideas can forge the path ahead. This is more than a council; it's a dynamic community that aims to make informed decisions ensuring that retirement village residents reap the fullest benefits of their chosen lifestyle.

Leading the charge is Deborah Hart, a seasoned professional with a diverse background that encompasses legal expertise, directorship, and executive leadership. Notably, she currently chairs the independent review of New Zealand's electoral laws and leads the Consumer Advocacy Council. Deborah's enthusiasm for this cause is palpable:

"I am thrilled to lead this remarkable initiative. The Retirement Village Residents' Council offers residents a unique opportunity to have a powerful voice, and I am deeply committed to helping them address their concerns and advocate for their needs."

The formation of the Council hasn't been a unilateral process. Nominations for its members were solicited from retirement villages and their residents spanning the entire

nation. Ms. Hart oversaw the appointments, ensuring that the Council comprises individuals deeply vested in policy matters, possessing a profound understanding of the retirement village sector, and possessing the impartiality needed to faithfully represent their fellow residents. Already influential figures within their respective village communities, these individuals will bear the responsibility of guaranteeing that the Council echoes the rich diversity found in retirement villages nationwide.

Diversity isn't just a talking point; it's a driving force behind the Council's mission. The aspiration is for the Council to represent as many facets of the retirement village community as possible, embracing differences in gender, age, ethnicity, disability, background, and geographic regions. One of the Council's hallmark features is its independence. The terms of reference make it unequivocally clear that while the RVA will fund the chairperson, secretary, and all meeting and logistical costs, the Council will enjoy the freedom to express its opinions without any external expectations or control.

This commitment to transparency and autonomy ensures that the needs of residents are prioritised above all else. The Council can make public statements independently, unfettered by any party's influence, including the RVA's. This unwavering dedication to the residents' well-being is the cornerstone upon which the Council stands.

The Residents' Council isn't just another advisory body. It's a living, breathing platform for retirement village residents to share their insights, experiences, and perspectives directly with stakeholders, including the RVA. This avenue of direct engagement promises to enrich the collective understanding of the residents' needs, desires, and their vision for the future.

As the Retirement Village Residents' Council embarks on this transformative journey, we invite you to join us in supporting this exciting initiative. Together, we can ensure that the voices of retirement village residents are not just heard but listened to attentively, and their aspirations translated into action.

In Deborah's own words:

"I look forward to working with the Retirement Village Residents' Council, and I encourage all stakeholders to get involved."

For more information and to stay updated on the Council's initiatives, please reach out to info@residentscouncil.org.nz.

Let us continue to build a brighter future for retirement village residents together, united by the vision of a more inclusive, empowered, and harmonious community for all.



Consumer NZ has put together some very good tips on how to get the best buy, make sure it's going to arrive and keep your details safe.

The first rule is to know who you are buying from. It's not hard to do a check on where they are and check if they have genuine reviews.

Pay by credit card or debit card and that way, you can ask your bank for a chargeback if the trader doesn't deliver.

Think and do some research about the price and don't be influenced about the sales pitch. Very rarely do traders have "only 2 left"! Also be aware that purchases from overseas, may have GST or customs duties added.

'Fake reviews are a dime a dozen'. Go to independent sources of information (such as consumer.org.nz). Every time you enter your credit card information, check the site is secure. In your browser, look for a small padlock symbol near the address bar and whether this address starts with "https" (the "s" stands for secure) rather than the standard "www" or "http".

Important tips on how to cover your tracks and reduce the chances of traders offering you prices based on your online activity:

1. Regularly clear your cache and browsing data.
2. Check prices using another device (such as your desktop computer against your iPhone) or a different browser.
3. Compare deals before hitting the pay button.
4. Avoid using your Facebook or Google account when you buy. It may be easier than creating an account and remembering another password, but depending on your settings, the company may also gain access to your data.
5. Log out of sites like Facebook and Gmail while you're browsing.

Courtesy of Consumer NZ

The following are local service centres where you can call in without an appointment to see a JP free of charge.

Arataki Community Centre, Zambuk Way, Mt Maunganui - Mondays & Fridays 10.00 am – noon

Bethlehem Community Church, 183 Moffatts Road
Friday 10am - 12 noon

Courthouse, McLean Street
Monday 1pm - 3pm
Tuesday 10am - 12 noon
Wednesday 11am - 1pm
Thursday 1pm - 3pm
Friday 1pm - 3pm



Greerton Library, 139 Greerton Road, Gate Pa
Tuesday 2pm - 4pm
Thursday 2pm - 4pm

Holy Trinity Anglican Church, 215 Devonport Road
Wednesday 12 noon - 2pm

Katikati Resource Centre, Beach Road
Friday 10am - 12 noon

Mount Maunganui Library,
Tuesday 11am - 1pm
Friday 11.30am - 1.30pm

Otumoetai/Matua, St Columba Church,
502 Otumoetai Road
Tuesday 10am - 12 noon

Omokoroa Library and Community Centre,
Western Ave
Thursday 10am - 12 noon

Papamoa Library, Gravatt Road
Monday 5pm - 6pm
Wednesday 10am - 12 noon
Saturday 10am - 12 noon

Tauranga Multicultural Centre, Historic Village
Thursday 11.30am - 1.30pm

Te Puke Library, 130 Jellicoe Street
Thursday 10.30am - 12.30pm

The Crossing Shopping Mall,
2 Taurikura Drive
Saturday 10am - 12 noon

Welcome Bay Community Centre,
242 Welcome Bay Road,
2nd & 4th Wednesdays 1pm - 3pm

Please note Service Centres are closed on public holidays.

THE WHITE CABBAGE BUTTERFLY

This butterfly is the scourge of gardeners' gardens. The caterpillars are green, slightly furry, and are usually unnoticed. However, when they get bigger, they have a voracious appetite and will strip a plant of leaves in a few days. Female butterflies seek out plants to lay their eggs on, usually brassica crops (turnip, kale, swede, chou, mustard, rape, radish, broccoli, cabbage) but any plant with mustard oils in the leaves will do and are quite edible for the caterpillars. Other favourite hosts are nasturtium

The best avoidance method is to grow your crops under netting but this does have practical problems and also provides too much shade. However, you can use the natural biological balance in your garden to manage the cabbage white, which will make it become somewhat less invasive

Natural pesticides such as eucalyptus, sweet basil, orange and bergamot essential oils are all-purpose insecticides. These oils will not damage the ecosystem. Here's a simple recipe for an emulsion... to every litre of water add 1 tablespoon of oil, 1 tablespoon of vinegar, 1 teaspoon of soap and 1 teaspoon of essential oil. The soap is a spreading and sticking agent, it sticks the emulsion onto the leaves. Vinegar is a fungicide. The oil smothers insects' breathing mechanisms.

The companion garden number one technique is "marigolds with everything". Marigolds emit a scent that repels aphids, nematodes, and eelworms. Now these might relocate to another area, but the issue here is one of quality and quantity. When you work on ecology the balance of organisms becomes something good and valuable, and nasties reduce and become something of a benefit and not a negative.

Spray plants with an unfavourable scent. Cabbage white butterflies will then avoid that spot. 10% diluted sprays made from sour milk, rhubarb, garlic or fish will work best.

But if you have an especially large property, you can plant favourable host plants for the cabbage white in a wild patch far away. This will attract your undesirable butterflies to an area away from your vegetable patch. This way you are working with nature by working with the characteristics of the adult stage of the butterfly life cycle. Some good butterfly nectar plants to use in a wild patch... dandelions, buttercups, thistles, clovers, goldenrods, false valerian, Ironweeds, Verbena bonariensis, chaste tree and Joe Pye weed.

Courtesy of Rob Herd

Easy shakshuka Author: HFG staff

Shakshuka is a North African dish comprised of a tomato-based stew made with onions, garlic and peppers, with eggs poached on top. This recipe is easy on the calories with a slight chilli heat.



Ingredients

- Spray oil
- 1 onion, sliced
- 1 each red & yellow capsicums, deseeded and sliced
- 2 cloves garlic, finely chopped or minced
- ½ teaspoon ground cumin
- ¼ teaspoon mild chilli powder
- 400g can chopped tomatoes or cherry tomatoes
- Pinch brown sugar
- 1 teaspoon lemon juice
- 6 cups (100g) spinach or other green veg
- Handful chopped fresh parsley or another herb
- 4 medium eggs

Reduce ingredients for 1 person.

Instructions

1. Spray a large non-stick frying pan with oil and set over a medium heat. Add the onion and peppers and cook for 4–5 min until they have started to soften. Add the garlic and continue cooking for 4–5 min. Add the cumin and chilli powder and stir for 1 min or so, then stir in the tomatoes, sweetener and lemon juice. Cook for about 2 min, stirring occasionally.
2. Stir in the spinach, then turn the heat down to low, cover and cook for 5 min. Season with salt & pepper.
3. Sprinkle half the parsley or coriander over the tomato mixture, then make 4 wells in the mix and crack an egg into each one. Sprinkle the eggs with pepper, cover with a lid or foil and simmer over a low heat for 8–10 min if you like your eggs runny, or a bit longer if you prefer them firmer.
4. Remove from the heat, sprinkle with the remaining parsley or coriander and serve.

Serve it with new potatoes or rice and green vegetables or just on its own as a light meal.

PESTO CHICKEN BAKE WITH CHERRY TOMATOES

This easy dinner is table-ready in half an hour and serves 4!



Ingredients

- 600g skinless chicken fillets
- 400g cherry tomatoes
- 1 red capsicum, sliced
- 190g red pesto paste or other
- 2 tablespoons light olive oil
- 1 bunch broccolini, broccoli or other vegetable.
- 2 cups cooked quinoa, rice or potato
- fresh basil leaves, to serve

Instructions

1. Preheat the oven to 180°C.
2. Place the chicken, tomatoes, capsicum and ⅓ cup water in a large baking tray. Spoon pesto over chicken fillets. Drizzle with the olive oil.
3. Bake for 30 minutes, until chicken is cooked through and the tomatoes are softened.
4. Meanwhile, steam the broccolini, broccoli or any other vegetable.
5. Serve with cooked quinoa, rice, mashed potato and garnish with fresh basil leaves.

Courtesy of HFG with additions

HOW TO KEEP A CHOPPED SALAD FRESH

With family gatherings coming up it becomes expensive if you take the time to make a chopped salad and have a lot left over or need to make it ahead of time for an event. Chopped vegetables don't stay fresh for long in the fridge so this is a great idea.

To help keep them fresh for longer try this trick from caterer and chef Timothy Clowers (@cheftimclowers) on Instagram. In his how-to video, Clowers takes a big bowl of tossed, chopped salad—complete with bite-sized pieces of lettuce, slices of red onion and yellow capsicum, and diced cucumber—and covers the top of the bowl with one or two layers of dry paper towels. Then he covers the bowl in plastic wrap and tucks it around the entire top and bottom of the bowl.

Here comes the secret: Clowers flips over the bowl and places it upside-down on a shelf in the refrigerator. He checks the mixture daily and replaces the paper towels as they dampen. With this approach, the salad appears to be as good as new after four full days.

How does this sorcery work when some of our bagged salad kits appear slimy after just a couple of days? The plastic wrap keeps the salad nice and humid so the vegetables don't dry out or wilt as quickly as they might when stored open to the air. The flipped-storage style helps prevent a pool of water from building up at the bottom of the bowl, and the paper towel absorbs any excess moisture. These wicking details works as water speeds up the decay of everything from lettuce to grapes which means it can also be used for lettuce-free salads, such as bean, potato or pasta salads. If you buy a bag of salad empty it into a bowl and try this method.

Karla Walsh from Better Homes & Gardens



EV Bikes NZ, 508 Ferguson Street, Palmerston North

Get back your independence.

Regain your independence with your very own TM3 Trike. Go wherever you want to go in supreme comfort and classic style. Hassle-free ownership with no licence, no registration and almost no maintenance. Plus, have peace of mind with fantastic personal local support, local repair and local parts from EV Bikes.

Order yours today and get your very own TM3 Trike for only \$4,500 tested and delivered right to your door. Buy online or call us and get back your independence today!



★★★★★
CALL US

0800 222 249

★★★★★
BUY ONLINE

EVBIKES.CO.NZ

Covid: Still here, still deadly

Covid-19 is still alive and kicking. It's our country's biggest infectious disease killer.

"It's a bit like an unwelcome guest that no one wants to talk about, but it hasn't gone away, that's for sure," University of Otago epidemiologist Professor Michael Baker told RNZ's *The Detail*

"It's our number one infectious disease threat ... it's really displaced influenza as our biggest single infectious disease killer."

Reporting, he says, has dropped off for several reasons, such as there no longer being mandatory self-isolation and ending of the Covid-19 leave support scheme, which helped pay employees who had to isolate.

"[There are] 3500 or so reported cases every week, but we know that will be at best 50 percent of the cases in the community ... maybe less than that ... so we're still looking at about 10,000 cases probably a week at least."

Prof Baker says the virus hasn't stopped evolving. He led the publication of a recent paper in the New Zealand Medical Journal, co-authored by 16 academic experts, calling for careful mitigation strategies to try and minimise the harms caused by an infection.

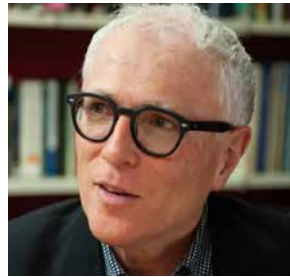
He talks about being up-to-date with vaccinations, staying at home and self-isolating if you're sick, and putting on masks in crowded indoor environments and public transport.

Also in this episode of *The Detail*, <https://rb.gy/v01z5>, associate professor Helen Petousis-Harris, a vaccinologist at the University of Auckland, says current vaccines are effective at protecting against serious disease, but not so much the asymptomatic or mild infections.

She says there's a lot of work going on to get better vaccine solutions. "These are things like intranasal vaccines – so vaccines you sniff – or skin patches... you want them in your upper respiratory tract to catch that virus as soon as it appears."

COVID-19 antiviral treatments now fully funded for more people

More New Zealanders are now eligible for fully funded COVID-19 antiviral treatments now Pharmac has widened the eligibility criteria. Paxlovid, Remdesivir and Molnupiravir are now available to more Kiwis living with disabilities or with one or more severe health conditions. Eligibility criteria are on the Pharmac website <https://rb.gy/pjqtq>



Immunisation Register changes

This November, the Aotearoa Immunisation Register (AIR) will replace the National Immunisation Register (NIR) and supersede the Covid-19 Immunisation Register (CIR).

The Register is used to help control the spread of infectious diseases by providing information about immunisation coverage across the population and keeping a record of the vaccinations New Zealanders have received or chosen not to receive.

Over their lifetime, New Zealanders can receive vaccinations from a range of health providers. At the moment, health providers can't always get a full picture of a person's vaccination history to help them and the consumer make the best health decisions.

Information is at: <https://rb.gy/xq3pw>

Video promotes the rights of people using health and disability services

The Health and Disability Commissioner (HDC) has launched an animated video titled *Respecting your Rights*, to help people understand and exercise their rights when using the country's health and disability services. The video covers what people's rights look like in practice and the actions they can take if they are concerned about the care provided to them or someone they know. Actions could range from talking to the provider, having a support person on hand, using the Advocacy Service, or lodging a complaint with HDC.

The video is in English <https://www.youtube.com/watch?v=AsYUM-jyHuQ> and in te reo Māori <https://www.youtube.com/watch?v=fQIOVFCbml>

Understanding chronic pain in older people

Chronic pain (mamaenga roa) affects 20-50 per cent of older people in New Zealand. It is defined as pain that lasts for more than three months, or pain that lasts beyond the normal time for healing.

The most common causes are degenerative spine and arthritic conditions, or nerve type pain, commonly caused by diabetes or shingles.

The treatment of pain needs to be balanced, by treating physical symptoms, and helping manage mood, sleep, improve exercise capability and social isolation. It is important to take a broad, whole person approach to the treatment, where all parts of life are considered, and use a balance of pharmacological and non-pharmacological options.

The New Zealand Pain Society has developed a tool called *Navigating Pain* <https://www.nzps.org.nz/painresource/>. It talks in more depth about understanding pain and gives strategies for managing and living with pain.

More Kiwis eligible for insulation grants

Eligibility criteria has been extended for the Government's Warmer Kiwi Homes programme.

Run by the Energy Efficiency and Conservation Authority (EECA), it has delivered warmer, drier, healthier, and more energy-efficient homes for New Zealanders since it began in 2018. The programme has achieved over 110,000 retrofits in that time.

Grants were previously set at 80% of the cost of insulation, and up to 80% for heating, capped at \$3,000 for those living in an area with a 'Deprivation Index' of 8, 9, or 10. Further top ups from community organisations in some centres have made the cost of insulation even lower or no-cost.

The change means insulation grants have been extended to include level 7. Further, those in levels 9 or 10 – and Community Services Card holders – will now be eligible for a grant that is 90% of the cost of an insulation retrofit. The programme has been extended to June 2027 and will cover components such as hot water heating upgrades and LEDs.

For more information on Warmer Kiwi Homes visit <https://tinyurl.com/4uf7dxzd>



B.O.P. MEMORIALS *The Bays Headstone Shop*

Your Local Monumental Masons
Largest selection in the Bay of Plenty

Your Local Suppliers of:

- ♦ Granite Headstones & Grave Covers
- ♦ Custom Designs ♦ Granite & Marble Statues
- ♦ Laser Etching Specialist ♦ Porcelain Photos
- ♦ Photo Ceramic Tiles ♦ Bronze Plaques
- ♦ Granite Plaques & Recumbent Desks
- ♦ Memorial Repainting ♦ Grave Restorations

We are a family owned & operated business who has been servicing the Bay of Plenty & wider areas for over 27 years. We are here to help you with all your memorial needs.

Showroom Locations

Tauranga
11 Pyes Pa Road, Pyes Pa
Phone: 07 543 2910
tauranga@bopmemorials.co.nz

Mt. Maunganui
1/3 Marlin Street, Bayfair
Phone: 07 574 4155
mount@bopmemorials.co.nz

www.bopmemorials.co.nz

If you are local & unable to visit one of our showrooms & would like one of our team to visit you, please call us to make a time for a home visit.

Homonyms are words of like spelling but with more than one meaning and sound. When pronounced differently they are known as heteronyms. Check out the following:

- The bandage was wound around the wound
- The farm was cultivated to produce produce
- The dump was so full the workers had to refuse any more refuse
- The soldier decided to desert his tasty dessert in the desert
- Since there is no time like the present he decided to present his present to his girlfriend
- When he show at it, the dove dove into the bushes
- I did not object to the object he showed me
- To help with the planting, the farmer taught his sow to sow
- The wind was too strong to wind the sail around the mast
- There was a row amongst the oarsmen about who should row

the good companion

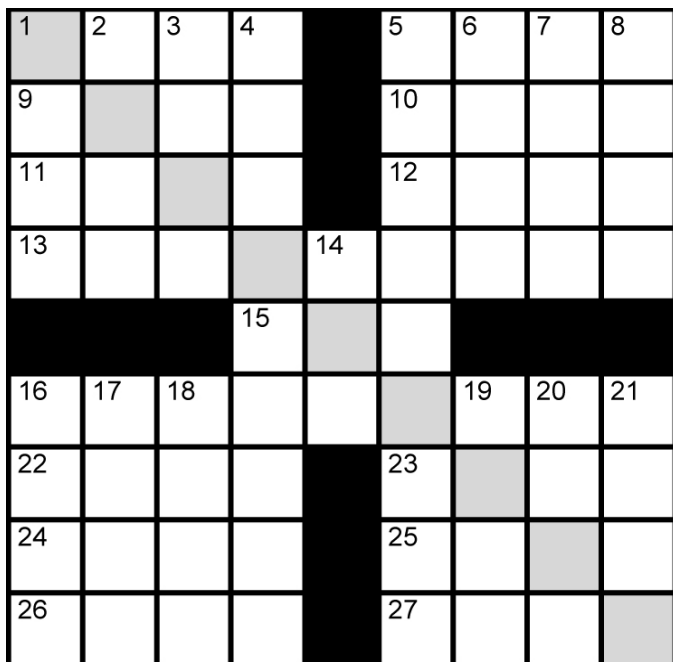
YOUR CARE. YOUR CHOICE.

New Zealand Elderly, Disability Companionship & Care Support, Home Care Support, Live-In Care Family Respite, Chronic illness, Disability support, Dementia and Palliative Care Support

For all enquiries,
phone 0800 457 044 or go to
www.thegoodcompanion.co.nz



Pantry Contents



Across

- 1. Salon supply
- 5. "Check this out!"
- 9. Kind of account
- 10. Sewing case
- 11. Water buffalo

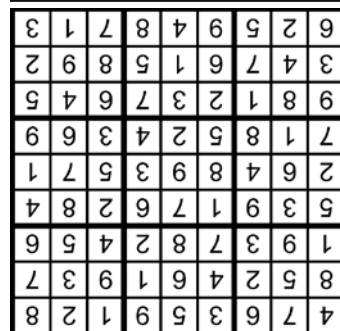
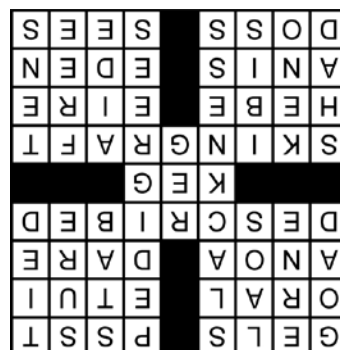
12. Challenge

- 13. Gave details of
- 15. Beer barrel
- 16. Burn unit procedure
- 22. Daughter of Zeus
- 23. Cork's place

- 24. Cuckoos
- 25. Biblical garden
- 26. Crude bed, in Britain
- 27. Comprehends

Down

- 1. Egg on
- 2. Marine eagle
- 3. Golden Triangle country
- 4. Laxity
- 5. AKC concerns
- 6. Attempt
- 7. "No problem"
- 8. 20-20, e.g.
- 14. "Andy Capp" cartoonist Smythe
- 16. Cousin of a herring
- 17. Casino game
- 18. Nile bird
- 19. Auxiliary
- 20. Complimentary
- 21. Wallet fillers

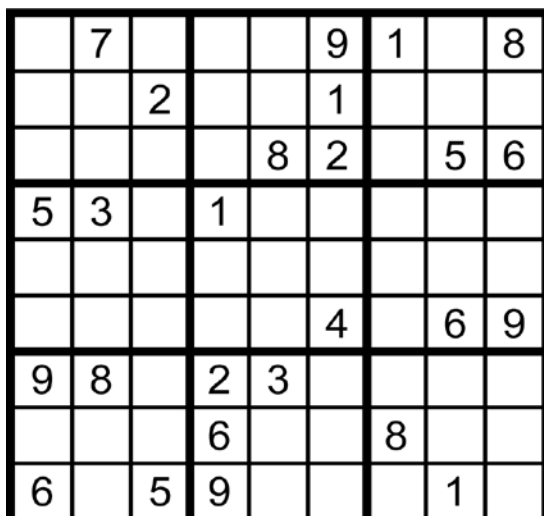


The crossword headline is a clue to the answer in the shaded diagonal

FOLK SINGERS

- BAEZ
- CHAPIN
- COHEN
- COLLINS
- DENVER
- DONOVAN
- DYLAN
- GUTHRIE
- IAN AND SYLVIA
- KINGSTON TRIO
- KRISTOFFERSON
- LIGHTFOOT
- MITCHELL
- OCHS
- ODETTA
- PPM
- PRINE
- RUSH
- SEEGER
- STEVENS
- TAYLOR
- THE BYRDS
- WEAVERS

SUDOKU



How to solve sudoku puzzles: No math is required to solve a sudoku. You only need logic and patience. Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. *The difficulty on this puzzle is easy.*