

TAURANGA & WBOP

GREY POWER

MAGAZINE

ISSUE THREE 2025



70's are the new 50's PAGE 20-21

What Kiwis get wrong about wills PAGE 15

Second hand books

into the Freezer PAGE 10

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 our Spring issue and thank you to all our members who support us in so many ways.

We have now been granted permission to have our name shortened to make it easier for online banking and other admin work. It is now TAURANGA WBOP GREY POWER ASSN INC. We will also have fresh brochures using the new Grey Power logo which we can use at events.

There is an emphasis on ageing well in this issue because there seems to be a wave of new research and studies pointing in the direction of 'ageing well' and being able to keep a semblance of independence as we age, not longevity. No good extending your life if you're not enjoying yourself! The other strong indication for continued wellbeing is connection. Having commitments where people are relying on you to turn up, joining a group to interact with others or learn something in a class or visiting people who are in a worse plight are all good ways to get yourself dressed and out the door.

Our coffee mornings, when people come together each month, have been well attended. Speakers in Katikati and Tauranga have all been interesting and range from mobility safety, Resonate, Headway (brain injuries), new Tauranga library and decluttering. We do hold these mornings to entertain and to thank you for your support but most importantly, we look at this as an opportunity to hear about things in your life that you are struggling with or feel you are disadvantaged because of your age. Please do share these concerns with us – either at the meetings, email, phone or pop into our office and talk to one of the volunteers. It is only by being aware of any issues that we can address them in a meaningful way either locally or through the Board and Ministers.

Housing and health are two of the most talked about concerns for some of you and there is an interesting article inside about a new concept of downsizing to rent for life. In my opinion we need hundreds of these built round New Zealand for older people to move in to and have a carefree life.

As for health – well exercise really sums it up. Unless of course you have an illness that seriously restricts your ability to move around in a meaningful way but even then, there are exercise for the brain!

I hope everyone has been able to access the Federation magazine either online or by post (\$10). Being able to read it gives you immediate and up-to-date news and information on what the organisation has achieved through the work of the Board and other off Board members. We are part of the regional group – Zone 3 which meet in Matamata each quarter. At our August meeting with 33 delegates from 16 associations, we set up some new initiatives to work together to help improve the wellbeing of the older generation and to navigate some of the more difficult issues in a busy fast-moving society.

Take care,

Jennifer & the Team

NOTE: We have altered our name to make it shorter for online banking purposes.

**Tauranga WBOP
Grey Power Assn Inc**

JOIN GREY POWER NOW!

Receive 2 more of our magazines before 31 March 2026 plus copies of the Federation magazine which is full of all the endeavours of our organisation to protect and advance the wellbeing of older people. This does affect younger people as well because you may have parents that will need care and attention as they age, and we want to make sure any changes are there for their benefit.

As a bonus there are discounts by belonging to Grey Power. See page 22

Go to www.greypowertga-wbop.org.nz and click on JOIN NOW and use Stripe to make your payment all in one go! Couldn't be easier.

Single membership - \$25 and couples \$40
Financial year ends 31 March.

Bank account # 38 9001 0051732 00

Tauranga WBOP Grey Power Assn Inc

Our very own committee member, Vanessa Charman-Moore is standing for regional council.

She is passionate about the environment and comes from a horticultural background. We are very pleased to support her in this new role.

ADDRESSES

Please let us know if you have changed your home address, email address or phone number. We still have a number of emails with Xtra accounts returned to us so make sure you let us know, so you don't miss out.

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.

1st Thursday of the month at 10am.

Speaker for October is Faye from 'Senior Chef'
2 October, 6 November, 4 December

KATIKATI COFFEE MORNINGS

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

17 October, 21 November, 19 December or TBA

TE PUKE/PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am

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

16 October, 20 November, 18 December or TBA

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.

COMMITTEE MEMBERS NEEDED

Join our small team to help spread the tasks that are needed to keep our excellent association running. Just one meeting a month and work from home. **OR if you have experience in health or housing, economics or policy we need people to do some research for us.** Email your details to the office.

ANXIETY OR DEPRESSION IN LATER LIFE: WHAT YOU SHOULD KNOW

It's often assumed that later life is all relaxation and free time—but the reality can be more complicated. For many older adults, anxiety and depression become unexpected companions during retirement. Whether brought on by health changes, loss, loneliness, or just the natural transitions of ageing, these mental health challenges are more common than we tend to talk about.

While mental health awareness has improved over the years, older adults are still less likely to talk openly about how they're feeling. Some grew up in an era where emotional struggles were brushed aside or seen as a personal weakness rather than a health issue. Others may assume sadness or worry are just part of getting older.

Feeling anxious or depressed isn't a normal part of ageing—and it's certainly not something you just have to "put up with." In fact, recognising the signs early can make a real difference.

According to the Mental Health Foundation, around one in five New Zealanders will experience some form of mood disorder in their lifetime, and the NZ Health Survey reports anxiety and depression contribute significantly to the country's overall health burden. The number may be even higher among those who live alone, have ongoing health conditions, or are navigating big life changes like retirement or bereavement.

Common signs of depression in later life include:

- * Feeling flat, numb, or hopeless
- * Losing interest in hobbies or social activities
- * Sleeping too much—or not enough
- * Changes in appetite or weight
- * Feeling tired all the time
- * Struggling to concentrate or remember things

Signs of anxiety might include:

Constant worrying or nervousness

- * Feeling restless or on edge
- * Muscle tension, headaches, or digestive issues
- * Avoiding certain places or activities out of fear,
- * A racing heart or shallow breathing, especially in new or uncertain situations.

Sometimes these feelings come on gradually, which makes them easy to overlook—or to blame on "just getting older." But if your emotional health has

changed and it's affecting your day-to-day life, it's worth looking closer.

Some of the most common triggers for anxiety or depression include:

- * The death of a spouse or close friend
- * Major life changes, such as retiring or moving house
- * Long-term physical health conditions
- * Chronic pain or reduced mobility
- * Social isolation or loneliness
- * Worries about finances, health, or the future

In many cases, it's a combination of things. And sometimes, there's no obvious cause at all—which can be just as upsetting. The most important thing to know is help is out there, and it works. You don't have to navigate this alone.

Start by talking to your GP. They can check for underlying medical conditions, refer you to a mental health professional, or talk you through options like counselling, medication, or community support groups.

There are also simple things you can do at home to help lift your mood or ease anxious feelings:

- **Stay connected** – Reach out to friends, family, or community groups. Even a regular phone call can make a big difference.
- **Move your body** – Gentle daily movement, such as walking, gardening, or stretching, can boost mood and ease tension.
- **Stick to a routine** – Keeping a regular sleep and meal schedule can provide structure and stability.
- **Practice mindfulness** – Deep breathing, meditation, or simply taking a few moments each day to pause and notice your surroundings can help calm the mind.
- **Do things you enjoy** – Read, knit, paint, listen to music—*whatever brings you joy*.

If you're struggling, you're not alone—and it's not your fault. Anxiety and depression are real health conditions, not personal failings. With the right support, many people find real relief and even discover a renewed sense of purpose in later life. Asking for help is a strength, not a weakness. So, if something feels off, take that first step. Your mental wellbeing is every bit as important as your physical health—and you deserve to feel good, at every age.

Ref: Grownups online

Young at Heart Festival - Wise by Nature: Celebrating Tauranga's Older Community

Envirohub BOP is thrilled to partner with Tauranga City Council to bring the Young at Heart Festival to life next month.

From 1- 8 October, a series of community-led events will celebrate our older community - parents, grandparents, friends and neighbours. The week-long festival honours the wisdom, creativity, and vitality of our seniors, while promoting a sustainable, connected way of living.

This year's theme, *Wise by nature*, encourages a sustainable approach to life through making thoughtful, everyday choices that help preserve our planet, support communities, and enhance personal wellbeing.

The diverse programme of events is designed to inspire, engage, and connect. Whether you're rediscovering a long-lost passion or looking to try something new, there's something for everyone.



The festival kicks off with a launch event on Wednesday, 1 October on The Strand, where the winners of the Old is the New Black photo competition will be announced. On Saturday, 4 October, enjoy the sounds of local choirs at the Senior Music Festival – an uplifting afternoon of singing and nostalgia. On Monday, 6 October, test your general knowledge at Jack Dusty's pub quiz afternoon, where friendly competition meets laughter. To close the festival, join Envirohub BOP on Wednesday, 8 October for a tree planting celebration - a meaningful way to mark the end of the week.

Let's celebrate ageing with pride, purpose, and a whole lot of fun.

For the full programme and event details visit www.youngatheart.co.nz or pick up a programme from Tauranga city libraries.

Wise by nature

YOUNG AT HEART FESTIVAL

1-8 October, 2025

Pick up a programme at Tauranga city libraries or visit youngatheart.co.nz

Envirohub
BAY OF PLENTY

Celebrating International Day of Older Persons

MOBILITY SCOOTER SAFETY

Yay. It's time to head out again... but please do a quick check before you go.

Finally, Spring is on its way and with the fine weather comes the desire to get out on your mobility scooter and explore the community again. Whilst there's no warranty of fitness for a mobility scooter (unlike a car), there are some things we encourage users to do before heading out.

Here are some:

- 1. Tyres** – check your tyre pressure is around 34 psi as this impacts on the steering and performance of your scooter, especially the range you can travel.
- 2. Battery** – keep your battery charged. Unlike some old-style batteries there's no need to let your batteries drain right down and then top them back up. These days you can top them up even if you've only been on a short journey.
- 3. Clean** – give your scooter a wipe over. Clean all the surfaces with detergent and a cloth to remove any built-up dust or dirt.
- 4. Check** – as with a car it pays to regularly get your scooter checked by a service technician to ensure everything is working fine and there are no issues which might emerge. As they say, "a stitch in time saves nine", so have your scooter checked thoroughly by a professional to keep you moving.
- 5. You** – take the time to do short trips and get the feel for your mobility scooter again. Many scooter retailers also offer group mobility scooter safety courses. This is a good way to ensure your skills are still sharp, and that you haven't accidentally



picked up any bad habits. It's also worth thinking about medications you take which might affect you when you're out. Have you started new blood pressure medications for example. If unsure, check in with your doctor as you need to be safe.

6. Be Seen – are you and your

scooter visible to others? Be sure that both you and your scooter are visible. Does your scooter have a safety flag? Do you have some high visibility clothing on? Always remember that just because you've seen someone it doesn't mean they've seen you.

- 7. Dress Safe** – while we encourage you to dress for the conditions, please take into consideration whether your clothing could impact on your ability to safely use the scooter. Does the hood of your jacket restrict what you can see? Could your scarf get caught in the wheels? Do gloves impact on your ability to use the controls?

This could also be a good time to think about whether your mobility scooter needs replacing.

If it's starting to prove unreliable, not going as far without losing battery power or costing a lot of money to repair, then you might want to ask a service technician to do a service check on your scooter so that you get an expert opinion.

For even more peace of mind, you could purchase AA Roadside Assistance. A roadside assistant can uplift your scooter as well as help you get home if you break down in a metropolitan area. It's comforting for you and your family, to know that you are covered.

Enjoy your mobility adventures and keep safe.

EUROPEAN NATIONS LOOKED TO BOGS/WETLANDS FOR SECURITY

Finland and Poland are drawing up plans to restore their wetlands to mitigate two looming threats: climate change and Russian tanks. Despite being vital carbon sinks, many of Europe's bogs have been drained to make way for agriculture. But amid an escalating climate crisis and concerns that Russian tanks could roll across the border, Finland and Poland see the wetlands as a useful ally, and plan to restore them along their borders with Russia. "It's a win-win situation that achieves many targets at the same time," Tarja Haaranen, director general for nature at Finland's environment ministry, told Politico.

According to the International Union for Conservation of Nature, peat bogs cover 3% of the planet yet hold nearly a third of the world's stored carbon – twice the amount locked away in forests. Scotland is among the nations scrambling to restore bogs to mitigate climate change – a mission that got a record £20m funding boost this week.

GOOD NEWS

Helsinki went a year without a road death. All hail Helsinki. In the global race to reclaim the public realm from motor vehicles, the Finnish capital has chalked up a big win: the city just went an entire year without a single road death. The feat follows a years-long mission to make Helsinki's streets safer. Speed limits have been lowered, segregated cycle lanes have been laid, and improvements made to public transport to reduce car dependency – a "people-first approach to mobility" that's paying off.

STATS ON CREDIT CARDS

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

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

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

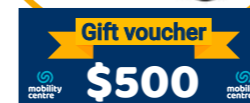
Ref: Rob Stock – Stuff senior reporter.



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CATS ARE CARNIVORES

THIS IS WHAT THAT MEANS FOR THEIR DIET

Diet has a big impact on health. Just like humans, cats have special dietary needs to help them stay healthy. However, feline diets are very different to human diets. Cats are obligate carnivores, meaning they require meat in their diet and need little carbohydrates.

In the wild, cats usually prey on small animals, such as mice and birds. But as a pet, a cat might only be preying on a tin of cat food. Because pet cats often don't get the opportunity to hunt for their own food, it's important for cat owners to mimic the high-protein, low-carbohydrate diet their cat would naturally eat in the wild.

Dr. Deb Zoran [see ref] says the best way to mimic a cat's natural diet is to feed them tinned or wet food that has a protein content of 40 percent or higher and a carbohydrate content of 10 percent or lower. Eating tinned/wet food will also help your kitty meet their daily water needs.



"Cats are used to getting a large percentage of their daily water needs from their diet," Zoran said,

adding that if a cat is primarily eating dry food, it may have a harder time staying hydrated. "All dry foods are low moisture, so cats that eat only dry foods consume less water and are more prone to dehydration."

Dry food diets can also present other health challenges because they are typically high in fat, carbohydrates, and calories. In fact, a high-carb diet can lead to obesity and diabetes, Zoran said.

In addition, a dry food diet may also upset your cat's stomach, since cats are not "built" for carbohydrate digestion and absorption. So it is best to choose a canned or wet-food diet that says on the label "complete and balanced." If you want to feed a homemade diet or other type of whole-food diet, Zoran said that's OK, too. Just make sure to consult

a nutritional expert to ensure the diet meets all of your cat's needs.

Additionally, it's OK if you want to give your cat a treat every now and then. Zoran recommended plain, cooked meats that are not seasoned and do not contain onions and garlic, which can be toxic. As a cat owner, it is your responsibility to keep your pet safe from potentially harmful foods and to take your cat's dietary needs seriously. As the old saying goes, you are what you eat!

Dr Deb Zoran-a professor at the Texas A&M College of Veterinary Medicine & Biomedical Sciences



GOOD ATTITUDE TO AGEING



The British actor Dame Helen Mirren, who turned 80 in July, says people need to embrace ageing and she finds it "insulting" when young people are condescending to their elders. She has

said there were many good things about growing old and that people needed to embrace ageing. She said people should not patronise her by calling her "sweet" or "feisty".

Mirren said even the "tech bros" and their immense wealth were never going to beat the passage of time.

"It's a natural wave of life that has been going on for billions of years, and it's beautiful to be part of that wave. It's what humanity is about in the end, so it's important not to wimp out. You're not going to be 30 when you're 50. You're just not."

With two more films due out this year, Mirren said she had no intention of slowing down when it comes to work with her latest film. *The Thursday Murder Club* was on Netflix.

WHY DOGS STICK THEIR HEAD OUT OF CAR WINDOWS



Dogs have a much stronger sense of smell than we do, and when they put their head out the car window, air washes over them at a high speed — creating a pleasurable sensory overload. Dogs enjoy smelling new scents, and sticking their heads out of a car window makes it easier to take everything in. The rush of air carries a multitude of scents, allowing them to "read" the world in a way that

humans cannot. Additionally, the visual stimulation of moving scenery can be engaging and enjoyable for dogs.

Dogs have an incredibly sensitive sense of smell, far superior to humans. The wind carries scent molecules from the surrounding environment directly to their noses, allowing them to gather information about their surroundings in a way we can't comprehend.

The combination of wind, scents, and visual stimuli creates a sensory experience that some dogs find enjoyable and stimulating. The world whizzing by can be visually engaging for dogs, providing a different kind of entertainment and keeping them alert, says a UK company. Some dogs may also enjoy the feeling of the wind on their face, especially on a warm day, as it can help them cool down.

While dogs enjoy these experiences, it's important to remember that it's crucial to prioritize their safety. It's recommended to ensure your dog is safely secured in the car and to avoid letting them hang their head out of the window at high speeds or on busy roads.

Ref: Bark Avenue Daycamp & BBC Earth



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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.



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New partners are joining us from time to time so check out all our current benefits on-line at www.greypower.co.nz/the-benefits.



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PEOPLE ARE PUTTING SECOND-HAND BOOKS IN THE FREEZER— AND THE REASON WHY IS GENIUS *By Lauren Bengtson*

This surprisingly smart practice can save your second hand reads from pests, germs, and mould.

Buying from Op-shops and anything second hand has become very popular particularly for those who love books. But there could be something more than words hiding in the pages of that novel: bugs, larvae, and they can all be living happily ever after in the middle of that leather-bound hardback.

Eliminate Insects (and Their Eggs!)

Used books can contain unwelcome pests like booklice, silverfish, and beetle larvae, which feed on mould, glue, and paper. Freezing books for at least 48 hours in sealed plastic bags can effectively kill these insects and their eggs. Freezing is a non-toxic, chemical-free way to kill pests at all life stages (eggs, larvae, and adults), by causing ice crystals to form inside insect cells, which ruptures them and kills the insect.

In fact, museums and archival institutions sometimes use deep freezing techniques (often for a week or longer at very low temps) to disinfect historical documents and rare books without using harsh chemicals.

Stop Mold Growth

Even if no pests are visible, freezing also halts mould growth, which is often what attracts bugs like booklice. So, it's a two-for-one benefit: pest control and mould inhibition. Mould thrives in warm, humid environments and can be super damaging. Books are especially susceptible, as the paper is organic and porous, and the glue and bindings can provide more nutrients for mould to grow and spread. Common signs of mouldy books include a musty or earthy smell, discoloration (especially black, white, green, or orange spots), soft or fuzzy patches on the cover or pages, and warped or wavy pages due to moisture.

So how does freezing solve the problem? Mold spores become dormant at temperatures below freezing. Freezing also stops mould from producing enzymes and spreading across the pages or bindings. Like museums, Freezing is a non-invasive, preservation-friendly option used by libraries and archives to stabilize mouldy books until they can be properly cleaned.

How to Freeze Books Safely and there's a right way to do it.

First, place the books in a zip-lock bag to prevent moisture from entering, and to keep everything (pages and pests) contained. Put the book in the freezer and keep it sealed for at least 48 hours, but preferably a week. When you're ready to take it out, let it thaw slowly. Allow the book to come back to room temperature while still sealed to prevent condensation.

PUBLIC LIBRARIES ARE CORNERSTONES OF KIWI COMMUNITIES



Public Libraries New Zealand (PLNZ) has released the results of a landmark national survey, revealing the far-reaching impact of public libraries on community wellbeing, learning, and digital inclusion across Aotearoa.

Conducted in November 2024, the Community Impact Survey gathered insights from over 10,000 library users nationwide. The findings affirm that libraries are not only vital hubs for literacy and learning but also key contributors to community resilience and social connection.

"This survey gives Councillors and local government leaders powerful, evidence-based insights into how libraries improve lives in their communities," said PLNZ Chair Joann Ransom.

Key Findings

- **Widespread Usage:**
90% of respondents borrow physical items from their local library. One-third also access digital collections such as eBooks and audiobooks.
- **Technology Access:**
24% use in-library tech services like Wi-Fi, printers, and scanners—highlighting libraries' role in bridging the digital divide.
- **Wellbeing and Belonging:**
 - o 85% said the library increases their sense of

happiness and wellbeing.

- o 70% reported a stronger sense of community belonging through their library.
- **Literacy and Lifelong Learning:**
 - o 87% credited the library with encouraging their love of reading.
 - o 38% said it directly helped improve their literacy.
 - o 21% improved their computer skills at the library.
 - o Nearly half (48%) said the library supported their study and learning goals.
- **Unexpected Use Cases:**
Surprisingly, 43% of respondents reported using the library for purposes other than the 21 common options surveyed—underscoring the library's role as a flexible, inclusive community space.

"This wide-ranging use shows libraries are far more than book depositories—they are thriving, evolving community anchors," said Bernie Hawke, PLNZ Executive Director.

The full report is available to download at: www.loveyourlibrary.org.nz

Authorised by Joann Ransom, PLNZ Chair

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Downsizing Kindly

A Gentle Approach to Living Well

For our September meeting, we had Deanna Hinde, founder of Life's Next Stage, speak on a topic that touches many households: downsizing. Her presentation, How to Downsize Kindly, resonated with people who may or may not be planning a house move but recognise the importance of simplifying their living spaces for safety, comfort, or personal wellbeing.

Deanna began by acknowledging that downsizing is often misunderstood as something only done when moving into a smaller home or a retirement village. In reality, it can be about much more. For many, it's about making a current home safer, easier to manage, and more enjoyable to live in. As Deanna explained, "Downsizing kindly means respecting your memories and the things you treasure, while creating a space that truly supports the life you want now."



One of the most powerful distinctions she shared was between proactive and reactive downsizing. Proactive downsizing happens when people choose the timing, make the decisions themselves, and remain in control. It gives individuals the chance to thoughtfully decide what stays, what goes, and what stories or treasures they'd like to pass on to others.

In contrast, reactive downsizing is often triggered by illness, a fall, or an urgent life event. This can mean rushed decisions under pressure, with family members or professionals stepping in to decide what happens to your belongings. "It's in these moments that downsizing becomes overwhelming and traumatic," Deanna said. "By acting earlier, people can protect themselves from that stress and create peace of mind for themselves, and their families."

The presentation also highlighted the practical benefits of making changes sooner rather than later. From a safety perspective, simple steps like clearing walkways, lowering heavy items, and rethinking storage can reduce the risk of falls and accidents. For comfort and wellbeing, downsizing helps to ease daily routines, remove the weight of clutter and cleaning, and create space for the activities and people that matter most.

For many in the room, the most reassuring part of Deanna's message was her focus on kindness. Downsizing does not need to be about loss or giving things up. Instead, it can be seen as an act of self-care and a way to honour the past while shaping a more confident and calm future. "This is your choice, your time, and your journey," she reminded us.

Deanna also encouraged people to start small — one drawer, one cupboard, or one corner of a room at a time. By focusing on what to keep, rather than what to discard, the process becomes less daunting and more empowering.

Life's Next Stage specialises in helping older adults and their families to navigate these transitions, from decluttering and downsizing to preparing a home for sale or moving into retirement living. With a background in psychology and over 30 years of experience in project and change management, Deanna brings both professional expertise and a compassionate approach to her work. Downsizing no longer felt like something to be dreaded, but rather an opportunity to take control, lighten the load, and prepare for the future with confidence.

**For more information
about upcoming talks
and support services, visit
www.lifesnextstage.co.nz.**

There were examples of both proactive and reactive times in people's lives. One, at a time of downsizing, felt obligated to sell things they thought would no longer be needed but has since had to go shopping for replacements. The other person felt liberated to have divested themselves of years of belongings they can no longer use but were able to make those decisions at their own pace. Both examples show that there is always the possibility to start collecting a whole bunch of new things later on!

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

NEW: Te Puna Service Desk
Piraka Hauora, 3 Lockhead Road, Te Puna
Wednesday 4.30pm – 6pm

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

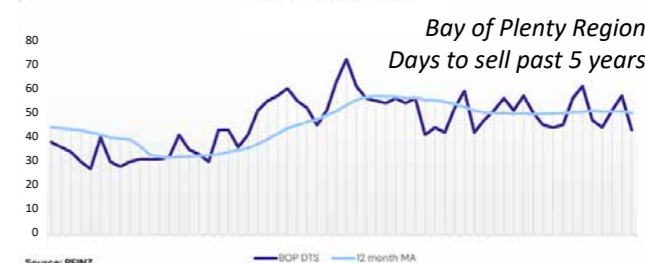
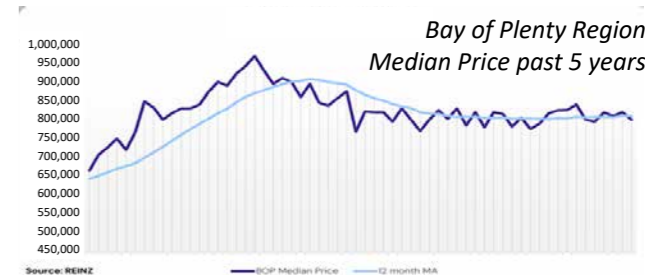
Please note Service Centres are closed on public holidays.



**50+ REAL ESTATE
with Vanessa**

There have been variations in the Bay of Plenty median house price and the days to sell over the past few years but overall, the market has been steady (see graphs below). Vendors who present their house well, are willing to meet the market and have patience are able to sell their houses and move on.

As we move into the traditionally active spring there is a quiet optimism that lower interest rates and a growing first home buyer market will see a more buoyant market for vendors.



Vanessa Charman-Moore is a
Tauranga Seniors 50+ Real Estate
Consultant. For more information,
see Vanessa's advertisement below or visit
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COST OF LIVING SURVIVAL GUIDE: IDEAS THAT ACTUALLY WORK

OPINION

Groceries, power bills, rates, insurance - many of the necessities of life are becoming more expensive by the day. Official stats say inflation is under control, but it doesn't feel like it when mince is suddenly 13% more expensive, butter is up 51.2% in a year, and cheese has rocketed 30.1%.



1. Master the art of substitutes

When even basic mince is going up, it's time to get creative. Use grated apple or flax seeds instead of eggs, oil instead of butter, and coconut milk instead of cream.

Pad out mince with dried lentils so you can halve the meat cost without even noticing. It takes a bit of experimentation, but building a mental toolkit of substitutes makes it easier to adapt recipes on the fly when prices spike.

2. Use AI to rescue leftovers

Common AI tools like ChatGPT can be repurposed to stop food waste. Tell it what you've got left from the week and see if it can give you a recipe that works. Taylor says she's tried it and found it useful for turning odds and ends into something edible without another trip to the supermarket.

It can also be used for substitutions, if you run into a recipe you want to try, but want to skip the pricey butter. AI can now suggest those swaps instantly, giving people a starter toolkit for adapting recipes. It won't always be perfect, but if it gets you cooking cheaply with what you already have, that's still a success.

3. Switch big bills to annual payments

You can often save by simply changing how you pay. Insurance, rates, and some utilities charge more if you pay monthly. Paying annually avoids those admin fees. Even subscriptions like Disney+ are often

cheaper when you pay yearly, instead of monthly. If covering a full year in one hit sounds impossible, set up your own mini-instalments: drip-feed a little each month into a separate account so when the bill comes, you're ready to pay it in one go.

4. Create a staple pantry

Taylor compared her pantry to a capsule wardrobe. Instead of buying endless ingredients for one-off recipes, she keeps a small set of staples she knows she'll use.

That means three carbs (bread in the freezer, pasta, rice), one or two proteins (she likes drumsticks as the cheapest cut of chicken), and a couple of core spices.

Everything else can be mixed and matched with whatever's on special at the supermarket that week.

It's a way to avoid the trap of expensive, glossy recipes that demand niche that you'll use once and then watch gather dust.

5. Mildly bully your bank

There's nothing wrong with a bit of gentle bullying when it comes to your bank. If you have a mortgage, you not only want to be hunting down the best interest rate, but also the best mortgage structure.

An interest rate change could save you several thousand, so a change in structure could knock off even more. A mortgage adviser can help you work out offsets, revolving credit, and loan splits tailored to your lifestyle. Even better, a mortgage adviser is usually paid by the banks, not you, so this could be a change that costs you nothing.

6. Test your subscriptions

A clever trick for handling bills like streaming services and subscriptions. Put them on a prepaid card or a credit card you know will expire. When it eventually runs out, and the payment bounces, see how you feel about it. If you don't even notice it's gone, time to cut it and save yourself one more monthly bill. If you do miss it, then you can choose to renew. It's a simple prompt to remind yourself to cut digital clutter.

NB: You need to give change time to stick, otherwise you're likely to hit overwhelm and give up entirely. Ideas won't get rid of a cost-of-living crisis, but they can give you back some control and maybe ease the pressure.

Ref: Frances Cook is a journalist who writes about personal finance.

WHAT KIWIS GET WRONG ABOUT WILLS

Around 50-60% of people don't have a will and lawyers stress that every adult should have a will to ensure their intentions are met.

Dying without a will can lead to costly legal processes and unintended distribution of assets.

It's something we procrastinate about doing for all kinds of reasons – maybe it's the cost, time and effort; maybe deciding who gets your belongings when you die feels like tempting fate, or it could lead to awkward conversations with family members.

It doesn't matter how many assets you have, whether you own property, if you're single or in a long-term relationship – if you're an adult, you should have a will.

The reason you have to make a will is that you want to put in writing your intentions, so it's best to choose and be flexible as to what goes where. In fact, it could cost your family more if you don't have a will. If you die without a will – "intestate" in legal terms – the law decides how your funds are distributed through an administrator appointed by the High Court, which comes at its own cost. It's highly regulated as to who gets what ... people are going to get less from your estate because there are going to be administrative costs. It takes away your wishes and what you might have wanted. There are a lot of places that will do a free will or for very little money, but they may want to take costs once the administration of the estate is done.

The advice is not to wait for big life changes to happen, such as a death in the family or a sudden illness – it's easier to update an existing will throughout your life.

It might be that the person that is going to administer the estate is unwell or dies, and so that has to be changed. There's a whole raft of possibilities every 10 to 15 years. It's quite common for people to change their will five or six times during their lifetime. It's a living document, so it's a document that can change over time.

It's important that your will is written in a way that makes your intentions as clear as possible.

Whether or not you write it with professional

help, it needs to be signed and dated by yourself and two witnesses. Your will should name at least one executor – someone you trust to make sure your wishes are carried out. That person can be a beneficiary of your will, such as a spouse or close family member; however, the two witnesses cannot.

Finally, at least one person needs to know where to find your will. It's really important that if you make a will, you tell people where it is. Whether it's in your house or with a lawyer or a trustee company, to avoid the cost of having to look around for it.

[There is excellent information at www.moneyhub.co.nz]

Today is the day to write a will or update the existing one!

Ref: Bethany Reitsma NZ Herald

CHANGE TO PROBATE LAWS

From the 24th of September this year, the Government changed the need for some small estates to go to probate. Previously if someone had cash assets of or below \$15,000 then there was no need for probate. The explanation for the change is that more people are dying with a Kiwi Saver account and so much of that would be lost to the beneficiaries by expensive legal fees for probate and a long wait.

It has now been lifted from \$15,000 to \$40,000 before probate is necessary.

Ref: www.justice.govt.nz



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LIFE-LONG RENTALS IN KATIKATI

A PROGRESSIVE HOUSING OPTION FOR SENIORS

For many older New Zealanders, the question of “where to next?” can feel complicated. Traditionally, there have only been two main paths; remaining in full home ownership or moving into a retirement village. But there’s a third, increasingly progressive option on the horizon: the life-long rental.

A life-long rental offers the security of tenure similar to owning your own home, without the financial and practical burdens that can come with ownership in later years. For many seniors, this option provides a way to free up capital, reduce stress, and enjoy more flexibility in their golden years.

By selling a family home and moving into a life-long rental, older people can unlock equity that would otherwise be tied up in property. That money can then be invested to grow wealth, shared with children or grandchildren, or used to fund travel and new experiences. Rather than being locked into the rising costs and ongoing maintenance of an aging home, seniors can enjoy the freedom of knowing their housing is secure while their finances are working for them.

One of the biggest attractions of this model is the peace of mind that comes with maintenance-free housing. Life-long rentals are typically designed to be warm, dry, and energy-efficient, with modern fittings and easy-care layouts. Seniors no longer have to worry about mowing lawns, repainting, or dealing with unexpected repairs.

Life-long rentals are often built with accessibility in mind, wider doorways, level entry showers, and single-level layouts that make daily living easier as mobility changes. Just as importantly, they form part of small, like-minded communities where neighbours look out for one another. This balance of independence and connection can be a real comfort in later years.

At present, life-long rentals are still relatively rare in New Zealand, but they are starting to emerge as demand grows for alternatives to traditional housing models. Because opportunities can be limited, it pays to keep an eye out for new developments offering this style of living. Local senior advocacy groups such as Grey Power may also be aware of villages trialling life-long rental models.

While retirement villages suit some, and home ownership still works for others, life-long rentals create a middle path that blends security with freedom. For those looking to simplify life, unlock capital, and enjoy their golden years without the stress of upkeep, they’re a forward-thinking option well worth considering.

Weekly rent (incl. services): 1 Bedroom \$480/wk | 2 Bedroom \$575/wk. Inside they come with a bathroom and kitchen, a space for dining and a lounge, a laundry and carport.

You look after the interior; we take care of the rest. Site maintenance and gardening, exterior house and window washing and water costs are all included.



Move in from October 2025 - only 6 homes available so register your Interest NOW by calling: **Sammy-Rose Scapens 027 321 4361** from Homewerk – ‘building beautiful spaces’.

See www.homewerk.co.nz

ADVICE

If you could give your younger self one piece of retirement/aging advice, what would it be?
Cherish and hold on to your friends. Having social connections and friendships is so important for us, in order to age well and to die well.
Ref: Hospice Communications adviser

NEW SOLAR CELLS CAN HARVEST INDOOR LIGHT

Speaking of technological breakthroughs, scientists in the UK claim to have created indoor solar cells that can harvest enough energy to power everyday electronic devices.

The development, they say, paves the way for electronics, such as keyboards, remote controls and alarms, to be powered by ambient light instead of batteries.

The team at University College London (UCL) engineered a material called perovskite, which is used in outdoor solar panels, to create indoor panels that capture up to six times more indoor light than the best existing alternative.

“Billions of devices that require small amounts of energy rely on battery replacements – an unsustainable practice” said UCL’s Dr Mojtaba Abdi Jalebi. “[This development] paves the way for electronics powered by the ambient light already present in our lives.”

The perovskite solar cells, he added, are low-cost and use materials “that are abundant on Earth and require only simple processing”. They can be printed in the same way as a newspaper,” he said. His team are now looking to scale the technology.

Ref: *Positive News*

SAY NO TO ‘FAT BERGS’

Many people rinse coffee grounds down the sink without realizing they can build up and cause slow drains or full blockages. Ref: BHG

The problem happens when the coffee grounds mix in with other grease and soap residue, causing a thick sludge to form and stick to the pipes. This eventually leads to a build-up that can form a bigger clog that’s tricky to remove without a professional plumber’s help. This buildup doesn’t just stay in your kitchen; it can spread through your whole drainage system and lead to expensive plumbing repairs. And more importantly, this sludge ends up in public drains and costs us millions to unclog.

There are other food items and byproducts that should be disposed of properly and never in the sink such as - eggshells, rice, pasta, dairy products, grease or oil, potato peels and similar products. Many of these can go in our ‘food bins’, in the garden or compost bins. As a last resort, put in the red bin for rubbish.

The Smart Way to Buy Your Next 10-Year Computer

The time has come to look ahead. From October 2025, Microsoft will no longer provide updates for Windows 10. That makes now the ideal time to plan your next computer; one built to serve you reliably for the next decade.

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IF ONLY HUMANS COULD BE MORE LIKE HER!

You may need a box of tissues!

In 2003, police in Warwickshire, England, opened a garden shed and found a whimpering, cowering dog that had been locked in abandoned and was dirty, malnourished and had clearly been abused.

In an act of kindness, the police took the dog, which was a Greyhound female, to the nearby Wildlife Sanctuary, run by Geoff, a man known to run a haven for abandoned, orphaned or animals in need. Staff went to work with two aims, to restore the dog to full health, and win her trust. It took several weeks, but eventually both goals were achieved. They named her Jasmine and started thinking about finding her a new home.

But Jasmine had other ideas. No-one remembers now how it began, but she started welcoming all animal arrivals at the sanctuary. It didn't matter if it was a puppy, a fox cub, a rabbit or, any other lost or hurt animal, Jasmine would peer into the box or cage and where possible, deliver a welcoming lick.



Geoff relates one of the early incidents. "We had two puppies that had been abandoned by a nearby railway line. They were tiny when they arrived at the centre and Jasmine approached them and grabbed one by the scruff of the neck in her mouth and put him on the settee. Then she fetched the other one and sat down with them, cuddling them."

"But she is like that with all our animals, even the rabbits. She takes all the stress out of them, and it helps them to not only feel close to her but to settle into their new surroundings. "She has done the same with fox and badger cubs, she licks the rabbits and guinea pigs and even lets birds perch on the bridge of her nose."

Jasmine, the timid, abused, deserted waif, became the animal sanctuary's resident surrogate mother, a

role for which she might have been born. The list of orphaned and abandoned youngsters she has cared for comprises five fox cubs, four badger cubs, 15 chicks, eight guineapigs, two stray puppies and 15 rabbits.

And one roe deer fawn, tiny Bramble, 11 weeks old, was found semi-conscious in a field. Upon arrival at the sanctuary, Jasmine cuddled up to her to keep her warm and then went into the full foster mum role. Jasmine the greyhound showers Bramble the Roe deer with affection and makes sure nothing is matted. "They are inseparable," says Geoff "Bramble walks between her legs and they keep kissing each other. They walk together round the sanctuary. It's a real treat to see them."

Jasmine will continue to care for Bramble until she is old enough to be returned to woodland life. When that happens, Jasmine will not be lonely. She will be too busy showering love and affection on the next orphan or victim of abuse.



GOOD ADVICE

We must create a society where everyone, regardless of age, can thrive and enjoy the benefits of demographic change. As we navigate this transition, we must embrace the longevity society and economy. This shift requires not just understanding but Action.

European Commission – members of the World Economic Forum

INOVATIVE NZ COMPANY

The flagship, innovative, ingenious health company that Pharmac has blocked



Oliver Hunt, the chief executive of MedSalv

Medsalv's business model, of remanufacturing single-use medical devices that would otherwise be discarded, can divert tonnes of waste from landfill and save hospitals real money, writes Ruth Spearing CNZM.

OPINION: During some 40 years as a haematologist, I was always aware of the importance of innovation for progressing things in health. During my time at Canterbury DHB, I came across a company that could make a real difference.

Medsalv is doing what clinicians have long called for: lowering costs by recycling very expensive, single-use devices, reducing waste, improving sustainability, and supporting the economy by employing New Zealanders facing barriers to work.

By remanufacturing single-use medical devices that would otherwise be discarded, it diverts tonnes of waste from landfill and saves hospitals real money. It offers hospitals the option to reuse safely, instead of being locked into the single-use model that benefits multinational corporations and entrenches long, one-way supply chains.

I have rarely seen a New Zealand innovation as clear-cut in its value to the health system — and as inexplicably blocked — as Medsalv. Unfortunately, the way Pharmac has responded to that opportunity paints a grim picture of just how difficult it has become to make a difference in New Zealand healthcare.

Medsalv is one of the most decorated health innovation companies in the country — a winner or finalist of major hi-tech, circular economy, and manufacturing awards. It's New Zealand's highest-scoring B-Corp (businesses that have been independently certified for meeting high standards of social and environmental performance, accountability and transparency) and it is the top B-Corp in the world for medical devices.

It saves an average of 41% on the medical devices it remanufactures — money that is desperately needed by Health NZ. Medsalv should be a source of national pride. Australia has already welcomed the company with open arms, with Victoria's Treasurer opening their new facility there last year.

And yet, somehow, Medsalv is still waiting to be approved by Pharmac's systems so it can be an effective part of the healthcare system in this country. It's not for lack of hospital support — that exists. Nor for lack of demand — that's strong. Medsalv is simply waiting for Pharmac to stop blocking it, the reason being is that Pharmac created its list of suppliers in 2016 with open-ended contracts, and no market processes, therefore preventing new companies from joining.

When challenged on this, Pharmac has specifically refused to list Medsalv's products over the last seven years, citing nameless "other priorities".

In any other country, Medsalv would be a flagship example of innovation done right. It aligns with every goal we claim to care about: local manufacturing, environmental responsibility, fiscal discipline, economic development and social impact. It provides jobs. It pays tax here. It helps hospitals deliver better care at lower cost. It solves real problems. And for all these reasons it is reported to grow overseas into Australia by New Zealand Trade and Enterprise - with six figures of funding to date.

We should be paving the way for more innovators like Medsalv, New Zealand companies that help our economy grow — and it is the shame of our politicians if they don't sort out the failing system of Pharmac. Medsalv should be the blueprint for what we reward in our health system. Instead, it's being held back by the very agency that should be enabling it.

Dr Ruth Spearing CNZM is a haematologist at Otago School of Health Sciences.

HEALTHIER APPROACHES TO AGEING MEAN “THE 70s ARE THE NEW 50s”

In 44BC, the great Roman orator Cicero wrote *On Old Age*, an essay to reassure his friend Atticus that retirement was nothing to fear. He praised exercise, gardening, lively conversation, friendship and a good diet.

Cicero got a lot right, including the importance of keeping our brains sharp. Men can “retain their powers of mind, if they keep their interest and their application to study and to learning”.

Two thousand years on, healthy ageing is now the domain of scientists – and it seems we’re in better shape than ever. The International Monetary Fund’s 2022 annual report, which analysed data from 41 countries, found that widespread healthier approaches to ageing mean “the 70s are the new 50s”. On average, a 70-year-old in 2022 had the same cognitive ability as a 53-year-old in 2000.

The research has yielded insights into everything from the links between high sugar intake and depression to the impact of stress on heart health. Brunner is now exploring the connection between dementia and lifestyle. “We are getting smarter and staying smarter for longer,” he says.

Sir Muir Gray, the author of numerous books on the subject – including *Sod 70!* - believes writing a longevity plan should be a standard part of pre-retirement preparation. His own Oxford Personalised Plan to Live Longer Better [see website], created with a team of experts, encourages people to approach ageing as carefully as they do their finances. “Why wouldn’t you set about it with a plan, like you would with money?” he says. With the right approach, many years of active, fulfilling life can lie ahead.

Brunner cautions against over-testing, however: A wiser investment is joining a gym or going on an activity holiday. I’m 72, and I had some issues with knee pain. After only five days in Spain doing yoga three times a day, they’re completely fine.”

Gray insists at 82 that “70 need not be old. Ageing is a normal biological process that should not cause many problems until your 90s. Today’s average 70-year-old woman has a one-in-10 chance of living to 100. “But don’t focus on longevity,” says Gray. “It’s all about health span – how long we enjoy a

good quality of life.”

“We used walking speed, hand grip strength, and what’s called the sit-to-stand test in the Whitehall II study, as they are useful, easy to perform and raise warning flags – if you can’t do those things, then your physical function is deteriorating. What’s exciting is that physical functional symptoms are reversible and the same is true of Type-2 diabetes. In short, don’t smoke, do exercise, restrict drinking to moderate quantities on social occasions, keep a healthy BMI and have regular checks on hearing and vision”.

Know your blood pressure and other risk factors

He says we should all be tracking our risk factors [Brunner].

Put walking at the centre of your life - The benefits of exercise are “accepted and overwhelming”, says Gray. “A 2015 report described exercise as the ‘miracle cure’.”

Exercise improves the rate at which blood delivers oxygen and nutrients to muscles and organs, including the brain, while also clearing harmful waste. Preserving muscle protects against both physical and mental frailty.

“Our daily movement patterns are the strongest predictor of our mortality risk from all conditions, including those people fear the most: dementia, frailty and the need for social care. A leisurely daily stroll, however, is only half the picture. In his book, *Walking Cure*, Gray recommends “a ‘walking plus’ programme: 30 minutes of walking a day for stamina and 10 minutes of exercises for strength, suppleness and skill. A set of weights and a session with a trainer is a far better 70th birthday present than a bottle of wine, and women especially should take action to increase the strength of both bones and muscle.”

The goal is to build a movement habit that increases in both time and intensity. “Build fitness, and bridge ‘the fitness gap’: how fit you are versus how fit you can be. The aim is to walk briskly and notice an increase in breathing rate and measure your progress.”

Track the number of steps you take over seven days. A simple notepad will do, but wearable health trackers are becoming more affordable.

Develop an easy repertoire of nutrient-rich dishes

“The crucial thing is to have wholesome meals up your sleeve (not literally) that you can prepare

without any effort or thought,” she says. “An easy breakfast, say, is nutty muesli with fruit and creamy Greek yoghurt – though my grandmother is in her 90s and just pours cream on her cereal. Before I became a nutritionist, I’d have been horrified, but as we age nutrition becomes a lot more nuanced. The appetite often wanes, meaning we unintentionally eat less, so we need to focus on preserving a healthy weight and the muscle mass to protect against frailty.”

This becomes especially important from our 70s onwards, when muscle loss and frailty can accelerate. “Ensure you eat sufficient protein to preserve muscle mass – that’s not just about eating meat; protein is in plant foods too. Make a big batch of chilli or a cottage pie and throw in some tinned green lentils. It’ll freeze well into meal-sized batches. Or roast a chicken at the weekend and eat the leftovers all week to ensure you’re hitting 1.2 – 1.4g of protein per kilo of bodyweight.”

Take up a sport or social activity

“To keep your brain healthy, you must stay both physically active and connected socially. People don’t grasp that brain health is about exposing yourself to lots of things that stimulate social interactions.” Mixing physical and social activity, could mean exercising with friends, joining a team sport or simply prioritising a face-to-face visit rather a phone call.

“Half my patients have a history of stroke or dementia in their family, and having seen a sibling or a parent suffer, they come to me to prevent going the same way. I always recommend they do physical activity with a friend or a group.”

Behnam Sabayan, a leading voice in preventive neurology. “Add meaning and purpose, whether that’s helping other people, walking to church or running a marathon for a charity. The evidence is that we get even more from an activity if it is active, social, and has a sense of purpose; in fact, even just anticipating doing an enjoyable and meaningful activity has some benefits.”

Boost your immune defences

“Everyone aged 50 and over should get all the vaccines recommended for their age group,” says Laura Haynes and an expert in how ageing influences immune responses. “What we are starting to see is that vaccines have multiple protective effects on health.” Recent studies have linked the shingles vaccine with a lower incidence of

dementia.

“Some people with autoimmune issues or other medical concerns might need to be conservative with getting one or more vaccines at the same time, and I’m guessing that they know who they are and can weigh the pros and cons. For the rest of us, even if the day after reaction is not very pleasant, I say get them both and stay in bed for a day. Think of it like a hangover, but better, one with a small period of suffering for big gains.”

Be smart about sleep

A 2020 Swedish study found that moderate to severe sleep disturbance in later life strongly predicts health issues such as arthritis and dementia. Foster emphasises lifestyle solutions as the key. “To stabilise sleep and circadian rhythms: wind down before bed, have a robust exposure to natural light, and try to move throughout the day. If you sit all day and have swollen ankles, the accumulated fluid will have to be integrated when you lie down, which will raise blood pressure and mean you have to pee out up to a litre of fluid as urine.”

Learn about sleep science. Stay calm. Waking up in the night is not a disaster; it’s a default pattern of human sleep. Relax, read a bit and then let sleep resume naturally.”

Clear cortisol with movement

“As we get older, we are vulnerable to new kinds of stress, including health and finances, as well as ‘emotional contagion’ in which we are more prone to mirror the stress felt by people around us.

“Learn to have an awareness of what stress feels like and then act to clear the cortisol from the body with movement. Any movement will work - walking, physical exercise, dancing, or simple breathwork such as diaphragm breathing, singing, saying prayers, reciting a poem, or chanting. Any of these will signal to the brain that it’s not stressful out there anymore.”

So, if you have a silly argument or feeling a bit down, go for a walk, sing, or take three deep breaths and you’ll notice a calming effect

References: Professor Eric Brunner of UCL’s Institute of Epidemiology and Health Care

Laura Haynes, professor of immunology at the University of Connecticut

2015 Report - Academy of Medical Royal Colleges

GARDENING FOR SPRING

Bulbs are still in flower, but some have long leaves that need tying up to make room for under planting with early flowering annuals such as antirrhinum, bedding dahlia, calendula and lobelia and many others. Dwarf versions are better for this time of year as there will still be wet and windy weather ahead.

Peas and beans can be started indoors or in very sheltered areas for summer crops. Lettuce is very hardy together with other leafy vegetables like spinach, silverbeet and side sprouting broccoli. Tomatoes do not like the cold and wet, so even though they are for sale in nurseries, wait. Planting at the end of November is likely to give much better results in the summer.

If you have a very small space, it's still an excellent idea to grow something – next best thing to having a pet. Buy a punnet of your favourite annual or even some herbs and share some with a friend or neighbour. Two bean or spinach are plenty for one person or a couple to look after and have produce to add to their meals.



This year I brought my very pretty potted geranium inside for the winter. Other years I have almost lost them but with the warmth of the house they have had a rest and are now putting out new growth and even a flower!

With a much colder winter it's hoped that there will be a decrease in some of the unhelpful bugs that chomp their way through our plants and produce in the summer. There

has been a sharp decrease of monarch butterflies because of foreign wasps which eat the eggs and caterpillars. It's time now to put something out to reduce the wasp population. Wasp traps are available for as little as \$6 and all you do is fill the dish with fruit juice, sugar, teaspoon of dish soap AND vinegar [must add this to deter the good bees]. Hang on a branch nearby.

There is still time to lop a few branches off deciduous trees and shrubs to keep them the right size. Cut back any hydrangeas when any frosts have gone. Mulch now as much as you can to keep in the damp – the soil can start to dry out very quickly and feed plants to encourage new growth.

Happy gardening, *Jennifer*



VALUE OF DOGS

If you want someone who will eat whatever you put in front of him and never say it's not quite as good as his mother's . . .

... . then adopt a dog.



If you want someone who's always willing to go out with you, at any hour, for as long and wherever you want . . .

... . then adopt a dog.



If you want someone who will never touch the remote, doesn't care about football, and can sit next to you



as you watch romantic movies . . . then adopt a dog.

If you want someone who

is content to get on your bed just to warm your feet and whom you can push off if he snores . . .

... . then adopt a dog.



If you want someone who never criticizes what you do, doesn't care if you are pretty or ugly, fat or thin, young or old, who acts as if every word you say is especially worthy of his attention, and loves you unconditionally, perpetually . . .

... . then adopt a dog!



On the other hand, if you want someone who never responds when you call, ignores you totally when you come home, walks all over you, runs around all night and only comes home to eat and sleep, and acts as if your entire existence is solely to ensure his happiness . . .

... then adopt a cat!



SPANISH BAKE

Author: HFG staff

A simple, satisfying bake with tuna (or another choice), veg and golden eggs on top. It's a no-fuss weeknight dinner you can feel good about!

Very easy to reduce size for 1 or 2 people.

Ingredients

- 1 red onion, finely chopped
- 2 spring onions, finely chopped
- 1 red capsicum, diced
- 3 cups cooked potatoes, sliced
- 2x 400g cans chopped tomatoes
- 185g can tuna/salmon in spring water, drained
- 4 eggs
- fresh parsley, chopped, to garnish
- 6 cups baby spinach dressed with balsamic vinaigrette

Instructions

1. Preheat oven to 180°C/160°C fan.
2. Spray a frying pan with oil and place over medium heat. Add red and spring onions and capsicum and cook, stirring occasionally, for 5 minutes until softened.
3. Add potatoes, tomatoes and tuna, or other, to the pan. Cook for a further 2 minutes.
4. Spoon mixture into a large ovenproof dish, then make 4 wells in the mix and break the eggs into them. Bake for 20 minutes. Garnish with parsley and serve immediately with baby spinach salad.



SWEET POTATO BROWNIES

Author: Chrissy Freer for HFG

Why eat brownies when you can eat sweet potato brownies? Bump up the fibre, nutrition and the yum factor!

Serves 16, Takes 45 mins



INGREDIENTS

- 100g reduced-fat spread
- 200g dark chocolate chips
- 200g baked sweet potato/kumara, mashed (orange flesh is best, baked at 180°C for 30) mins, will yield 200g cooked
- 400g chopped raw sweet potato,
- 1 cup soft brown sugar
- 2 eggs
- 2 teaspoons vanilla extract
- ¾ cup flour
- ¼ teaspoon baking powder
- 100g hazelnuts (or other nuts), chopped
- 2 teaspoons icing sugar, sifted (optional)

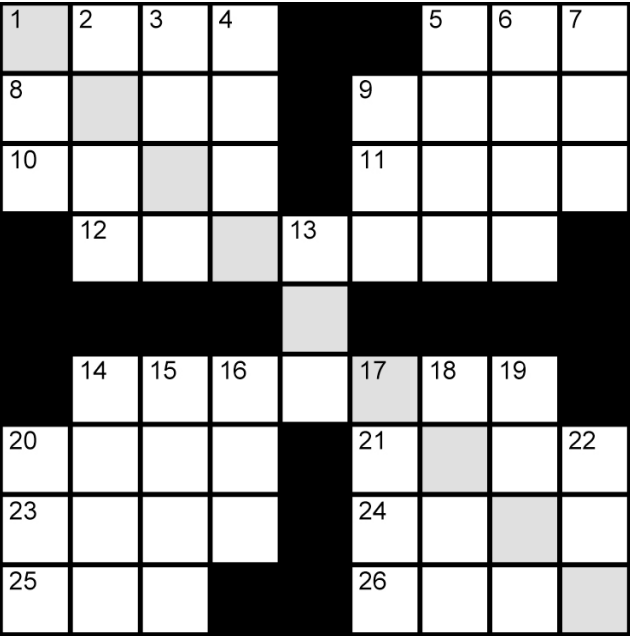
INSTRUCTIONS

1. Preheat oven to 180°C. Lightly grease a square loose-based cake tin and line with baking paper.
2. In a microwave-proof bowl place spread and ¾ of the chocolate chips. Heat until spread is completely melted. Stir to melt chocolate completely.
3. In a separate mixing bowl combine sweet potato and sugar. Mix until smooth. Stir in chocolate mixture, then add eggs and vanilla. Beat until thick.
4. Stir in flour, baking powder, nuts and the remaining chocolate. Pour into prepared tin and bake for 30 minutes or until firm to touch but still slightly moist. Cool completely in the tin.
5. Cut into 16 even-sized squares and sprinkle with icing sugar, if using.

Variations

Make it gluten free: Use gluten-free flour and baking powder and check chocolate chips and icing sugar are gluten free.

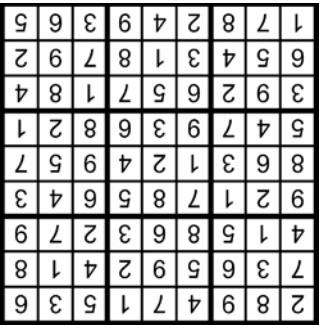
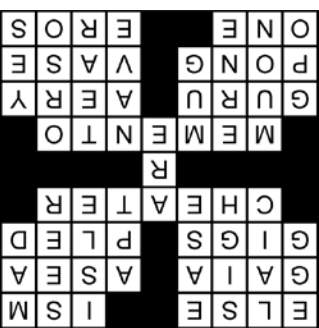
Expecting an Answer



- Across
- 1. "What ____ is new?"
 - 5. Any doctrine
 - 8. Greek earth goddess: Var.
 - 9. On the ocean
 - 10. Jobs
 - 11. Responded in court
 - 12. Con man
 - 14. Souvenir
 - 20. Wise one
 - 21. Eagle's nest

- 23. Early video game
- 24. Flower holder
- 25. "A Chorus Line" number
- 26. Greek god of love

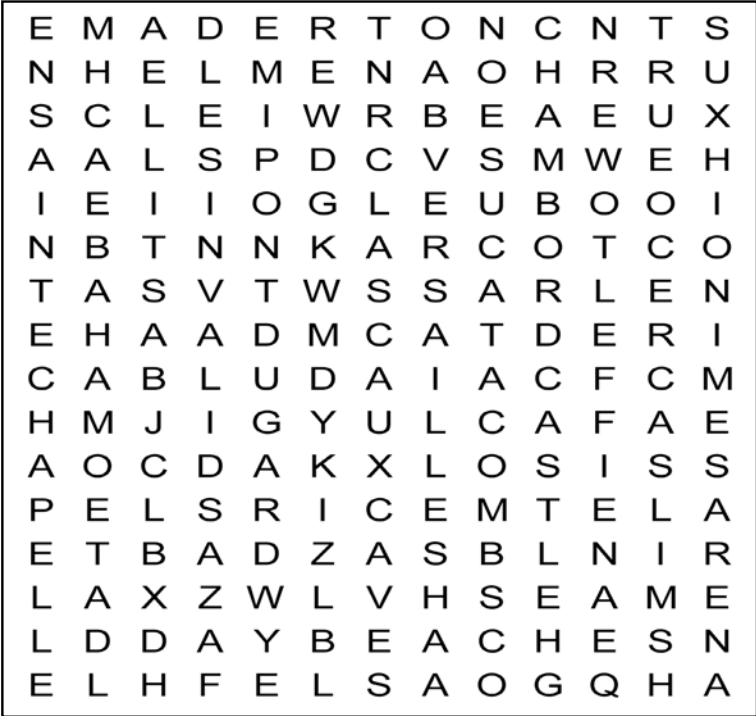
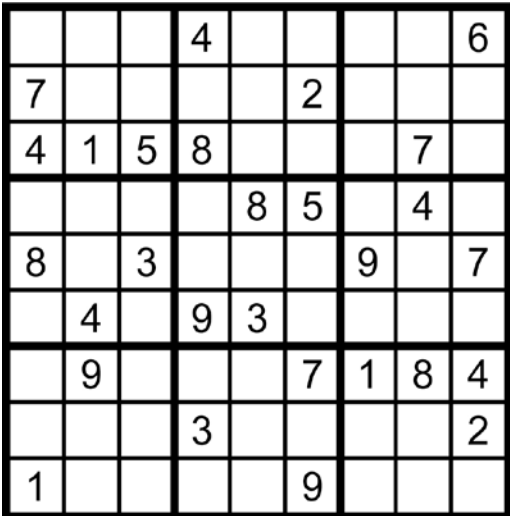
- Down
- 1. Breakfast fare
 - 2. Secular
 - 3. Sound of relief
 - 4. Facilitate
 - 5. Part of an archipelago
 - 6. Soothsayer
 - 7. "Spy vs. Spy" magazine
 - 9. Likely
 - 13. "____ we there yet?"
 - 14. Atomic particle
 - 15. Sea eagle
 - 16. Coffee holder
 - 17. Church section
 - 18. Eye drop
 - 19. About
 - 20. U.S. document publisher
 - 22. "I agree"



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

- BASTILLE
- CATACOMBS
- CHAMBORD CASTLE
- DDAY BEACHES
- EIFFEL TOWER
- LASCAUX CAVES
- LES INVALIDS
- LOUVRE
- NIMES ARENA
- NOTRE DAME
- OMAHA BEACH
- PONT DU GARD
- SACRE COEUR
- SAINT MALO
- SAINTE CHAPELLE
- VERSAILLES

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.

French Sites