

TAURANGA & WBOP

GREY POWER

MAGAZINE

ISSUE TWO 2025



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I don't have an emergency contact PAGE 12

Digital Legacy PAGE 16

www.greypowertga-wbop.org.nz

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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 writer's 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

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President's Word



Welcome to winter and our second magazine of the year. I would like to welcome all new members to our association and thank the many members who have renewed and those who very kindly added a donation.

We held our AGM last month and were thrilled to have the Hon Tracey Martin, CEO of the Aged Care Association NZ as our speaker. She gave a spirited tale of her life in politics and where she is now; endeavouring to make our aged care industry fit for purpose and able to deliver the care that older people in need should be able to have.

All our committee members were re-elected for another term bar one. Unfortunately, Shirley Porter is stepping down to pursue her other activities but has offered to help with the magazine.

We had three items that needed to be voted on. Raising our single membership fee from \$25 to \$30 for the 2026/2027 year. Also, due to changes in internet banking we have decided to shorten our legal name. It was an excellent time to do it as we also had to have our newly worded Constitution approved. This is to fall in line with the Incorporated Society Act 2022. Every society and charity is required to do this by April 2026. Our last one was written in 2009 and the new version tidied up areas where there may be changes to the tax laws and also deals more fully with disputes and privacy. It is also a very useful document that can be used and referred to by incoming office holders.

The Budget held very few surprises for those over 65. A small tweak to the benefits of the Super Gold Card but in some cases, seniors don't have enough money to buy large or luxury items; only if an appliance is beyond repair. If you're not sure they give a discount it's always worth asking at the checkout. Another win was lifting the income threshold for rates rebate.

There is much talk at the moment about the pros and cons of raising the age of entitlement for National Super and how financially unsustainable it is. However there are many economists and academics who say that it is one of the most efficient funds in the OECD. Chris Hipkins reiterated after the Budget that his party has no intention of changing the age and feels that is an 'entitlement' not a benefit that should be means tested. He also agreed that manual workers do not necessarily have the same choice to work past 65yrs. (True but will the party stick to that?)

Not all seniors are a drag on society. The people who do have savings are likely to spend well and GST is collected, and they are also likely to replace their car with a more fuel efficient one or an EV – more GST. Those who work past 65 are taxed as well. I do feel more education should be given to young people to explain the enormous benefits of saving. Every economist can give the numbers of how much money they would end up with if they

Presidents word - continued

saved \$10 or \$20 per week over the next 30 to 40 years.

Many lower paid workers are doing more physically demanding work and will often be renting a home. This makes it especially important that at 65, having contributed substantial taxes all their working life, they can at 65 feel there is some respite and let their bodies recover and relax without the constant worry of financial uncertainty. Often, they are the very ones who take up volunteer positions to help in the community.

Let's hope that the world will manage to right itself in the coming months because stability is what humans thrive on.

I hope you enjoy the articles in this issue. Stay warm and well.

Jennifer & the Team

SUBSCRIPTION FOR TAURANGA & WBOP

The financial year is from 1 April to 31 March

Single \$25 and \$40 double

There is still time to renew or join for the 2025-2026 year

To renew – use your name or membership number as 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 giving your name and phone number as reference. Alternatively, you can pay using a credit or debit card on our website by clicking on PAY NOW

New banking rules mean you must type in our full name to match the account number - **Tauranga & Western Bay of Plenty Grey Power Assn Inc**

If you have problems using internet banking, ask a friend or family member to pay online and then give them cash. You can pay cash at a Kiwibank branch or come to the office, but we don't have EFTPOS. Winter hours
10am - 2pm - June to September

Bank account 38 9001 0051732 00 Kiwibank

COFFEE MORNINGS



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

Please bring friends or family to our meetings - everyone is welcome. Katikati & Tauranga have monthly or bi-monthly speakers

TAURANGA COFFEE MORNINGS

33 Maitland St, Greerton Senior Citizens Hall. Good access and parking. \$3 donation toward the hall hire and morning tea. Friends, family and neighbours are all welcome.

1st Thursday of the month at 10am.

Dates: 3 July, 7 August, 4 September

KATIKATI COFFEE MORNINGS

Katikati Community Centre, 45 Beach Road (just past the schools). 3rd Friday of each month. \$2 for members & \$5 for others.

Dates: 18 July, 15 August, 19 September

TE PUKE/PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am

New venue at The Daily Cafe, 3 Commerce Lane, Te Puke (opposite the New World car park).

Dates: - 17 July, 21 August, 17 September

All inquiries please phone the Grey Power office, Tuesday - Thursday 10am to 2pm on 571 2558 or email tgatauranga@gmail.com

ALL ARE WELCOME

Please wear a name badge if you have one.

VOLUNTEERS NEEDED

We really need 2 or 3 more volunteers to help at the office in the afternoons Tuesday and Wednesday from 12 to 2pm.

We do prefer there to be two people on each shift. If we are busy, an extra pair of hands is great – if it's quiet, then it's company for each other. Please email Sharyn at tgagreypower@gmail.com with your name.

TRANSPORT HUBS/EXCHANGE AND OTHER BUS STOPS IN THE CITY



An interchange is a purpose-built facility providing access to a large range and scale of public transport routes and may be used for joining the public transport network or for passenger transfer or connection between routes. It needs to cater for both passengers starting and ending their journey in the central city, as well as for passengers transferring to other services to complete their journeys.

It was also noted that any facility should work for bus passengers and indirect users such as passers-by or customers.

Many factors had to be considered such as how far passengers may have to walk to complete their journey. To make public transport an attractive transport option, stops should be as close as possible to key attractions for easy access. All these aspects have been identified and agreed on and as a result there will be a 'rapid bus route' through the central city with a better flow of buses coming into the city and more stops so people can access parts of the city more easily. [To see map www.tauranga.govt.nz for city centre buses]

For instance, busses come in along Dive Cres and there will be a small hub near The Cargo Shed for people to swap from one bus to another if they are going on to somewhere else. The route then follows Dive Cres, Harrington St and into Durham St where the new 'transport hub' will be set up for users to board or disembark. This will be between Elizabeth St and Spring St, opposite the Waikato University.

A lot of work has been done to make sure the area will be well lit and have a high level of security. They need to be sure that users have time to get off one bus and on to the next one with relative ease. There

will be clear signage to indicate when and where each bus is leaving (or arriving).

There has been concern about the gradient from lower Devonport Rd to the Elizabeth St end of Durham St, particularly for older or less able people who may need to carry shopping or books from the library. Working on plans to create a new laneway across the vacant lots at 79 Grey Street and 134 Durham Street which will offer bus users and pedestrians an easier way to move between the two streets.

Also, the Intercity (regional) buses will stop and leave on one side of Elizabeth St, between Grey and Durham Streets. The Regional Council runs the bus network while TCC owns and provides the stops, seats and shelters.

The team in charge of this have spent months working through some of the concerns which were raised at the start of the consultation period. Some of these were: -

- *Personal safety and security
- *Insufficient weather protection
- *Lack of public facilities, for example, toilets & Wi-Fi
- * Insufficient legibility of services for arrivals and departures
- *Too many bus movements within the City Centre streets could affect the amenity of the streets
- *No priority for buses over private vehicles.
- * As traffic increases, public transport becomes less reliable
- * Buses idling outside businesses could create a poor environment for the business
- * Capacity for buses at stops. May be no room in the bus stop for the bus to pull over
- *Bus services are not always reliable or affordable.

**HELP - contact 07 5777 000 or
citycentrpt@tauranga.org.nz
general enquires info@tauranga.govt.nz**

WHY HAS THE CHEMIST CHANGED MY PILLS?

Ever collected your prescription and found that the Chemist has given you a different shaped or coloured pill instead of your usual trusted medication? What's happened and does it matter?

Most medicines funded by PHARMAC in New Zealand are "generic" versions of the original medicine developed by a research-based company. The originator patents the new medicine and has exclusivity to sell that medicine in New Zealand for up to 20 years. However, due to the long development time to prove the efficacy and safety of a new medicine, plus the time to be evaluated by Health authorities and then to secure reimbursement, the patent may only be valid for 7-12 years from availability in New Zealand.

Once the patent for a medicine has expired PHARMAC conduct an annual tender for generic copies of all reimbursed medicines. There are thousands of generic manufacturers around the world and competition can be high to secure sole supply of a non-patented medicine in New Zealand. PHARMAC claims that the annual savings they make through the tender process saves them about \$30-\$50 million annually.¹

So, that new pill that the chemist dispenses you may be replacing the original medicine, or simply another generic with a cheaper price that is now on the PHARMAC tender for this year.

Are generic medicines the same as the original, proven medicine? Yes and no. To be registered by Health Authorities the generic medicine needs to be "bioequivalent" to the original medication. Two products are considered to be "bioequivalent" when they are equal in the rate and extent to which the active ingredient becomes available at the site(s) of drug action – eg in the blood or in the lungs if taken from an inhaler. This means that the active drug is the same in the original medicine and in the generic copy.

However, different manufacturers use different excipients in the manufacture of their tablets or capsules for example. Excipients are inactive substances that serve as the medium or vehicle to carry the active drug – eg fillers, preservatives, colouring agents etc. Common fillers include lactose, sucrose, cellulose, and calcium carbonate. Some patients may react to a different excipient even if they tolerated the active drug well, and where this

happens you need to alert your chemist and/or doctor to ensure your treatment is maintained as safely as possible.

Medsafe has reported that *"Generic medicines must meet high standards with regards to their quality, equivalent to brand name (innovator) medicines. Medsafe's approval process and post-market quality and safety monitoring ensures that New Zealand patients can be confident that the generic medicines they take are of good quality and are safe and effective."*²

However, a recently published study has raised concerns about the standards of some generic manufacturers, especially some in India. The US based study concluded that *"the number of severe adverse events for generic drugs made in India was 54% higher than for equivalent matched generic drugs made in the United States. That was after taking into account a variety of other factors that could have impacted the results, including the volume of drugs sold."*³

India is a major supplier of generic drugs to PHARMAC with imports of \$US84.17 million (\$NZ131million) in 2024.⁴ Until PHARMAC can assure New Zealanders that generics sourced from Indian suppliers have been rigorously monitored with unannounced site inspections, patients are encouraged to report any unexpected side effects when switched from their current medication by their pharmacist. A good pharmacist will always alert you when there is a new generic dispensed to you so there are no surprises.

David Marshall

David is our local Vice-President, Federation Vice-President, and was previously employed by a private research based German pharmaceutical company for 35 years.

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2. <https://www.medsafe.govt.nz/publications/media/2019/Q&AonGenericMedicines%20.asp#manufactured> Accessed June 2025
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BLUEBERRY WASTE TURNED INTO SUSTAINABLE TRAYS BY SCION AND ROTORUA'S MAMAKU BLUE



The fibre trays are a sustainable, compostable alternative to plastic packaging.

A collaboration between Scion and Rotorua's Mamaku Blue winery could see consumers enjoying their blueberries in sustainable trays. The partnership is developing moulded fibre trays infused with blueberry pomace, turning agricultural waste into a sustainable, compostable alternative to plastic packaging. The work aims to reduce waste while supporting New Zealand's circular bioeconomy.

With funding from the Bioresource Processing Alliance Summer Student Internship, Scion researchers are working with partners to explore whether incorporating agricultural byproducts into moulded fibre trays can enhance their strength and moisture resistance. These performance factors currently limit fibre-based alternatives to plastic.

Kate Parker, Scion's team lead for sustainable materials, said the global drive to eliminate single-use plastic packaging had created a need for high-performance, eco-friendly alternatives.

"Moulded fibre packaging is a sustainable, compostable option, but it often falls short in strength and moisture resistance compared to plastic. "By incorporating agricultural byproducts, we hope to improve the functionality of fibre trays and provide an innovative use for materials that would otherwise end up in landfill."

Mission

This project aligns with Scion's mission to drive a circular bioeconomy, repurposing organic waste into valuable products and maximising resource efficiency while minimising environmental impact.

"The horticulture and agriculture industries generate large volumes of organic waste," Parker said. "Instead of seeing these byproducts as a problem, we are exploring how they can become part of the solution. "By integrating waste streams into new materials, we can help New Zealand move away from plastic and support local producers."

Michaela Frost, owner of Mamaku Blue, which is known for its high-quality blueberry products, says this collaboration is a step toward a more sustainable future.

"Repurposing our blueberry byproduct is a fantastic opportunity for our business and the environment. "We repurpose some of our waste for certain products, but not all can be stored indefinitely or processed in time, leading to some disposal. "Exploring moulded fibre packaging is an exciting step forward."

Byproducts

Matthew Parker, a health sciences student from the University of Otago and BPA Summer Student Internship, contributed to the work during his 12-week placement. He tested two other agricultural byproducts: avocado stones from oil extraction and cabbage wrapper leaves from farms.

These byproducts were mechanically refined before being blended with wood fibre and made into trays using Scion's pilot-scale moulded fibre thermoformer – the only one of its kind in New Zealand.

Initial results showed blueberry pulp and microfibrils altered the trays' appearance, while cabbage microfibrils significantly improved water resistance. Future research will explore blending these materials to see if their combined properties offer further benefits.

Ref: Coast & Country News 24 May, 2025

NO CARD

To help reduce our costs it has been decided to email a receipt when you have renewed your subs online rather than post a membership card. Should you like to have a card, please do call or email and one will be posted out.

Thereby hangs a tale:

Tears are a priceless tool that many women and an increasing number of men can use to relieve emotions as the occasion demands. They can signify love, great joy, great happiness, deep hurt and anger, frustration, wishing, and longing. It's no wonder that those who "never cry" are confused when a friend has tears streaming down.

So why did I burst into tears (and even that expression indicates strong emotion that won't be held back) at my 60th birthday party? To explain, I have to tell some of my story.

I was born in 1945 in Auckland while World War II was still raging in Europe but showing signs of diminishing. My mother, a New Zealander, was married to my American father, a Major attached to the US Army as a stevedore. It was a social life with parties at the American consulate and living accommodation in an apartment block in Mission Bay. The war ended and my mother, along with me and my older sister, waited eagerly for my father, who had gone ahead to the US to set things up, to contact us. As in so many situations, that contact never eventuated. I was 18 months old, and that sense of abandonment and loss still lingers in my psyche. As I grew up, I learned that I had an American half-sister, Jackie, who was ten years older.

Arriving into my fifties, with my own family grown up, I felt the urge to find my missing sister. I contacted the US Army, many churches in Pennsylvania - my father's birthplace shown on their marriage certificate - the Mormon Records in Utah, various universities showing my sister's name as a student, nothing but blanks in all directions.

The age of the internet was upon us and my son, a computer whizz, posted a notice containing details and giving a contact. Again nothing. Over ten years later I was a little familiar with the internet and went searching, came across my son's posting and was going to delete it but wasn't computer literate enough to know how. I was resigned to never finding Jackie.

Approaching my sixtieth, my daughter, Jen, and unbeknown to me, decided to try. Working with the staff at the Tauranga Archives they found our posting and found no response. Until the Archive staff phoned her to scroll down, scroll down and someone had posted I think I am the person you are looking for, and giving a US contact.

Jen said nothing, but my birthday party was in full swing when the phone rang, and I was ushered into the office and for the first time I heard the voice of my sister. And yes, I burst into tears. Even now at 80, I have tears in my eyes remembering that precious moment.

We physically connected over the years since. We had many similarities in our natures, abilities, and mannerisms. Sadly, Jackie died in Covid, but I was able to learn a lot about our father, who, it turned out was not American after all, but : thereby hangs another tale!

EMAIL ADDRESSES

When we do a bulk email with notices or newsletters, we often have the email returned as "unable to be delivered".

Sometimes this results in a lot of extra work so we will remove the address and put you on the 'post out' list.

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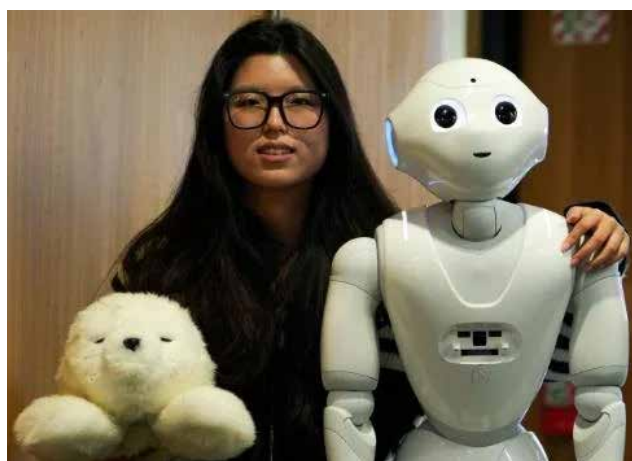
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ROBOTS IN THE HOME

There is overwhelming evidence that the majority of us would prefer to stay in our own homes as we age. However, would we accept technology such as robots in our homes to enable us to stay, to give us some assistance? Physical impairment is not always the reason for many to need care homes, more and more of it is forms of dementia.

Yuan Gao, a doctoral student from Auckland University, working toward her PhD in Health Psychology, has collaborated with robotics experts to design robots that help slow cognitive impairment by engaging and motivating users to do physical and mental activities.



As New Zealand grapples with an ageing population and the rise in dementia, improving the quality of life and slowing the progression is critical work. There's a shortage of healthcare providers and workers and that is why Gao says she wants technologies to be part of the solution.

To this end she has developed a robot, a replica seal and online virtual caregivers. She has launched the first phase of her research by involving people over 65 years, to chat with 'Pepper' the robot and a virtual human while engaging in activities such as physical exercises, cognitive games and watching a video about mild cognitive impairment. The seal-like robot is more to provide comfort and companionship, to reduce loneliness. It can't communicate – it's more akin to a pet but you don't need to feed or toilet it.

Gao wants to see if older people feel more motivated with Pepper demonstrating exercises or with a robotic seal called 'Paro' on their lap, responding to their touch by wriggling and making sounds. Our target population is for people with

cognitive impairment that show that engagement in physical, cognitive and social behaviour can help slow the decline. We are hoping the robots could help improve their cognitive health rather than progressing into dementia.

When contacted, Alzheimers NZ said dementia is a real health and social challenge affecting individuals, families, the health system and the economy. Of the 73,000 with dementia in 2023, around 30,000 were missing out on essential community-based support due to underfunding. And this will get worse as the elderly population grows, a factor that successive governments have long been aware of.

'What is surprising is that 'the system' has not adequately planned for the impact of New Zealand's ageing population. Little or no action is being taken to address the existing unmet need or prepare for the rapid increase in need for these services. Most recent estimates are that of the around 73,000 with dementia, 9300 receive care from Alzheimer's and dementia organisations and 26,000 are in residential care - there are still 30,000 not getting help," Alzheimer NZ said.

Yuan Gao had personal experience when her grandmother was diagnosed with dementia and had to watch as she slipped away. She knew that her grandmother needed someone with her all the time and wondered if the progression could have been stabilised if that had been possible. That is why she has an interest in how technology could help.

A question was asked as to whether an older person would become dependent on the companionship of the robot or AI helper and not distinguish it from reality? It is an ethical concern but when participants were asked, they seemed unconcerned. "They are very clear that this is a robot, or this is a virtual tool."

*To read the full original article
– Sunday Star Times 1 June 2025*

TAURANGA HOSPITAL CAR PARK

The car parks have almost reached capacity which is causing a lot of distress to older folk needing to visit but more importantly being in time for an appointment. I have heard of more than one occasion when 70+ year olds have parked on the lower parking area only to find that the elevator was out of use. Give yourself extra time and complain to your MP and/or Health NZ.

COST OF LIVING

OLDER KIWIS CUTTING BACK ON FOOD TO SAVE MONEY



Older New Zealanders are cutting back on food to pay the bills, with advocates saying some are making frozen meals last three days or skipping meals entirely.

Pre Covid-19, research in the Journal of Primary Health showed that out of 174 people going into residential care, 93 percent were either malnourished or at risk of malnutrition.

Research shows 40 percent of New Zealanders aged 65 and over have no other income besides superannuation, while 20 percent only have a little more.

"Those fixed costs that we reflected on earlier this morning, the rent, the power, the mortgage, the rates, the insurance, with them increasing the only movable bit of a budget is often that food spending," Billings-Jensen said. Some people are "living on toast".

Research from Massey University in 2021 found more than a third (37 percent) of older people who live in the community are at risk of malnutrition. She said older people need enough protein and iron to help keep their muscle mass. "If you are not getting the right energy in then it might be harder to be doing some of the things that will keep you active and keep you connected to the community and the people that you love," she said. "Nutrition is just so important to prevent chronic disease, disabilities and enable people to live in their homes."

Aged Care urges New Zealanders to have conversations with older people in their lives about what they are eating. She said they have seen an increase in older people using foodbanks. She also advises those struggling to reach out to Work and Income.

March 2025 Nine To Noon



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IS IT OK TO LEAVE DEVICE CHARGERS PLUGGED IN ALL THE TIME?

An expert explains.

How many chargers do you own? We're surrounded by rechargeable electronic devices – mobile phones, laptops, smart watches, headphones, e-bikes and more. You might have a phone charger plugged in next to your bed without ever bothering to switch it off at the wall or unplugging it when not in use. The same might go for a laptop charger by your desk. But is that risky to do? And are there hidden costs associated with leaving chargers plugged in all the time?

What's inside a charger? Naturally, not all chargers are the same. Depending on the application and power requirement, their internal structure can range from very simple to complex. However, a typical charger takes in the AC (alternating current) from the wall plug and converts it to a low-voltage DC (direct current) suitable for your device's battery.

To understand the difference between DC and AC, consider the flow of electrons in a wire. In a DC circuit, electrons move in one direction and keep rotating in the circuit. In an AC circuit, electrons don't circulate and only move back and forth.

The reason for why we use both types of current goes a long way back, to the time when inventors Thomas Edison and Nicola Tesla battled over which type would become the default standard. Today, we are still stuck between both. Electricity is traditionally generated in AC form, but modern appliances and batteries require the DC form. This is why almost every electrical appliance comes with an AC–DC converter.

To do the conversion from AC to DC, a typical charger needs several electrical components such as a transformer, a circuit for doing the actual conversion, filtering elements to enhance the quality of output DC voltage, and control circuitry for regulation and protection.



Chargers have several electrical components to convert the AC current to DC current that the battery can use.

Chargers consume power even when not charging “Vampire power” is real. If you leave it plugged in, a charger will continuously draw a small amount of power. Part of this power is used to keep the control and protection circuits running while the rest is lost as heat.

When we look at an individual small charger, the vampire power – also known as standby power – is negligible. However, if you add up all the chargers in your home for various devices, over time the wasted energy can be significant. Standby power is not exclusive to chargers, either; other electronic devices such as TVs draw a little bit of standby power, too. Depending on how many things you leave plugged in, over the course of the year it could amount to several kilowatt hours.

That said, modern chargers are designed to minimise standby power consumption. These chargers come with smart power management components that keep them in sleep mode until an external device attempts to draw power.



There are other risks, too. Chargers wear out over time when electricity flows through them, particularly when the electricity grid voltage temporarily rises above its rated value. The electricity grid is a chaotic environment and various voltage rise events happen from time to time.

Leaving your chargers exposed to these events will shorten their life. This premature ageing shouldn't be alarming for modern devices, thanks to their improved design and control. But it is particularly concerning for cheap, uncertified chargers. These often lack appropriate levels of protection and can be a fire hazard.

How should I treat my chargers? Although modern chargers are generally very safe and should be drawing minimal standby power, consider unplugging them anyway – if convenient. If a charger gets warmer than usual, makes noise, or is damaged in any way, it is time for a replacement. And it definitely shouldn't be left plugged in.

Ref: Glen Farivar Lecturer in Power Electronics, The University of Melbourne

PACIFIC LIBRARIES PROJECT

Over 80,000 books sent to libraries and schools in the Pacific

By cargo ship, by RNZAF Hercules to Honiara, in a container house bound for Samoa, by tourist liner, by truck and canoe, the books have gone where they are needed.

Books – and information – are Jill Best's life. From being a school librarian and a holiday job with NZ Country Library Service, to retiring as the Manager of Tauranga City Libraries, Jill's career has been in libraries.

Straight out of university, Jill volunteered for a year with NZ Volunteer Service Abroad. She was sent to help set up the library for the new University of the South Pacific in Suva, Fiji. This set up a lifelong interest in the Islands.

When in 2006, she and another ex-Fiji volunteer (Philip Calvert) were asked to write a report on improving Fiji's public libraries, she was delighted to go back.

Visiting each of the 8 libraries went smoothly until the last day, when Jill and Philip were to present their report at the Fiji Local Government Conference. The Prime Minister was to open the Conference, but instead, an Army squad arrived, looking for him. There had been an Army coup in Suva that morning. The Conference collapsed in confusion as Council officers scrambled to get back to their towns to support their communities through whatever came next. The report was emailed.

While in Solomon Islands to prepare a similar report, Jill narrowly avoided being caught up in a riot. Working in the Third World can be – well, unpredictable!

Jill decided to provide practical help also. She began to collect books discarded from public libraries, to send to Pacific countries as requested. Books also come from publishers and book suppliers, schools, and individuals. Many now come from those left over from Tauranga Rotary Club's annual book sale. Tauranga City Libraries and Dunedin City Libraries have been long-term supporters, and Mainfreight has helped with transport to the port. Wheeler Books in Auckland provides storage.

Jill travels every two years at her own expense to Fiji to provide advice and support to the librarians. She and her family also pay for the shipping. "It is our family charity" says Jill. Still, donations would be appreciated so more books can be sent.



Contact Jill at jillbest9@gmail.com

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I DON'T HAVE AN EMERGENCY CONTACT - WHAT SHOULD I DO?

Whatever the situation, there are crucial moments when you'll be asked to provide an emergency contact. But what happens when you have no one to call on?



When nominating an emergency contact, a partner or family member might seem an obvious choice - but what if no one comes to mind? What do you need to consider when signing up someone to be your emergency contact?

Gayle Chambers, president of over-50s advocacy organisation, Grey Power, understands people may feel embarrassed or ashamed about not having someone to call on in emergencies, but she says isolation and loneliness are a problem for New Zealand's ageing and growing population. It's not just elderly people - international students, single parents or those without immediate family around may hit this issue.



Grey Power National President Gayle Chambers says there's no shame in asking for help.

If you haven't got anybody, where do you start?

Chambers suggests joining social or hobby groups like an exercise class or a knitting circle. Think of those near you, she says, like a neighbour who can check in on you when you're unwell. Churches are commonplace and could be a starting point, even if you aren't religious, she says.

Royal NZ College of GPs medical director Luke Bradford says it's very rare that a patient would be put on the spot to provide an emergency contact immediately. Often, doctors will suggest you bring a support person ahead of time if there's some bad news after running tests in the lab.

For patients suffering from serious or chronic illnesses and older members of the community, there are support groups available who could point you in the right direction, both Chambers and Dr Bradford say. Usually, emergency contacts are other family members, but sometimes a neighbour might be pre-approved to help.

What should I consider? When will they be called on? Think about who it is that's asking and consider

what kind of person would be best suited for that situation, Dr Bradford says. For work [paid or unpaid], Barlow says think of someone who is willing to be contacted on your behalf in a crisis.

"They're only used in serious situations — if someone has a medical emergency, is unreachable and there's concern for their wellbeing, or if urgent decisions need to be made. It's about duty of care; it's not about tracking or monitoring." Three key attributes she notes are trust, calmness, and reachability. "Ideally, they're contactable during the day and understand your basic personal circumstances. They don't need to be a family member or even live nearby, but they should be someone who could speak on your behalf in an emergency.

"You can list someone overseas, but it's smart to think about time zones and have a local backup if possible." Chambers agrees trust is key — you need someone who is not going to act for their own benefit. "It's really very much like when you're going down the enduring power of attorney checklist." It's entirely up to a patient whether they want their emergency contact to know about their condition, Dr Bradford says. They do need to let the practitioner know their wishes though. Be honest with your GP if you don't have anyone to put in as an emergency contact, or don't want them to be notified of your health condition.

Situations where an emergency contact would be called on to make decisions on behalf of someone are exceptional, and there are ethical considerations in those cases, he says. For most cases, they would be the next-of-kin to be notified if, for example, something was to go wrong in an operation you were undergoing, he says. He notes it should still be someone you feel comfortable with, and that could be someone you rely on for emotional support rather than say someone who drives you to the hospital or fills in your forms.

How do I ask someone to be my emergency contact? Never be afraid to ask for help, Chambers says. People are usually more than willing to help. "There's no shame. If you are alone and you need someone to help you, unless you tell someone they don't know." Also, if you have noticed a parent or a neighbour who appears to be alone, take it as an opportunity to see if they need help, she says.

Ref: Isra'a Emhail Digital Journalist RNZ

NEW MEMBERS NEEDED

We love producing the magazine for hundreds of people to read but for the longevity of the magazine we need 150 new members to help with the cost. If every member signed up a family member or friend, we could easily achieve this. Think of the benefits they would be entitled to – cheaper electricity, great deal on hearing aids - see page 23.

Another way to help is by using the services of our advertisers. We are trying to feature some of them who have been loyal to us for some time. See FOL and Bay Cremation Care

RATES RELIEF FOR SUPERGOLD CARD HOLDERS

Grey Power has been advocating over recent years for an increase in the income threshold for eligibility for a Rates Rebate for retirees. The threshold has been stuck close to the annual single NZS income for years and was just \$31,510 for the last financial year. This has meant that many married couples have been unable to claim a full Rates Rebate, despite annual increases exceeding CPI year on year.

All that changes from July 1st, with the latest Budget increasing the income threshold to \$45,000 for all GoldCard retirees. This will bring welcome relief to many who have been ineligible to apply for a full rebate due to their income level.

CLEANING

There are often kitchen items that get overlooked and one of those is a can opener. Like knives they should never be put in the dishwasher. Instead- scrub in hot soapy water. Use a toothbrush to clean the hard-to-reach areas and dry well. If you spot any rust on the blades, soak in vinegar and scrub well, rinse and dry.

Some other overlooked household items are remote controls, light switches, toothbrush holders and reusable grocery bags. Don't forget to remove your mobile phone from its case regularly and give it all a good clean. Don't you feel much better now you've done all that!



50+ REAL ESTATE with Vanessa

In New Zealand, housing tenure refers not only to whether someone owns or rents a property but also to the legal structure under which property is held or occupied. Each tenure type comes with different legal rights, responsibilities, and financial implications.

Freehold (or "fee simple") is the most straightforward and desirable type of tenure. It gives the owner full legal ownership of both the land and any buildings on it. Freehold properties can also be the most expensive so the 50+ market which includes empty nesters and retirees often look to alternative options that allow them to free up capital.

In a **leasehold** arrangement, the purchaser owns the dwelling but not the land it stands on. Instead, they lease the land from a landowner for a fixed period -often 21, 50, or 99 years - while paying regular lease payments.

Common in apartments and townhouses, **unit titles** give you ownership of an individual unit and shared ownership of common spaces like hallways, gardens, and driveways. A body corporate manages the shared areas, and owners pay regular levies for upkeep and insurance.

A **cross lease** involves multiple dwellings on a single freehold title. Each owner holds a share in the freehold title and leases their unit from the other co-owners, usually on a 999-year lease.

Site rent is a common tenure for **tiny homes**, relocatable houses, and park homes. The occupant owns the dwelling but rents the land (the "site") it sits on.

There are a variety of different options for 50+ Real Estate in Tauranga.

Vanessa Charman-Moore is a Tauranga Seniors 50+ Real Estate Consultant. For more information, see Vanessa's advertisement below or visit www.seniorsrealestate.co.nz



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DEATH WITH LESS DEBT OR DEATH ON A BUDGET

When a loved one passes away it is difficult to deal with the loss, but there are procedures that need to be taken care of fairly soon after. With a little preparation now, you can make that process a lot easier when that sad time comes.

Not everyone is well endowed with sufficient money to hand everything over to a funeral home and a lawyer, so this article is about preparation and part 'do-it-yourself' on a budget.

When someone dies in hospital or in residential care, the nursing staff will inform the doctor who then issues the medical certificate of causes of death and medical cremation documents. If the death occurs at home and it is an expected death, the family must inform the doctor (GP). If the death is sudden and unexpected, most likely an ambulance would have been called, and the ambulance staff would then follow their procedures for notifying the appropriate authorities. A medical certificate of causes of death must be issued by a doctor before anything else can be done. While paperwork is being organized, call a funeral director and they will be able to advise the next steps and arrange for the deceased to be brought into their care. If there is a will, the lawyer can consult it in case there are any special instructions regarding funeral wishes. It's hoped that family members, the EPOA or executor are aware of the person's wishes regarding cremation or burial.

In some cases, a funeral can be unnecessary, impractical and/or unaffordable. Family and friends can be too far away to travel so instead there can be an online Zoom meeting or use Facebook messaging to connect. Also, people can come together at a later stage to hold a memorial service inexpensively at home or other location.

A funeral director can take care of the deceased and arrange the cremation and there can be an opportunity to view the person first but will add to the cost. One factor that the lawyer will want to ascertain early on is the extent of the person's finances. If they have assets of under \$15,000 then probate is not needed and the whole process moves along quite quickly.

The funeral director needs to apply for a government death certificate, and this can take about a week to arrive from Internal Affairs. First

though they will need quite extensive details from you about the person.

1. Person's full name and date and place of birth. If born overseas, years in New Zealand
2. Occupation during working life.
3. Any other names they may have had – prior marriages, maiden name, deed poll
4. Full names of parents (including mother's maiden name) and their occupations
5. Relationship details of the deceased. When and where marriages took place.
6. Age of any living children. Age of any deceased children at their death.
7. Was the deceased a Justice of the Peace? Registered Marriage Celebrant? Any honours or awards from the New Zealand Government?

It is REALLY good to write this all down now because the older you get, the less people there are to gather this information from. Do this for yourself and your spouse/partner.

The funeral director can also help you write a notice for the newspaper after gathering all this information.

Last year a friend's elderly family member passed away and we contacted **Bay Cremation Care** to help us through the process. After ascertaining that probate was not needed nor a funeral, they took us seamlessly through the process by taking care of all the details mentioned above. Most funeral homes have a tiered service and prices. In this case we had to choose the lowest which then was \$3520 (including GST and Doctor's fees). After that we paid the lawyer who held the will \$450. We needed a couple of letters written to close one or two accounts. There can be incidental costs relating to clearing out the residence plus rent and other money owing. The saviour in this case was that the person had a \$7000 funeral insurance policy which covered all the expenses and a little left over for the family.

(To soften this rather clinical example, 6 months later, wider family arranged for the ashes to be buried in another town and people gathered to reminisce and have a meal.)

I didn't realize how much detail there would be so I will explain the process for probate and the cost of cemeteries and plaques in the next newsletter or magazine.

Need help?

“HERE TO HELP U’ makes it easy

A free 24/7 online tool is helping thousands of people across the Waikato and Bay of Plenty regions every week. ‘Here to help u’ is a community-led solution that makes getting the right help, at the right time, easy. To date ‘Here to help u’ supported over 219,000 people.

The easy-to-use tool makes it quick and easy to ask for help online. “Here to help u’ is proven to eliminate the fear, stress and barriers that people in need experience when having to navigate complex social support systems in traditional ways. We know that with the current cost of living more people are reaching out for support, we make it easy and stress free” says National Operations Manager, Aandrea Murray.

People and family/whānau can access the wide range of free support available from their own home at <http://www.heretohelpu.nz> anytime. It only takes minutes to submit a request for help. There is also a freephone number available (0800 568 273) for those who do not have online access. All help requests are responded to in a timely manner by a compassionate and trained ‘Here to help u’ Connector staff member.

“Getting help is easy,” says Amanda Gabb, “Here to help u” Tauranga Team Lead. “Family/Whānau can visit our easy-to-use website, submit a request, and a friendly team member will reach out or they can call on our 0800 number. No judgement, just genuine care. Our team is here to help, listen, and ensure that families get the best support they can. We work hard to break down barriers and let people know it’s always ok to ask for help. Everyone needs help sometimes.”

‘Here to help u’ partners with hundreds of hard-working community providers, helping them to deliver a wide range of wellbeing and social service support to those

in need. This ranges from mental health/addictions support, financial and budgeting support, employment support, general advocacy, food support, safe social connection and much more. All support provided is free.

For community providers ‘Here to help u’ provides a free simple case management system, enabling them to cut down on the time needed paperwork and focus on the people they serve. They receive pre-screened referrals directly, making it easier and faster to deliver support to those that need it.

“Part of the success of ‘Here to help u’ is our connections within the community. We work with a wide range of social service providers within a region to help streamline and coordinate support to where it is needed most. The ‘Here to help u’ service compliments the amazing work already been done, letting people get back to their true purpose.” Aandrea says.

Background:

When COVID-19 arrived in New Zealand, there was an urgent need for accessible social and wellbeing support. Community service providers were also facing challenges in continuing their important work. In response, the Wise Group and several Hamilton-based community service providers collaborated to quickly build and launch “Here to help u,” an innovative tool to serve people in need, providers, and their volunteers.

This initiative is now successfully helping community providers in the Waikato, Tauranga, Western Bay of Plenty, and Eastern Bay of Plenty regions. “Here to help u” is part of the Wise Group, a family of charitable organisations providing mental health, addiction, and wellbeing services in Aotearoa.

**To access support visit
www.heretohelpu.nz
or call 0800 568 273**



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‘DIGITAL LEGACY’

Most of us will leave behind a large ‘digital legacy’ when we die. Here’s how to plan what happens to it.



We tend to think about inheritance in physical terms: money, property, personal belongings. But the vast volume of digital stuff we accumulate in life and leave behind in death is now just as important – and this “digital legacy” is probably more meaningful.

They include social media and banking accounts, along with stored photos, videos and messages. Digital legacy is commonly classified into two categories: digital assets and digital presence.

Digital assets include items with economic value. For example, domain names, financial accounts, monetised social media, online businesses, virtual currencies, digital goods, and personal digital IP. Access to these is spread across platforms, hidden behind passwords or restricted by privacy laws.

Digital presence includes content with no monetary value. However, it may have great personal significance. For example, our photos and videos, social media profiles, email or chat threads, and other content archived in cloud or platform services such as Google, Netflix and Spotify. It may also contain data on health and wellness.

All of this raises both practical and ethical questions about identity, privacy, and corporate power over our digital afterlives. Who has the right to access, delete, or transform this data?

Just as we prepare wills for physical possessions, we need to plan for our digital remains. Without clear instructions, important digital data may be lost and inaccessible to our loved ones.

In 2017, I helped develop key recommendations for planning your digital legacy. These include:

- creating an inventory of accounts and assets, recording usernames and login information, and if possible, downloading personal content for local storage [Data that is directly attached to a compute device opposed to cloud storage – could use external hard drive or thumb drive]
- specifying preferences in writing, noting wishes about what content should be preserved, deleted, or shared – and with whom
- using password managers to securely store and share access to information and legacy preferences
- designating a digital executor who has legal authority to carry out your digital legacy wishes and preferences, ideally with legal advice
- using legacy features on available platforms, such as Facebook’s Legacy Contact, Google’s Inactive Account Manager, or Apple’s Digital Legacy.

These steps may sound uncontroversial. But digital wills remain uncommon. And without them, managing someone’s digital legacy can be fraught

with legal and technical barriers.

Platform terms of service and privacy rules often prevent access by anyone other than the account holder. They can also require official documentation such as a death certificate before granting limited access to download or close an account.

And if your loved one has not left a plan, then gaining access will probably only be possible through imperfect workarounds, such as searching online for traces of someone's digital life, attempting to use account recovery tools, or scouring personal documents for login information.

Better standards are needed as current platform policies have clear limitations for handling digital legacies. For example, policies are inconsistent and are also typically limited to memorialising or deleting accounts. With no unified framework, service providers often prioritise data privacy over family access. Current tools prioritise visible content such as profiles or posts. However, they exclude less visible yet equally valuable (and often more meaningful) behavioural data such as listening habits.

Problems can also arise when data is removed from its original platform. For example, photos from Facebook can lose their social and relational meaning without their associated comment threads, reactions, or interactivity.

These "digital remains" may be stored indefinitely on commercial servers without standard protocols for curation or user rights. There is a growing tension between personal ownership and corporate control. This makes digital legacy not only a matter of individual concern but one of digital governance. Managing our digital legacies demands more than practical foresight. It compels critical reflection on the infrastructures and values that shape our online afterlives.

Ref: May 2025 The Conversation Bjorn Nansen Assoc Professor, University of Melbourne

MOBILE PHONES

If you have an older model, make sure that it is not operating on 3G only as this network is closing later this year. If you are unsure, phone your provider or pop into one of their stores. Most people have 4G & even 5G by now. One of the positives of Covid, many of us had to upgrade to use the QR Code.

Get the right technology advice in Tauranga

There are many computer enthusiasts working in retail, and some are employed at two of the largest retail chains. Unfortunately, their most passionate staff member is often referred to as "the expert," though that title is rarely earned. We've lost count of how many full refunds we've helped arrange with these two retailers after they sold subpar products to unsuspecting home users—not to mention the unnecessary software add-ons they pushed (which conveniently earn them commission).

The only computer store in Tauranga we confidently recommend is PB Technologies, located at 86 Second Avenue (right across from Repco). It's a dedicated technology retailer, and you simply won't find better advice in town. When you stop by, feel free to let the PB Tech team know that Silver Service IT sent you their way.

Our advice? Invest in a computer or laptop built to last a decade. And by the way—there's no need to upgrade to Windows 11. Your Windows 10 machine can keep going strong. Spread the word!

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MOBILITY PARKING PERMITS

– you must register with TCC

It has come to our attention that if you are issued with a Mobility Parking Permit you must register with TCC particularly if you are going to use a normal on-road parking space for a prolonged period. You must also do this if you live outside the Tauranga City Council (TCC) region. The reason for this is that if you come from Western Bay or Waikato, for instance, and while in Tauranga you use your permit to park in 'non mobility spaces' you could incur a fine. This has come about since TCC purchased a 'Traffic Car' to drive around the roads and electronically pick up from the number plate if someone has exceeded the time stated for a parking spot. If the car is not registered, they cannot tell if you have a permit.

No more parking wardens walking round the footpaths to see that you are within your rights as a permit holder to use a designated park or to pay for half the designated time in an on-road park.

Mobility parking

– TCC website www.tauranga.govt.nz

A mobility park is a specially designated car parking space for disabled people. You must have a mobility card to use a mobility park.

Mobility cards can only be used if the driver or any passenger is disabled, and the approved disabled parking permit is prominently displayed in the vehicle (expiry date must be visible) and also registered with the Council. Mobility cards are issued by Mobility Parking NZ (CCS).

Mobility cards are also able to be used in standard car parks. If you have a mobility permit, we kindly ask that you **register it with our parking team** as soon as possible. Please provide a copy of your mobility permit along with your vehicle's registration. This will allow us to consider your eligibility for double parking time should an infringement occur.

Once your permit is registered and you're parked in an on-street carpark (excluding parking buildings), the following applies:

- In all-day parking spaces (no time limit), you only need to pay for half the duration of your stay. For example, if you arrive at 9am and plan to stay until 5pm, you only need to pay for 4 hours.

- Payments in 15-minute increments can be made using cash at a cash machine. Please note that card payments at parking machines require a minimum payment of \$1.00, so you'll need to use coins at a cash machine to pay in 15-minute increments, or via the PayMyPark app.
- In time-restricted zones, you are allowed to stay for double the posted time, up to a maximum of 2 extra hours. For example:
P15 = 30 minutes, P30 = 1 hour, P60 = 2 hours, P120 = 4 hours, P180 = 5 hours (max extension reached)

To register your permit - you need to go to www.tauranga.govt.nz – click on Parking then on Mobility parking and it will ask you to register.

When I contacted the Council – I was told; We have engaged with CCS to pass on this information to mobility card holders but appreciate that they may not be aware hence why we would waive first offences.

When I contacted CCS who issue the permits – I was told; We are working on supplying this information to permit holders.

I contacted Western Bay Council, and they are considering adding this information to their website.

For non-permit holders a reminder:
In the good old days, you could often spot the parking warden and hurry back to your car. Now you can have an App on your phone to remind you when your time is up and even pay for extra time from your phone. But be mindful that there could be a car cruising past that can issue a ticket if you have overstayed your allotted time.

Editor

MOBILITY PARKING PERMITS:

The Mobility Parking hub has a dedicated phone number.

Please phone

0800 662 7275 (0800 MOB PARK)
to get in touch with one of our friendly team.

Alternatively, please email
mobilityparking@ccsDisabilityAction.org.nz

BE WARY OF PARKING TOO LONG

With the recent addition of cars that have Licence Plate Recognition (LPR) technology it is now easier to spot cars that have gone over the allotted time in a parking space. Previously, a parking warden would drive to an area and walk round in the sun or the rain with a stick of chalk to mark our tyres. On his way back if the car was still there a ticket was written and popped under the wiper blade. Sometimes drivers saw the chalk marks and had the opportunity to move the car to another space and carry on with their meeting or shopping.

The [LPR] cars can check between 700 and 800 parked cars an hour and dish out fines far more efficiently. It's like comparing someone holding a fishing rod off the back of a boat to deep-sea trawling. They cruise past, take a shot of the car, the licence plate and the exact position of the tyres. It's like electric chalk, so that they know the car is there.

I understand that the technology can pick up the time used on a parking metre. They are given a 10 minute grace period before the car comes back and re photos the car. If there is no change, an electronic infringement ticket is made and emailed to the owner.

To help the car owner, you can download the PayMyPark app to protect you from an infringement notice. This is a free app to download and use to pay for the time you expect to be parked, and it will notify you when your time has expired, allowing you to top it up and avoid a ticket. Set up an account by registering your details and you can then park and take your time shopping without fear of an infringement. The app can also be used for parking buildings as well. To use the newly installed machines you just need to enter your registration number and pay using the app on your phone or use your eftpos or credit card.

Any queries about the app email
info@paymypark.com



Cameras are placed around an LPR car to take images of the registration plates and tyres of parked cars.

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 4.30pm - 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

Please note Service Centres are closed on public holidays.

GOOD NZ NEWS

The Pure Food Co, run by two New Zealanders, Sam Bridgewater and friend Maia Royal, won the services category at the EY Entrepreneur of the Year Awards last September.



This month they are in Monaco at the world awards, building off their quest to provide the best food and nutrition system to the health of older people especially those with conditions that made normal eating difficult.

When his stepfather had cancer and couldn't eat, Bridgewater was determined to help him. More than a decade on his stepfather is still alive and the company now supplies food to 80% of Kiwi aged care homes and public hospitals.

He says the aim is for nutritious, flavourful, textured food to enhance health outcomes, yet doing it in a way it's wanted in each market.

They make everything from butter chicken to roast lamb to beef bourguignon. That was the real magic – to get the right nutrients inside the foods and make the meal experience beautiful, with the flavours and the mouth feel and the texture- but in a really smooth puree. The texture in the mouth is taken really seriously. We think about the psychology of eating, it starts with aroma, says Bridgewater. When the plate is put in front of someone it smells like a beautiful roast lamb meal, because it is a beautiful roast lamb meal, and that stimulates the appetite. We try to create a better eating experience."



Ref: Sunday Star Times 1 June 2025

DIGESTION AS WE AGE

From - HFG

Nutritionist Cindy Williams shares her top tips for keeping your digestion working properly as you age.

About one-third of people over 65 suffer deterioration of their stomach lining, which means it doesn't make so much hydrochloric acid, pepsin (a digestive enzyme) and intrinsic factor. This reduces how much vitamin B12, folate, iron and calcium they can absorb. A deficiency of vitamin B12 seriously affects the nervous system. B12 comes mainly from animal foods. To get the recommended 2-3mcg a day include some lean meat, salmon, tuna, oysters or liver.

Constipation is common in older people, especially those who are inactive. Some try to solve the problem with laxatives (not a good idea long-term) and others by taking copious amounts of unprocessed bran. The odd bran muffin makes a yummy morning tea but too many will bind up vitally important minerals such as calcium, iron and zinc. One study found that eating two tablespoons of wheat bran three times a day halved the amount of calcium absorbed. Try to get your fibre from a range of sources including plenty of fruit and vegetables instead (most are a good source of fibre).

Our gut contains many 'friendly' bacteria that enhance the immune system and make us more resistant to food poisoning and tummy bugs. But as we head into our 70's there are less of these 'friendly' bacteria around. Eating yoghurt or fermented dairy drinks will add a few 'friendly' bacteria back into your gut. Check the use-by date to buy the freshest yoghurt as the bugs die off over time. To help these bacteria survive the perilous journey through your stomach, eat foods with resistant starch such as rolled oats, nuts, seeds, lentils, baked beans or cold rice or pasta. You may find yourself sitting on the toilet a bit more often, but straining will be a thing of the past!

To keep your gut in top working order, try these ideas:

- Banana or berry yoghurt smoothie
- Porridge or muesli topped with yoghurt
- Baked beans on grainy toast
- Pasta or rice salad
- Stir-fry beef with lots of vegetables on rice
- Fruit salad with yoghurt
- Sushi
- Lean mince cooked with red lentils, vegetables and a jar of pasta sauce
- Add in a little exercise and lots of water

COMFORT STEW for VEGETARIANS

Jack Monroe from HFG

Sometimes enjoying a good bowl of stew feels like giving yourself a big hug. Try this recipe next time you're in need of some comforting!

Serves: 2

Ingredients

- 1 teaspoon oil
- 2 cloves garlic, roughly chopped or minced
- 1 onion, roughly chopped
- 150g root veg (carrot, parsnip, potatoes or other), finely chopped or grated
- 1 teaspoon paprika
- 150g tofu, chopped into cubes (or extra root veg)
- 400g tin of beans
- 400g tin of chopped tomatoes
- 30g (2 or 3 leaves) kale/spinach/silverbeet
- a squeeze of lemon juice
- ground black pepper

Instructions

1. Warm a little oil in a pan over a low heat and cook the garlic and onion to soften.
2. Add the finely chopped or grated root veg, then stir in the paprika.
3. Next, add the tofu chunks (or veg) and the kidney beans and pour over the chopped tomatoes.
4. Tear up some greens and drop it into the stew. Bring to the boil and then reduce to a simmer. Add a squeeze of lemon juice and some ground pepper to amplify the flavours and divide between two bowls to serve.
5. NB – Also easy to replace the tofu with chopped chicken.



LEMON AND APPLE SPONGE

Author: HFG

Dive into the cosy deliciousness of our lemon and apple sponge! This comforting treat is a crowd-pleaser that can be enjoyed in different ways. Serve it warm with a drizzle of creamy yoghurt for a delightful dessert or enjoy it cold for a quick and satisfying treat.



Serves: 8

Ingredients

- 6 Granny Smith apples, cored, sliced
- 1 lemon, zest and juice
- ¼ cup canola oil
- 1 egg
- ⅞ cup sugar
- ½ cup low-fat plain yoghurt, plus extra to serve
- ½ cup self-raising plain flour
- ½ cup self-raising wholemeal flour

Instructions

1. Preheat oven to 180°C. Lightly grease a 4-cup capacity baking dish.
2. In a medium saucepan, place apple slices and enough water to come halfway up the apples. Cover with a lid and bring to the boil over a high heat. Reduce heat to low and simmer for 5-10 minutes until apples are very soft and falling apart. Keep an eye on the water level so it doesn't boil dry. Drain apples and place in prepared baking dish.
3. In a mixing bowl, place zest, oil, egg and sugar, and beat with an electric beater until thick. Add yoghurt and lemon juice and briefly beat again. Sift in flour a bit at a time, briefly stirring to combine. Don't over-mix.
4. Pour batter over apples and bake for 30-40 minutes until sponge springs back when tested. Serve warm with yoghurt, cream or icecream.

INSURANCE AND DO WE NEED SOME OF IT

One of New Zealand's financial experts, Martin Hawes, was recently interviewed about his book 'Retirement Ready' which is designed to aid peoples financial planning for retirement. In this case he was asked about insurance.

There has been a long-held theory that you could do away with vehicle and medical insurance. Instead put away the equivalent cost of your insurance premiums into a special account and use that when you have car or health problems.

Martin stresses that for this to work; it is all about 'timing'. If you have only been doing this for a couple of years and dent your car on a post, there is probably enough to cover the repairs. But if you have a major prang with another car you are going to be sorely out of pocket. Example – you have \$1500 in that special account but that week you drive into the neighbours BMW writing off both cars! The cost - \$250,000, Your diligently saved \$1500 is just not going to cover it. Of course, in a perfect world you would have no accidents and in 10 years you would have saved a tidy amount.

The same goes for medical insurance. TIMING, Same scenario, you've been medically well for years, cancel your policy, start saving and bang! Something doesn't feel right and the next thing you know you're needing surgery done sooner rather than later. Martin was healthy and cancelled his insurance and started a special medical account for himself with \$100K and was going to build it from there. If he ate well and exercised regularly, he could stay well for some time. Unfortunately, and completely unexpected, he needed surgery which very much depleted his fund. He agrees that with the right medical insurance you may be looked after more quickly in nice surroundings but firmly believes that if your medical issue is serious enough the public system will see and treat you in a reasonable time and with great care.

Life or income protection insurance is quite unnecessary in later life as National Super and any invested money is going to continue no matter your health or circumstances.

Funeral insurance not always needed, and you are paying the companies costs and profit as well as the endless adverts on television. However, there are instances when people with no savings could drip feed a small amount to a company, so as to have cover of under \$10k which would take care of the most basic costs.

GARDENING

For the winter garden in sunny Bay of Plenty there are plenty of flower and vegetable plants that will grow over the cooler months. They do need a few hours of bright sunshine to help produce flowers and edible leaves. Leafy greens such as lettuce, broccoli, kale and peas will grow well in sheltered sunny spots. The brown leafed lettuce called Drunken Women does very well all year round. For flowers plant calendula, primula, pansy or viola, stock and alyssum for edges. Sow broad beans and sweet pea for spring.

If there are any fallen autumn leaves left, gather them up and use them as mulch on any bare soil. Any deciduous trees can be cut back and in July prune your roses. If you are not able to get out in the garden there are always microgreens that you can grow from seed on your windowsill. Great nutrition and no cooking needed.

Tip: If we have a frost, it's not the actual frost that kills the plant, it's when the sun comes up that melts the frozen crystals in the leaves. Cover those that are frost tender the night before, so they defrost slowly in the morning. Make sure the cover is not touching the plant. Rinsing them with water can help but you need to be out early before even a weak sun appears. If that doesn't sound appealing there are quite inexpensive mini tunnel arrangements made with frost cloth so plants can be more comfortable on a frosty night.



Make sure your indoor pot plants are going to get enough sun light and don't over water. Trim back any dead leaves and maybe repot a few so the soil is fresh when spring comes.

Happy gardening.

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ARE CREDIT CARD REWARDS SCHEMES WORTH IT?

Credit card reward schemes are likely to be scaled back further as pressure goes on interchange fees, Consumer NZ says, but most aren't delivering value for many New Zealanders, anyway. On Tuesday, Kiwibank and Air New Zealand announced they were cutting ties and Kiwibank would no longer offer an Airpoints credit card. Kiwibank pointed to increasing regulation of interchange fees, which are the fees paid by the bank that processes a transaction to the card issuer.

The Commerce Commission has already introduced new standards to reduce these fees, which led to a reduction in some credit card rewards in 2022. More reductions are expected to be announced soon, to come into force at the end of the year. Consumer NZ said its analysis showed that credit card reward schemes were only benefiting big spenders who used their cards frequently and paid off the balance in full every month. People would generally need to spend \$25,000 on their cards over two years, and not pay interest on it, to make a rewards scheme worth the fees that the cards charged.

"Low spenders, and those with interest-bearing debt, don't benefit from rewards and are effectively subsidising high spenders. We don't think this is fair

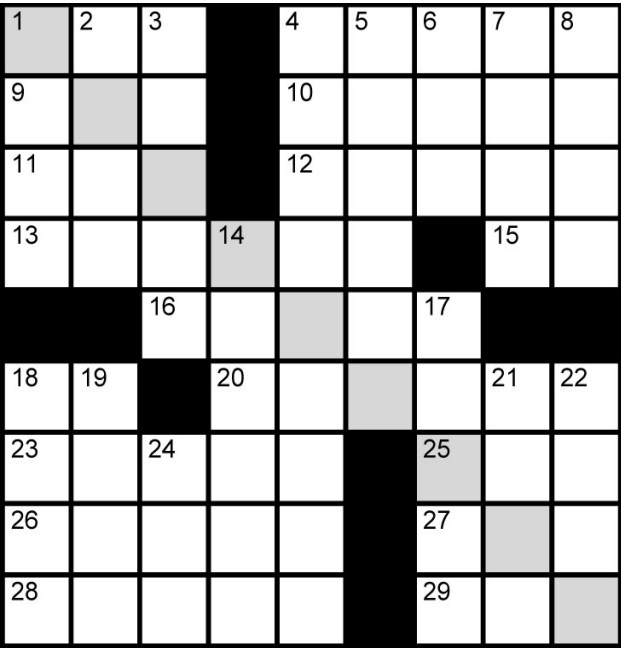
so we have supported the regulation of interchange knowing this would likely result in card issuers scaling back rewards programmes, increasing card fees or cancelling schemes altogether," a spokesperson said.

"Interchange regulation will also reduce the cost for merchants of accepting card payments. This should, in theory at least, result in lower card payment surcharges for consumers. Unfortunately, there's no guarantee these savings will be passed on to consumers though, so we have been calling for surcharge regulation for a number of years. The commission is expected to consult on this later in the year."

Banking expert Claire Matthews, of Massey University, said it was to be expected that rewards schemes would be pared back as interchange fees reduced. "Although it does depend on the level at which they are capped and how that is split between the parties. However, those fees have been a key source of the revenue to fund the rewards so any reduction can be expected to be passed on."

Ref: Susan Edmunds, Money Correspondent May 2025

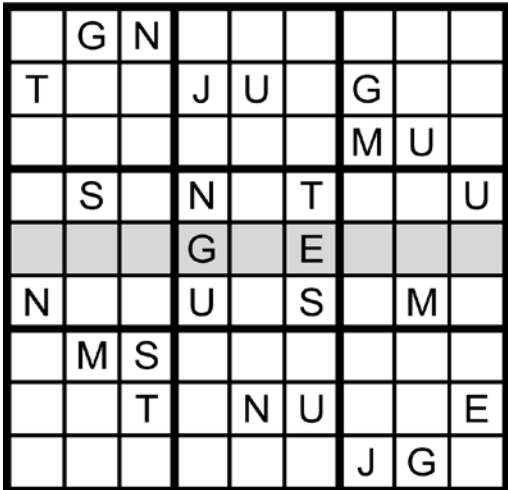
Flying Helicopter Bug



- Across
1. Not an orig.
4. Like some renewable energy
9. WWW address
10. Livid
11. Turkish title
12. Mutton or lamb leg
13. Lowers oneself
15. Northeasternmost st.
16. Drivel
18. Radio mode
20. Flowering plant with healing properties

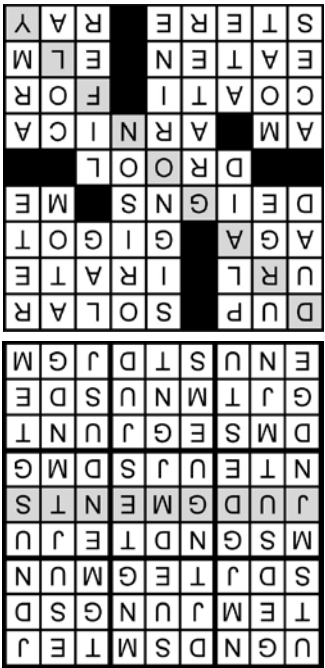
- AIR FRYER
BLENDER
CAN OPENER
COFFEE MAKER
CUTTING BOARD
EGG COOKER
GRIDDLE
HAND MIXER
INSTANT POT
- JUICER
KETTLE
MICROWAVE
NINJA
PASTA MAKER
POPCORN MAKER
RICE COOKER
SCALE
SCISSORS
SLOW COOKER
TOASTER

WORDOKU



23. Cousin of a raccoon
25. In support of
26. Moth-____
27. Freddy Krueger's street
28. Cubic meter
29. Beam

- Down
1. Couple
2. Exhort
3. Kilt pattern
4. Italian unmarried woman
5. Prayer
6. Hang back
7. Proton's place
8. Neural network
14. Kitchen gadget
17. Inmate who's never getting out
18. Air force heroes
19. Castle defense
21. RC, e.g.
22. ____ brat
24. Lunched



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

Kitchen Gadgets



How to solve wordoku puzzles: You only need logic and patience to solve a wordoku. Simply make sure that each 3x3 square region has only one letter from the word JUDGMENT. Similarly, each letter can only appear once in a column or row in the larger grid. The difficulty on this puzzle is medium.