

TAURANGA AND WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER ONE 2021



Housing options for Seniors

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Gamestop - could it happen here? PAGE 12

2020 Hindsight PAGE 18

www.greypowertauranga.org.nz

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President's Word



What a topsy-turvy few months it has been! For the Bay of Plenty life has been relatively unaffected by the virus lock down levels, and we need to be grateful for that. However, I do understand that for some, the inability to visit family in other off shore countries must be very stressful and my thoughts go out to those who are affected.

Since our last publication we had a very successful volunteers' luncheon at the Oaktree Restaurant in December. This was a subsidised meal as a thank you for all the time that volunteers put in to helping out at the office and other duties.

We have had really good coffee morning meetings this year in Tauranga and Papamoa but Katikati will not have their first meeting until April. These are valuable get togethers as it is the best way for us to keep in touch with members and know what their concerns are.

I will hopefully be having a consultation with one of the three Tauranga commissioners soon. The main issues that are concerning people are the unavoidable rates rises and lack of affordable housing and what this will mean to those on a fixed low income such as National Super. We do need infrastructure upgrades and repairs plus new services as a growing city but it does come at a cost. I will address this with the commissioner and see if there are any solutions for those people who may well be going to struggle. Central government is insisting that local governments have higher standards for housing and things such as waste and storm water, earthquake proofing, fresh water and the list goes on.

Another concern in many small towns is the gradual closing of banks and the non-processing of cheques. For some in outlying areas this is a real burden as there is the prospect of older folk having to drive some considerable distance to access a bank. This is not always because they are not computer literate but because even now, internet and cell phone coverage has not reached some rural areas. At our Zone 3 meeting today, members were very concerned as to how some are going to manage and it's often the small things that are the most awkward – the ability to withdraw cash to use for market days, clubs, charities and all those other incidental things that have been taken for granted. There is a very slow move by the Bankers Assn for banks to collectively operate a 'banking hub' which is being trialled in the South Island. This could work very well for people without access to the internet.

It is a changing world but as with any emergencies or calamities such as the virus or earthquakes, storms or economic changes, we have to turn to our friends and families to give and receive support. I think many of us have realised we are stronger than we thought and life can be enjoyed and even celebrated. I look forward to the cooler days and the wonderful colours of the autumn leaves in the coming months.

Do take care and scan when you can.

Jennifer Custins (President)

SUBSCRIPTIONS

Membership form is on the inside back page.

**Our financial year is
1 April to 31 March
Single \$20 and \$35 double**

You can pay now for the 2021-22 year
Go to our website: www.greypowertauranga.org.nz
Fill in the form and then make payment online
using your internet banking. Or you can pay by
cheque, telephone banking or cash.
(no eftpos at Village)

**Invite a friend or neighbour to join Grey Power to
help us make our voice heard.**

Historic Village, 17th Ave, Tauranga
Hours: Tues – Wed – Thurs 9.30am to 2.30pm

WAYS TO PAY – If you are still wanting to
pay by cheque that is fine but they need to be sent
to the office by the end of May. If you still have a
bank branch handy to where you live then you can
pop in there and pay your subscription into our
Kiwibank account 38 9001 0051732 00. Make sure
you have your membership number with you to use
as part of the reference together with your name.

Another way is to ask a trusted friend or family
member to pay online and reimburse them with
cash.

We do appreciate that the new ways are making it
really difficult for some, so if you are struggling, do
give us a call so we can find a solution for you.

NEWS!

Our very own vice president, David Marshall, is
standing for the Katikati-Waihi Beach Ward of
WBOP District Council in the April by election.
David has worked tirelessly in his community
in Katikati and has contributed a great deal
to our association and to Grey Power in a
national capacity, particularly by having forged
a close relationship with the DHB. He has
advocated for fair access to health care and
affordable rates.

We wish David well in the election.

GREY POWER COFFEE MORNINGS



Everyone is welcome to come along for discussion
or a chat and listen to our excellent speakers.

TAURANGA COFFEE MORNINGS

First Thursday of each month at 10 am

New Venue: Senior Citizens Club, 14 Norris Street,
off 9th or 10th Avenue behind Pak n Save. Plenty of
parking on site or on the road. First meeting at new
venue is 8th April with an entertaining speaker from
Simply Cremations.

DATES: – 8th April, 6th May, 3rd June

SPEAKERS: May - tea and chat, June to be advised.

KATIKATI COFFEE MORNINGS

3rd Thursday of the month at 10 am

Venue: Katikati Community Centre
45 Beach Road just past the schools.

Dates: - 15th April, 20th May, 17th June

SPEAKERS: - to be advised.

PAPAMOA COFFEE MORNINGS

3rd Thursday of each month. We will continue
meeting at Pacifica Cafe, Tara Rd.

Dates: - 18th March, 15th April, 20th May,
17th June

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

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

**Please could you bring a \$2 donation toward
the cost of the hall at Katikati and Tauranga.**

When you understand why a pizza is made round,
packed in a square box and eaten as a triangle...
Then you will understand women"

Tackling the supermarket food waste problem

Just because some food looks ugly, that doesn't mean it's not nutritious or should be thrown out. The average New Zealand household sends almost 10 times as much food waste to landfill per capita as supermarkets per capita, an award-winning expert, Goodman-Smith, working in the field says.

It's estimated that globally one third of all food produced is wasted and New Zealand is one of 193 countries that has ratified the UN's sustainable development goals that include reducing food waste by 50 per cent in the next 10 years.



Francesca Goodman-Smith, who is Foodstuffs' waste minimisation manager, wrote her thesis at the University of Otago on the issue of supermarket food waste and also volunteered at the food rescue organisation Kiwi Harvest which distributes surplus food to those in need. She recently won the "change maker" category in the Sustainable Business Awards, was a finalist in the Climate Impact awards and has also designed an award-winning waste minimisation programme across Foodstuffs' 135 stores.

Francesca says there is a stark contrast between those needing food and the amount that is wasted and told RNZ it "made her mouth drop" to see the stark contrast between the need for food and the massive waste that is also going on. She has done "official dumpster diving" and found that supermarkets had good systems for segregating the waste with about 46 per cent going to animal feeds and about 15 per cent was sent to people who needed it through food rescue organisations also saying here was solid data relating to food waste from supermarkets, households and the hospitality sector in New Zealand.

Unfortunately, households send 29kg per capita per year to landfill but for supermarkets it is 3kg per capita. "It's not looking about blaming, it's looking at the opportunity."

She said she wanted to break down the stigma of what food looked like on the outside (such as some bruised apples) and how nutritious it was and really shift the perception that it doesn't have to look perfect. Overseas, they've recommended that ugly fruit and vegetables have a specific section and is one way to do it. A few supermarkets do that in New Zealand but she would like to see it adopted more. Education and pricing would be key to gaining more widespread acceptance, she said.

"Overseas, they recommend that you actually weave imperfect looking produce into normal economy lines, because that's actually normalising that everything doesn't have to look perfect. Worldwide 1.3 billion tonnes of food were wasted annually, in New Zealand about 500,000 tonnes of food went to landfill each year.

At Foodstuffs, the waste minimisation programme means each waste stream is measured. The chain's supermarkets are diverting 85 per cent of their food waste away from landfills. Instead, the food is repurposed, recycled, or donated. Foodstuffs' target is to send zero food waste to landfill by 2025. Her main goal for 2021 is honing in on what waste is still being produced, and she would be looking for tech solutions to optimise ordering and checking dates.



"You're refining your processes so much that waste is actually designed out of the system, rather than it just being taken for granted that some waste is going to occur and then you deal with that at the end of it."

Bread was the number

one product wasted in the household, she said, and should be kept in the freezer. Carrots will last 10 times longer if people put them in an airtight container with a paper towel which controls the moisture. Another tip for longevity of bags of salad leaves was to add the paper towel, she said and people could look at the Love Food Hate Waste campaign website for more tips on reducing food waste.

She said Foodstuffs had also signed up for the New Zealand Plastic Packaging Declaration, and as part of that was aiming to have all store packaging reusable, compostable or recyclable by 2025.

Ref: The Conversation



Federation Board Snippets

by David Marshall

Board meetings are being held in Wellington this year to reduce costs and to allow visits to key government departments for Advisory Group Chairs.

A Government lobby visit is planned for mid-March focusing on the following issues: -

- Health – implications of review of health system & consequences of less DHBs. Post Code health, and inadequate funding of long-term disabilities.
- Retirement-Aged Care – issues including equality nationwide in provision of home care.
- Housing affordability and repeal of the Act that prevent Councils' offering rent subsidies.

While the Government announced in 2020 funding for all those 65 or older to have a free GP health check, this is yet to be implemented and this is being followed up.

The Federation has supported Andrew Bayley's petition against removal of cheques as this is an issue affecting many of our older members. With bank branches closing or reducing hours all around the country Grey Power is lobbying to support the development of Banking hubs to service all areas. These are being trialled in four areas in New Zealand and we are monitoring their value and acceptance by our members in these areas.

MSD is planning to stop NZ Super to those stranded overseas on April 27th. We will be lobbying the Minister for flexibility on a case-by-case basis. If you know of a member affected due to lack of available flights or spaces in MIQ, or unable to return due to illness please contact me as soon as possible.

David Marshall phone: 022 1854 263
Zone 3 Representative Federation Board
Chair Superannuation & Taxation NAG

My step mother came to me and demanded that I take all her clothes off. So I took off her blouse then she said 'now off with my skirt'. I did and she continued, 'now off with my stockings'. And when I did that she said, 'now my bra and panties'. I took them off and she continued, 'and don't let me ever catch you wearing my clothes again'!

Where is Tauranga's best downsizing location?

Tauranga has over thirty lifestyle villages of varying sizes, facilities and price ranges. Most are licence to occupy, where a right is given to live in a village for the lifetime of the occupant although some offer a freehold title.

In 2020 Vanessa started visiting Tauranga's downsizing locations and writing about each experience in order to be able to provide the most up to date and relevant information to downsizing clients. This information is available at www.downsizing.nz

Downsizing Tip

When searching for a downsizing location take a checklist with you as each village will vary in subtle ways which may be important to you. Some villages allow pets, some don't have a bowling green, some offer future care options, some don't have a cafe, some have freehold properties etc.

A number of good checklists can be downloaded from www.sorted.org.nz or get in contact with Vanessa for more information.

editorial supplied by Inspire Real Estate



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Downsizing made easy with a sales & moving package:

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GREY POWER COFFEE MORNING FEBRUARY 2021

For the first meeting of the New Year, President Jennifer Custins had asked Jim Petersen to come and share his interesting life story with us. A few had remembered hearing him when he spoke to us about eighteen months ago but his life experiences are so many and varied that none were bored!



Starting out with a farming background, he moved to Australia for 6 years where he had a variety of jobs – in fact, variety seems to have been the hallmark of Jim’s life! The building industry was his next choice of career and that has

underpinned a good deal of everything else he’s done.

Jim had a strong positive word to say for the influence Toastmasters had on him. From being very shy and scared of public speaking, he was taught how to order his subject matter, get some humour into it and hold an audience’s attention as well. He certainly held our attention!

Next came an involvement with Lions where he spent 15 years giving service to the Community. Part of this service over later years has been directed toward the Good Neighbour Trust and he spent a good part of his talk on the ministry and service of this Tauranga-based organisation. With its headquarters in Burrows Street, Good Neighbour Trust operates with about 500 volunteers processing food from most of the Supermarkets around Tauranga and further afield. About 2 tonnes of food comes in by refrigerated trucks every day, much of it over its ‘best-before’ date and unable to be sold. It is sorted into waste which goes to pig farms or compost; some goes into their large freezers; some goes into boxes for immediate-use and goes out daily to about 60 different charities – schools, pre-schools, Rest Homes, food banks and a host of others. They’ve built a large commercial kitchen there so young people with an eye on the catering industry can learn the trade, overseen by the Polytechnic. During Lockdown these services were especially critical and the compassionate work they do in the Community took on new meaning.

Jim is a real pet-lover. He told a story about his beloved Springer Spaniel Ted who was the love of his life. Unfortunately, Ted had a bad habit of wandering and ended up in the city pound some good many years ago. Jim, however, refused to pay the Pound fee to have him

released! So, by devious means, he then managed to sneak in to the Pound and let him out, and had to run for his life to elude the guards. There was an inevitable police chase, a court appearance and a fitting end to the story! Poor Ted had to be re-homed on to a farm where it didn’t matter if he wandered.

Of later years Jim has been involved in the Real Estate Business which for him has taken an unusual twist. He has been specialising in serving retirees wanting to go into Retirement Villages. His specialty is offering to sell for them on the condition that 20 per cent of his commission goes to a charity of the seller’s choice. That has proved very popular and he said there is enough “fat” in the commission for it to be realistic for him!! That brought his talk to an end and we all went away with a smile on our lips and a cup of coffee under our belts.

The definition of cricket as explained to an American

You have two sides, one out in the field and one in.

Each man that’s in the side that’s in



goes out, and when he’s out he comes in and the next man goes in until he’s out.

When they are all out, the side that’s out comes in and the side that’s been in goes out and tries to get those coming in, out.

Sometimes you get men still in and not out. When a man goes out to go in, the men who are out try to get him out, and when he is out he goes in and the next man goes out and goes in.

There are two men called umpires who stay out all the time and they decide when the men who are in are out.

When both sides have been out, and both sides have been out twice after all the men have been in, including those who are not out, that is the end of the game.



Whether it's shopkeepers who've been beaten up, the spate of car thefts across our city, or residents being intimidated by gang members, it's inarguable that crime continues to escalate in Tauranga, causing great concern for public safety across our community.

There are of course various drivers of crime, but the continued increase in gang numbers in our community is the main and most concerning driver. Gangs do nothing but peddle misery in our communities - an increase in gang membership means an increase in crime.

Figures released to National a couple of weeks ago show the number of patched gang members in the Bay of Plenty has increased by 4%, with an increase of 41% since the Labour Government took office in 2017. This means there are now approximately 1500 patched gang members in our region, with hundreds more 'prospect' members.

Underlying all of this is the Labour Government's soft on crime agenda, which is responsible for the police's growing non-response to crime in our community. I'm repeatedly hearing both MPs and Police say "we can't arrest our way out of this" - what they actually mean is they've stopped holding offenders to account.

I acknowledge complex issues underlie crime, but the answers aren't that difficult. My plan would be tough on crime while also addressing the motivating causes. Firstly, we need a beefed up Police gang unit in Tauranga with the necessary resources and powers to tackle gangs head on. Secondly, we need an intensive case management programme across all agencies to address anti-social behaviour and issues in our shopping precincts. Finally, we must see more beds for our homeless, mentally unwell and drug addicted.

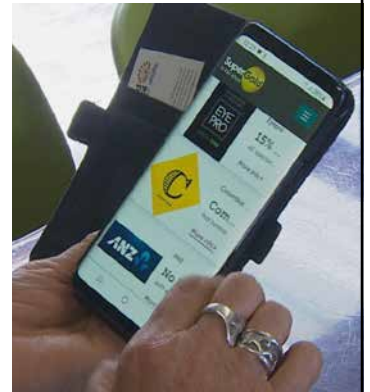
Simon Bridges
National MP

THE SUPERGOLD APP

The SuperGold smartphone app is the easy way to find discounts and offers when you're out and about, it's a good way to find discounts near you, whether you're close to home or travelling in New Zealand.

If you have a smartphone or tablet, you can download the SuperGold App from the Google Play Store (Android users) or the App store (Apple users) it's easy to do, but if you're new to downloading Apps you'll find instructions on www.supergold.govt.nz

Once you have downloaded the SuperGold App this will let you search for SuperGold savings near you, or where ever you plan to be. There are over 10,000 places throughout New Zealand to use your SuperGold card so give it a go.



Simon Bridges
MP for Tauranga

**Working for you in
our Community**

For assistance
please get in touch

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National
Authorised by Simon Bridges MP,
Parliament Buildings, Wellington.



Eating in the Fifties

Pasta had not been invented. It was macaroni or spaghetti.

Curry was a surname.

A take-away was a mathematical problem.

All chips were plain.

Oil was for lubricating, fat was for cooking.

Tea was made in a teapot using tea and it was never green.

None of us had ever heard of yoghurt.

Healthy food consisted of anything edible.

Cooking outside was camping.

Seaweed was not a recognised food.

'Kebab' was not even a word, never mind a food.

Surprisingly, muesli was readily available – it was called cattle food.

Pineapple came in chunks in a tin. We had only ever

seen a photo of them.

Water came out of a tap. If someone had suggested bottling it and charging more than the cost of petrol for it, they would have become a laughing stock.

Things that we never had on or at our table in the fifties were elbows, hats or cell phones.



4 April 2021 - Daylight Saving Time Ends



Make a note of the date and remember to check your smoke alarm batteries for the winter months. Although most of us have heat pumps as opposed to open fires there is always an added risk of house fires in the winter with bar heaters being used.

EX PAT

by Liz O’Riordan

Zambia, Africa

'NOT ANOTHER donkey,'
says my husband.

Thomas the Stallion from the Butterfly Farm has had his wicked way with our two jennies and Kalula arrives months later. How did we get to be here on Sugar Bush, our organic farm in Central Africa, I wonder? We only came to Zambia for two years and here we are 27 years later, still expats in actuality, but with a large chunk of our hearts in

Africa. 'Ooh, how do you manage with that awful man in charge?' people ask when they hear where we live. For the umpteenth time we explain that Zambia is the old Northern Rhodesia and that Mr Mugabe is the wicked President of Zimbabwe, the old Southern Rhodesia. 'Aah,' they say, shaking their heads disbelievably.

Not many people can put Zambia on a map, even though it is the size of France and Germany, but almost everywhere we travel someone has been there or has an acquaintance, relative or friend who has good memories of Zambia. So, we stay on in Africa's best kept secret here on the high veldt.

Farming is fine but there is so much wilderness to enjoy that, now and then, we take off into the bush. This is the time of the year when the 'miombo flush' can be seen. This is not the flush of the busy organic farmer but the time that the trees in the woodland are covered with new leaves in a multicoloured canopy. It's been dry since April, its tinder dry now, and five months after the rains this glorious sight is seen over

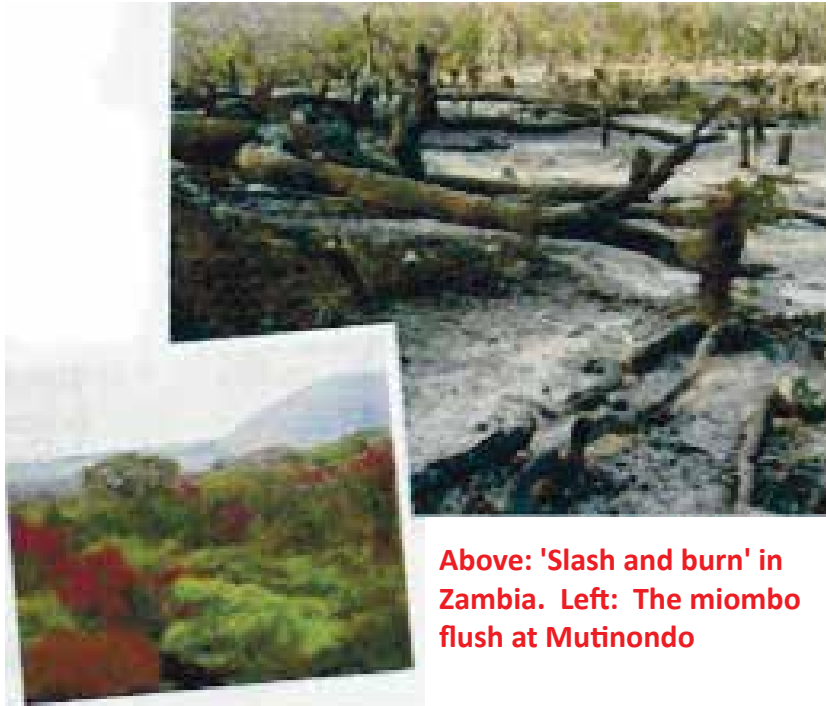
much of Zambia, especially in the Northern Province.

Off we go 1,000 kilometres to the north visiting remote waterfalls such as Kundalila, Kalambo and Chishimba and that vast freshwater area, Lake Tanganyika. As we travel, we see immense tracts of woodland decimated by Chitimene. This is an ancient system of land fertilisation where slash and burn is practised by villagers who have no access to fertilisers or manure. The huge trees are ring-barked one year and burnt the following year to make ash gardens where cassava or maize will grow. The desolate air of the burnt lands is overpowering, but government, even in this election month, forget the needs of the remote areas and so people are forced to eke out a living in this way.

We keep the best till last; what a joy to arrive in the protected Mutinondo Wilderness Area where the flush stretches for as far as the eye can see and the granite whalebacks are covered in lichen, in stark contrast to the trees. Then home again where the woodlands around Lusaka are fast receding as the demands of a growing population overtake the efforts of the forestry department. On Leopards Hill, we have miombo, thanks to farsighted farmers who realised years

ago what might happen — flying into Lusaka it stands out so clearly; original woodland, not regenerated scrubby bush. Some has been put into trust for the Ornithological Society and is fiercely protected against tree poaching. In a land that produces vast amounts of hydro-electricity, few people have access to power and so charcoal reigns supreme and trees are poached.

A simple charcoal burner may do damage along the line of rail and near the cities but, in the far south near the Victoria Falls, the teak forests are being felled pell-mell by unscrupulous loggers, but that's another story. I'd tell you about a day on an organic farm in Africa but...



Above: 'Slash and burn' in Zambia. Left: The miombo flush at Mutinondo

Think you've fallen out for ever? A life-changing new book shows you: How to heal a heart-breaking family rift

Adapted by Louise Atkinson from Fault Lines by Dr Karl Pillemer © Dr Karl Pillemer 2021.



Every family has disagreements, many harbour (and hide) long-held grudges. But in some cases things will reach a crisis point when something clicks, someone reaches the end of the line, says 'I'm done here' and decides to walk away.

You might think this is rare, but family estrangement is seldom discussed. As a sociologist and professor of geontology, I've spoken to hundreds of individuals who had no contact with one or more family members, and compiled the most extensive study of family reconciliation ever conducted. My research indicates estrangement affects more than a quarter of all families and touches millions of people, causing distress so profound that it can last a lifetime.

The stories are invariably heart-breaking: mothers shunned by their own children, grandchildren written out of wills, parents disinvited to weddings, fathers rejected, cousins never met, letters unopened. The ripple effects of estrangement can extend through generations, washing shockwaves over children and grandchildren. Cutting someone off might bring immediate relief from conflict and negativity, but most people I talked to longed for a return to the relationship and felt the rift stood in the way of achieving a life well-lived.

One positive glimmer during the coronavirus pandemic has been the rise in reconciliation. For many the crisis has brought about renewed contact with a relative after years, even decades, of estrangement. Clearly, the best way to deal with a rift is not to enter into it in the first place. But once it's happened, the sooner you act, the better. As time goes by the disconnect can seem

like the easiest and least painful option, and inertia can set in.

Whatever your circumstances, I urge you to try to find a way to reconnect if you possibly can, and I'm going to show you how. If you have a relative asking to reconnect, offer them one last chance; if you are offered one last chance, take it. If it is successful, the payoff is the reward of reconciliation. If not, you gain peace of mind from having tried.

If it's been some time since the split, explore the possibility you and your relative may have now changed in ways that make restoring your relationship possible. Studies from Stanford University show that as people move into their later years, they learn to better regulate their emotions and place greater importance on family relationships. Perhaps you are no longer the same people who had the rift — your poisonous mother-in-law may have mellowed with age, your philandering uncle may have settled down — and maybe wider negative conditions affecting the relationship have eased.

The estrangement itself might have brought about important changes, which now allow for reconciliation to take place. If you are contemplating the possibility of resolution, be on the look-out for 'nudges' or signs that the time might be right. This might be a change in circumstances (the death of a key protagonist, the birth of a baby, a deathbed wish) which make reconciliation seem more likely. When this happens, grab the chance with both hands.

If you want to reconcile, you have to quit the blame game. One phrase I heard repeatedly from estranged family members was 'it's not my fault' — and sticking with this belief is the biggest barrier to reconciliation. We have a human propensity for defensiveness when hurt, and this can encourage us to selectively edit the information we receive. Any explanation which doesn't fit our narrative will be dismissed as irrelevant, biased or just plain wrong, and you can end up with 'no idea' why you're in a rift. This makes it incredibly difficult to put yourself in the other person's shoes, but I urge you to try.

Write the history of the rift or problem from the other person's perspective or from the perspective of a neutral third party. Ultimately you don't have to accept that the rift is your fault, but it is extremely useful to step back and examine as objectively as possible whether you may have contributed to the problem. This requires setting time aside for some serious thought, but it is well worth the effort.

Talk things through with people who are concerned about you but who are not already on your side. Repeatedly discussing your dispute with people who agree with you, puts you in an 'echo chamber' of sympathetic ears. Seeking out unsupportive views can be enlightening, enabling you to gain perspective.

The pathway to reconciliation is often blocked by demands for an apology. But no apology, even swift and sincere, will heal the wounds on its own. Often saying sorry is just too much to ask. When an estrangement has been going on for years, the issue is less likely to be 'apologise for this thing you did to me', than 'apologise for how the entire relationship was conducted,' or 'apologise for the person you are'. Apologies of that nature are simply not likely to be forthcoming. Focus on changes in behaviour. That said, when the relationship is re-established, an apology often does follow.

Bridging a family rift requires abandoning the urge to align two very different views of the past. It is highly unlikely that someone is going to simply accept your narrative of what caused the rift. The other person doesn't have to subscribe to your view. Make the decision to move on. Don't discuss whatever happened between you. Let it go away, just forget about it, start anew. Most of us carry very high expectations of family life which can, at times, be hard to fulfil.

Strongly held family values such as 'siblings have your back', 'children must respect their parents' or 'blood is thicker than water' can lead to conflict if they are not shared. Strong values are clearly important, but do you have more to lose by holding on to these inflexible expectations? To find resolution you have to acknowledge the possibility that your values might not be absolute and universally shared. Decide up front what is the least you can accept in a restored relationship, and make that shift from seeking an ideal relationship to realistically attempting the best connection possible.



When may you Update or Upgrade software?

Think of it like this. Any software that is already on your computer, tablet or phone, has your permission to be there. It was put there (installed) by 'Us', or 'You' when you first bought it, or by a helpful family member.

When that software has a new version ready to install, it will usually pop-up and tell you, "I want to update, or upgrade" myself. The reason it wants to, is because all the software on your devices are constantly being improved with bug fixes, security improvements, or planned feature enhancements.

When your computer or device asks to update existing software, allow it to do so as soon as possible!

On the other hand, if an unknown Program or App is asking to install itself for the first time, the answer is 'No', unless you had consciously instigated it. If you are not sure, ring us and ask.

Call us 7-days on 0800 262 300

We come to you!

Editorial supplied by Silver Service IT

Silver Service IT

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GAMESTOP - COULD IT HAPPEN HERE, AND SHOULD WE BE WORRIED?



By Mark Lister, *Craig's Finance*, 3 February 2021

The US share market has stumbled over the past week, with the strong run that we've seen since the

election finally losing a bit of steam.

Many would argue the market was due for a breather anyway, but the unlikely catalyst for the selling pressure has been the tug of war between some large hedge funds and a group of retail investors.

A small group of US stocks, most notably Gamestop, have been at the centre of this frenzy, and as a result we have seen some extreme volatility in the share prices of these companies.

The intense moves have unnerved the broader investment community and with markets having risen so strongly in recent months, they found themselves sensitive to any bad news.

Gamestop is a retailer of video games, so unsurprisingly the COVID-19 pandemic and the associated lockdowns haven't done any favours to its underlying business. The structural move to online shopping had also been taking its toll, even before last year.

This dire outlook has made the company a favourite of US hedge funds with a penchant for short selling.

What is short selling?

Short selling is when an investor borrows stock from another owner, sells it, then buys it back cheaper and returns it to the lender.

When the short seller gets it right and the stock falls, they can do very well. It also gives these funds an opportunity to make money when markets are falling, as well as going up. That's one of the reasons they are referred to as hedge funds.

However, it's a risky business if things don't go according to plan.

If an investor shorts at stock which then rises, they will lose money because they must buy it back at a higher price. Some will choose to "cover their shorts" by doing this when they see the price going up, in the hope of cutting their losses.

If they hold their nerve and stay the course but the share price keeps rising even further, there is theoretically no limit to how much they can lose.

That's a stark contrast from going "long" a stock, which

simply means owning it in the traditional manner, in the hope that it performs well and rises over time.

In these instances, there is a limit to how much one can lose. Even if the company in question goes bankrupt and fails completely, you can't lose any more than what you put in.

With that in mind, consider how some of those hedge funds who have shorted Gamestop are faring at the moment, given the share price has rocketed up more than 1500 per cent in the last 12 trading sessions. These huge moves have been driven by smaller retail investors, many of whom have mobilised using internet chat rooms about share trading. As the situation has attracted media attention, more small investors have jumped on the bandwagon and a speculative frenzy has developed.

It's impossible to say how and when this situation ends, but it's almost certain that there will be some significant losses, and that it will end in tears for some.



Shorting isn't a common practice in this part of the world. It doesn't lend itself to a small, illiquid market like New Zealand. There are a few funds that market themselves as "long and short" managers, but they could probably be counted on one hand.

On its own, this sideshow isn't something that will destabilise the broader market. While it's interesting to watch and makes for some amusing headlines, markets are much more focused on the big issues.

The pace of the economic recovery, success of vaccine rollouts, a further round of stimulus and the quantum of the rebound in corporate earnings season will all play a much bigger role in dictating where markets go from here.

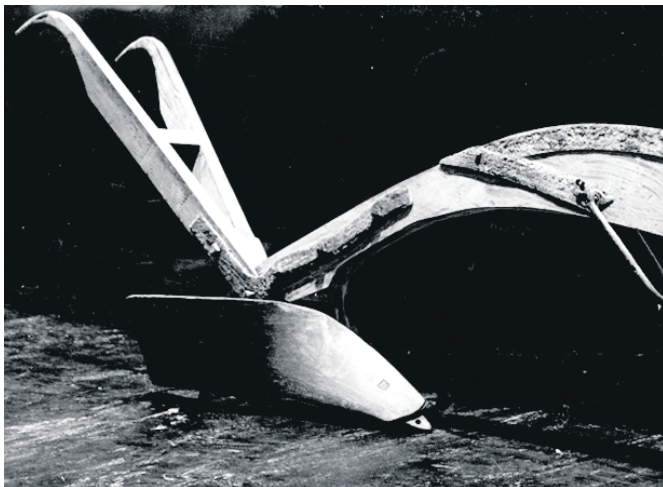
Having said that, we shouldn't ignore the impacts that broader participation in capital markets will have. Lower fees for trading, widely available information, easy to use digital platforms and limited other investment options are likely to mean the involvement of more younger people and more DIY investors.

That's a great thing, and it should be welcomed and encouraged. However, it also brings with it some new risks and fresh challenges for regulators.

The Gamestop party might not last forever and it could be quite a narrow door if the horde wants to get out all at once.

First European plough used in New Zealand

3 May 1820



The missionary John Butler turned the first furrow at Kerikeri, writing in his journal: 'I trust that this day will be remembered with gratitude, and its anniversary kept by ages yet unborn.'

Butler, New Zealand's first resident ordained clergyman, had arrived at the Bay of Islands in August 1819 as superintendent designate of the Church Missionary Society's mission. With him were his wife and two children, and lay missionary James Kemp and his wife. The Butlers and Kemps took up residence at Kerikeri, which became Butler's headquarters.

Butler's journal of his years at Kerikeri details his contacts with Māori and gives insights into contemporary Māori culture. A key aspect of the missionaries' work was the introduction of European practices – including agricultural methods – that would help to 'civilise' Māori and prepare them for conversion to Christianity. On 3 May 1820 Butler wrote:

The agricultural plough was for the first time put into the land of New Zealand at Kideekidee [Kerikeri], and I felt much pleasure in holding it after a team of six bullocks... I trust that this day will be remembered with gratitude, and its anniversary kept by ages yet unborn. Each heart rejoiced in this auspicious day, and said, 'May God speed the plough'.

Husband looks at his wife in surprise, 'Wow darling, you look all different and nice today! Is that a new hairdo?' The wife hisses from behind him, 'I'm over here Arnold!'

GARDENING FOR AUTUMN 2021



It's hard to believe that it is already technically autumn now but the mornings are certainly darker and the days therefore shorter. For us it means not being woken up so early and sorting out some slightly warmer clothes.

For plants it's time for a much bigger change – they don't particularly care what the weather is like, they just operate on the daylight hours and temperature. Many trees lose their leaves and withdraw their sap into the safety of their bigger branches to rest and protect themselves from the impending cold of the winter. Some varieties of plants stop producing flowers and either die completely like annuals or with perennials the tops die off.

This can create quite a bit of extra work – raking up autumn leaves, pulling up the annuals and cutting back all the other plants. If you have a big garden you are likely to have compost bins which will create lovely rich soil for the spring garden.

If you have a very small garden now is the time to pop in some winter tolerant lettuce plants – the reddish leafed varieties such as Drunken Lady or Oakleaf. Some herbs are also ok. Primulas and polyanthus take up little space but provide a lovely show over the colder months. Enjoy the pretty autumn-coloured leaves in the next few weeks.

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BOOK REVIEW

My favourite detective: Jules Maigret, the Paris detective with a pipe but no pretence.

Author: Véronique Duché from *The Conversation*



French author Georges Simenon in 1965.

When I first heard that Rowan Atkinson was to put on Maigret's velvet-collared overcoat, I wondered if it was une farce. Johnny English in the role of Paris's best-known detective, a bulky, stocky and rather taciturn policeman!

What a terrible miscast,

I thought. When I watched the film, I was expecting at any time for Mr Bean to take over – sticking out his tongue or exploding his pipe.

I grew up with Maigret, Georges Simenon's character. I was introduced to him via television, with actors such as Jean Richard or Bruno Cremer. Then I hungrily read his books. Not all of them – the writing of the Maigret saga extends over more than 40 years, presenting the commissaire in 103 novels and short stories, swiftly translated into 41 languages.

A prolific writer, Simenon published on average six novels per year. He could write a book in 11 days: eight days for the composition and three for the correction. (Simenon, prolific in more ways than one, claimed to have slept with more than 10,000 women.)

Simenon wrote accessible texts, with short sentences and simple vocabulary. He explained in a 1975 interview: It is better to use as few words as possible and especially as few abstract words as possible. He employed a classic trick to catch the reader: stopping a chapter in the middle of the action, to keep them reading the following chapter.

Born in 1903, Simenon died more than 30 years ago, but his books are still selling. He started as a journalist in 1930s Belgium and wrote pulp fiction. Then the Maigret books became a bridge between popular potboilers and the more serious books he aspired to write, what he called his romans durs, or hard novels. He was mentored by French author and trailblazer

Colette. André Gide was a lifelong fan, as were William Faulkner and Muriel Spark. All up, he wrote nearly 200 novels, over 150 novellas, autobiographical works, articles, in addition to his early pulp fiction under pseudonyms. Roughly 550 million copies of his works have been printed.

“Comprendre et ne pas juger” (understand and judge not), was said to be Simenon's motto. Accordingly, he built his oeuvre around psychological investigations. The motto can be applied as well to his detective hero. Biographer Lucille Becker notes Simenon writes “impressionistic notations of subtle psychological states, sensory impressions, and minute details of everyday life”.

Sucking on his pipe, Maigret observes from a distance, inhaling the soul of people and places. Then he slowly closes in. He does not use forensic science and is more intuitive than procedural – to the disappointment of a Scotland Yard detective wanting to study “Maigret's methods”.

“Je pense si peu vous savez,” he confesses, meaning “I think so little”.

When he is ready to confront the killer, he invites them to his office at the Police judiciaire, 36 quai des Orfèvres and prepares six pipes which he aligns on his desk in preparation for a long exposition.

While Penguin Classics just finished the six-year project to reissue the Maigret series in its entirety – all fresh new translations – radio plays and comics continue to promote the investigations of the legendary sleuth. The movie industry from the start was interested – with directors such as Jean Renoir or Claude Autant-Lara, and actors such as Jean Gabin and Brigitte Bardot involved. But it is in television that Maigret gives the best of himself, in a “happy alliance between genre and medium” writes academic Barbara Stone.

In France as well as in UK, Italy or Germany, and Japan, the Maigret series are successful. Actors Jean Richard (92 episodes), Bruno Cremer (54 episodes), Michael Gambon (12 episodes), Rupert Davies (52 episodes), Jan Teulings (12 episodes), Gino Cervi (16 episodes), Kinya Aikawa (25 episodes), and even Rowan Atkinson (4 episodes) have introduced the audience to the guilty secrets of Paris and small-town France.

Screen adaptations rarely modernise the setting. Apart from the French director Claude Barma who translated Maigret in the contemporary 1970s, they offer period pieces of picturesque nostalgia set in the 1950s. Simenon's world “of second-class hotels and third-class railway carriages, of drifters, bargemen, tarts

and luckless creditors” is rendered in a misty and gloomy atmosphere where ambiguity reigns. Maigret shifts chameleon-like between a broad range of social groups. A defender of bourgeois values, he acts as a mediator and arbitrator between conflicting social classes.

Social criticism however is limited to individual cases and Maigret demonstrates a real empathy for the victim and for the petites gens (small people). That’s why Maigret is still relevant today.

Writer and critic Ian Thomson positions him as the “archetypal fictional detective of the 20th century and a template for Inspector Morse, Kurt Wallander and any pensive sloggers on the beat”.

Maigret has an avuncular role as patron to his underlings, is a good husband to Madame Maigret and enjoys a beer with his preferred meal, veal stew, at the Brasserie Dauphine. Nothing flamboyant or exuberant about him. Maigret, the French detective.

PAPAMOA COFFEE MORNING – FEBRUARY

What a lovely morning it was. Despite the meeting being only the day after we came out of level 2, there were 12 members who came to Pacifica Café for a relaxed get together. They came from Papamoa and Te Puke to enjoy coffee and cake while enjoying each other’s company. Patricia, who does the phone call reminders for those who don’t have the internet, came all the way from Omokoroa.

We will meet there again on March the 18th and a big thank you to Lexie for arranging and hosting this meeting.



OVERCHARGING

There have been an increasing number of incidents where customers are being over charged or incorrectly charged for goods. Some supermarkets are not always charging customers the displayed, reduced price on an item or are charging them for more items than are presented at the checkout, e.g., fruit, packets.

It’s becoming common place now for retailers to not hand out a receipt. We have become a bit complacent and perhaps overly trusting. In the majority of cases, it is an unintentional mistake but my view is that staff, particularly in big chains, should be properly trained to scan and operate a checkout. Most providers have replacement/refund policies so go to their web sites are ask for advice. Your receipt is your only proof that you have ended up paying the correct or incorrect price for any goods or services.

Our advice is – ask for a docket and check it!



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HOUSING OPTIONS FOR SENIORS

Jennifer Custins

Statistics show that there were more than 710 thousand people over 65 in the 2018 census. Only 67% of people now own their own homes.

The number of older people who do own their own homes is decreasing while the number who still have a mortgage at 65 is increasing.



Can we achieve forever homes?

In some cases, young family members are moving back home to save money to buy their own home and also secure some child care so both parents can work. Alternatively, some parents are moving in with working children but this can put a strain on them financially. So often parents are persuaded to make this move but it comes with future problems, lack of privacy & independence and the lack of long-term security as the young people may want follow their dreams of a better life somewhere else. People don't always get on as well as they expected when living in close proximity to each other!

There always needs to be a legal document drawn up at the start of any shared living arrangement even if, or even more so if, it is family. You have legal rights under any situation.

It is a good idea to future-proof your existing home if it is small enough or has real possibilities for you to stay long term. Entries and exits are very important and by altering tread on steps to be less steep, installing handrails or even converting some parts to ramps will increase the safety. All this will be far less expensive than the outlay of selling and buying a new property and can possibly enhance the future value of your home.

Another positive suggestion is to look at ways you can employ people to do some of the heavier work outside

and even inside the home. If money is tight you may be able to apply to MSD/WINZ for a subsidy through your Superannuation payment but may need a certificate from your friendly GP (doctor).

The other upside of this is that you can then save some energy for more enjoyable activities.

The benefits of staying put are important – independence, security and often, more importantly, the continued connection with your own community. This can outweigh ongoing maintenance, rising rates and changes in the neighbourhood. Having to move away from your community can have long lasting effects as it can lead to feelings of isolation – it takes time to build up new friendships and for people to recognise you.

Financial pressures can force some people out of private ownership before they are ready. Finding a way to release some equity from your home can help but this option needs to be considered carefully. For instance, if your home is on a larger section and there is space to put a driveway alongside your house there could be the possibility of subdividing and therefore gaining reasonable equity without too much risk. The downsides are that there will be significant initial outlay and a great deal of hard work. Look at this potential option as early on as you can – it doesn't get any easier as you age. Also, the new neighbours may not be the ones you dream of and your home with a smaller section may then be of a lesser value. The freed-up capital may on the other hand give you the opportunity to do lots of exciting things or pay for private medical care.

Another option if you need/want to stay on in a bigger house is to consider having a boarder or a relative to stay. There needs to be a formal agreement drawn up no matter how well you know the person. You may also lose your living alone allowance. If you are still fit and active you could sign up to Airbnb – there will be a limited market now because of Covid but depending on where you are situated and the accommodation you can offer it could be a help financially and be a way of meeting new people.

If all your assets/capital are tied up in your home and money is needed for essential repairs and maintenance or some other necessary capital expense, then you could consider a reverse mortgage. This does have a long-term knock-on effect in that if you sell, the mortgage needs to be paid off- leaving you with less capital for your next purchase or move to a retirement village. A great deal of consultation with family, friends and lawyers needs to be done before this step is taken.

If none of the above options are enough to keep you in home ownership then you will need to look at the rental market.

Unfortunately, private rental is possibly the least desirable option for older folk. It does, however, offer some freedom from maintenance worries, and gives you the flexibility to choose to move into a different kind of housing later.

Goodhomes.co.nz has a detailed section on renting as an older person.

Run by community housing providers, public private partnerships with the local council, and often administered by the MSD, public housing is specifically designed to meet the needs of older folks and help them stay in areas that they might be financially shut out of as they age.

You will often need to meet criteria set out by the MSD, or the provider, that may include an asset test, but often the rent will be well below market rates.

The greatest benefit of public and community housing for the over-65s is housing security and the possibility of staying in or near the community they have lived in their whole lives, despite rising rental and living costs.

There is a real problem in Tauranga regarding community/council housing as the housing stock is being on sold to other providers. In the meantime, the council is not adding anyone to the waiting list and there are very long waiting lists for other areas such as the RSA. Over time there is the expectation that the TCC facilities will be repaired or replaced and brought up to an acceptable standard – warm, dry and affordable.



What's one thing snipers can't tell their wives?
'I missed you this morning'!

Historic agreement between retirement village industry and residents' association

While the vast majority of retirement village residents are happy with their decision to move to a village, occasionally concerns arise that need to be dealt with promptly and effectively.

Late last year retirement village operators and the residents' association signed a Memorandum of Understanding (MoU) to encourage closer collaboration and co-operation between operators and residents.

The Presidents of both Associations, Graham Wilkinson for the RVA and Peter Carr for the RVRANZ, welcomed the MoU, agreeing that residents' interests are "at the heart" of everything the sector does. The MoU confirms the way the two organisations will work together in matters such as dealing with complaints and concerns, staff training, how resident committees work, and creating a Residents' Advisory Group to provide advice and input.



editorial supplied by Retirement Villages Association



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2020 HINDSIGHT: CAN NEW ZEALAND APPLY THE POLITICAL LESSONS OF COVID-19 IN 2021?

Ref: Richard Shaw Professor of Politics,
Massey University

An end-of-year political poll was released Dec 2020 and virtually no one paid it any attention. After a year of high-stakes health, economic and electoral events, it was a sign New Zealanders are on the other side of something.

It was a reminder, too, that politics is the exception rather than the norm for most people. With the 2020 election behind us, and Prime Minister Jacinda Ardern's government rapidly adjusting to the pleasures of life with a parliamentary majority, for most of us other things — summer, Christmas, the horrendous cost of buying or renting a house — took priority. But before 2020 fades entirely from our minds, it's as well to reflect on one or two aspects of the extraordinary year that it was.



As might be expected in a nation that covets the status of underdog, New Zealanders took some pride in having out-performed many other countries on matters COVID-related. From that performance a couple of important lessons can be drawn.

The first is that the country can, when needs must, rise to complex challenges. Not perfectly, to be sure — we were never all in this together. But 2020 made it clear that, when required, the formal and the volitional rules that shape our behaviour and govern our social interactions can bend and adapt for the better. The second is that, in the main, our institutions work. We have our fair share of liars and manipulators on social and in other forms of media, but our scientific, cultural, political and administrative institutions worked when we needed them to.

Time to apply COVID lessons

Jacinda Ardern is arguably the perfect politician for such circumstances. Often characterised as a 21st century politician, she is also very much a politician of the last century: a centrist who plays to deeply entrenched shibboleths around taxation and home ownership that indulge the interests of an older generation of property owners (and voters).

The challenge now is to apply this collective capacity to other issues — the climate crisis, inequality of all kinds, the disgrace of racism — before we all snap back into conventional shape. On this count there is no case for self-congratulation. Rather, there are worrying indications we are slouching back to a form of politics many hoped we had left behind.



The fizz and energy of early-pandemic thinking about different ways of being and doing is being replaced by the existential pull of the desire for “normality” (a pre-virus state of affairs that worked for some but not all) as we begin to emerge, emotionally and often economically wrung out, from COVID.

At the same time, more and more New Zealanders are finding themselves locked out of the “Kiwi dream”. Witness the fact that home ownership has dropped to its lowest level since 1951.

Ardern has an acute sense of the location of the political centre. The risk is that in the interests of keeping together the electoral coalition of Labourites and disaffected former National Party voters that delivered her stunning electoral victory, she maintains the policy fundamentals put in place by the reforming Labour and National governments of the 1980s and 90s.

If that happens, the national narrative regarding home ownership will not be the only thing looking pretty tatty come 2023. The notions of New Zealand being a great place to raise kids and where everyone gets a fair go will increasingly also look like myths.

But Ardern might choose differently. She has the political influence and smarts to permanently shift the way New Zealanders think about, engage in and experience the effects of politics for the better.

She also has the perfect opportunity to do this. Having

been fed a thin gruel of individual responsibility for the past 35 years or so, most of us were reminded by the pandemic that altruism is important, context matters and “meritocracy” is often something certain people are born into and others aren’t.

Ardern has shown she can lead in crises — now we need her to show she can also harness what we learned during the last tumultuous year and help rebuild the country many of us carry in our heads, but which in reality is rather less than that for too many New Zealanders.

For now, most of us can look forward to a summer without significant restrictions on our movement. That is no small thing, especially given what is happening elsewhere. But now in 2021, as we hopefully move slowly into a post-pandemic world, we need the vision, political leadership and moral fortitude to ensure this country really is a team of five million.

Avoiding Dehydration

As the hot weather continues, here is a reminder to you to keep your fluid levels up! We all know that hydration is important and that becoming dehydrated can lead to health issues. Older people are more prone to dehydration for several reasons and the health impact can be more significant. Professor Carol Sham, health researcher at Massey University has recently published a pilot study that found that only 15% of older people studied met the recommendations for fluid intake. 16% of participants were clinically dehydrated and a further 27% had impending dehydration – a total of 43%!

Interestingly, as we age our thirst perception becomes impaired – we simply do not feel thirsty as much, even if our bodies are not receiving enough fluids. Does this ring true for you? Our kidneys function also naturally declines as we age, so maintaining adequate fluid intake is so important. As we age, we cannot rely on responding to our thirst alone, we need to build fluid intake into our daily routines.

Consider having a glass of water at set times or when you watch a certain TV programme or listen to the news on the radio. Or if you are tech savvy, perhaps you could set alarms on your device to remind you.



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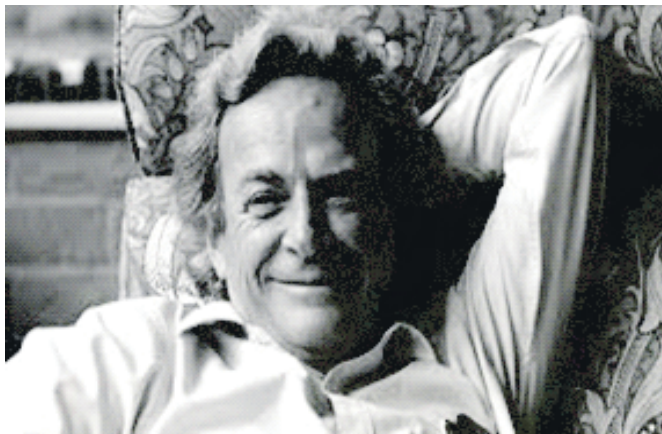
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"SURELY YOU'RE JOKING MR FEYNMAN"

By Richard Feynman born 1918
Fifth instalment of his book.



Richard Feynman

Sometimes it took quite a while. I remember one particular time when it took the whole afternoon to find a burned-out resistor that was not apparent. That particular time it happened to be a friend of my mother, so I had time -- there was nobody on my back saying, "What are you doing?" Instead, they were saying, "Would you like a little milk, or some cake?" I finally fixed it because I had, and still have, persistence. Once I get on a puzzle, I can't get off. If my mother's friend had said, "Never mind, it's too much work," I'd have blown my top, because I want to beat this damn thing, as long as I've gone this far. I can't just leave it after I've found out so much about it. I have to keep going to find out ultimately what is the matter with it in the end. That's a puzzle drive. It's what accounts for my wanting to decipher Mayan hieroglyphics, for trying to open safes. I remember in high school, during first period a guy would come to me with a puzzle in geometry, or something which had been assigned in his advanced math class. I wouldn't stop until I figured the damn thing out -- it would take me fifteen or twenty minutes. But during the day, other guys would come to me with the same problem, and I'd do it for them in a flash. So for one guy, to do it took me twenty minutes, while there were five guys who thought I was a super genius. So I got a fancy reputation. During high school every puzzle that was known to man must have come to me. Every damn, crazy conundrum that people had invented, I knew. So when I got to MIT there was a dance, and one of the seniors had his girlfriend there, and she knew a lot of puzzles, and he was telling her that I was pretty good

at them. So during the dance she came over to me and said, "They say you're a smart guy, so here's one for you: A man has eight cords of wood to chop. . ." And I said, "He starts by chopping every other one in three parts," because I had heard that one. Then she'd go away and come back with another one, and I'd always know it. This went on for quite a while, and finally, near the end of the dance, she came over, looking as if she was going to get me for sure this time, and she said, "A mother and daughter are traveling to Europe. . ." "The daughter got the bubonic plague." She collapsed! That was hardly enough clues to get the answer to that one: It was the long story about how a mother and daughter stop at a hotel and stay in separate rooms, and the next day the mother goes to the daughter's room and there's nobody there, or somebody else is there, and she says, "Where's my daughter?" and the hotel keeper says, "What daughter?" and the register's got only the mother's name, and so on, and so on, and there's a big mystery as to what happened. The answer is, the daughter got bubonic plague, and the hotel, not wanting to have to close up, spirits the daughter away, cleans up the room, and erases all evidence of her having been there. It was a long tale, but I had heard it, so when the girl started out with, "A mother and daughter are traveling to Europe," I knew one thing that started that way, so I took a flying guess, and got it.

We had a thing at high school called the algebra team, which consisted of five kids, and we would travel to different schools as a team and have competitions. We would sit in one row of seats and the other team would sit in another row. A teacher, who was running the contest, would take out an envelope, and on the envelope, it says "forty-five seconds." She opens it up, writes the problem on the blackboard, and says, "Go!" -- so you really have more than forty-five seconds because while she's writing you can think. Now the game was this: You have a piece of paper, and on it you can write anything, you can do anything. The only thing that counted was the answer. If the answer was "six books," you'd have to write "6," and put a big circle around it. If what was in the circle was right, you won; if it wasn't, you lost. One thing was for sure: It was practically impossible to do the problem in any conventional, straightforward way, like putting "A is the number of red books, B is the number of blue books," grind, grind, grind, until you get "six books." That would take you fifty seconds, because the people who set up the timings on these problems had made them all a trifle short. So you had to think, "Is there a way to see it?" Sometimes you could see it in a flash,

and sometimes you'd have to invent another way to do it and then do the algebra as fast as you could. It was wonderful practice, and I got better and better, and I eventually got to be the head of the team. So, I learned to do algebra very quickly, and it came in handy in college. When we had a problem in calculus, I was very quick to see where it was going and to do the algebra -- fast.

..... To be continued

One snake says to his friend, "I forget – are we poisonous?"

"Why do you want to know?"

The friend replies. "Because I just bit my tongue!"

I didn't get old on purpose, it just happened. If you are lucky it could happen to you.

Andy Ronney.

What's the Difference??



Tortoises are turtles but not all turtles are tortoises! Most people think that any of these shaped reptiles are turtles but there are several differences.

Tortoises – spend most of their life on the land and are bigger. Have clubbed type feet and rounder shells. They typically live for 80 – 150 years. Although they have a hard shell round their bodies, they quite enjoy being touched by experienced handlers.

Turtles – spend most of their life in the water and have flipper like or webbed feet with a more streamlined shell

Crocodiles and alligators:



both exist in fresh and salt water but alligators prefer fresh. The Florida Everglades, in the US, is the only place on earth where both co-exist.

Crocs have longer, pointier snouts. Are typically lighter in colour with tans and browns. They also live longer – 70 to 100 years and are more aggressive.

Alligators have shorter, rounder snouts and because of this they are stronger and can crush and eat turtles. They are darker in colour being mostly black

or grey and have a shorter life span – between only 30 – 50 years.

Falcons and Hawk:

Hawks are a larger bird with shorter wings but longer tails. They have a curved beak and use their talons on their feet to catch and kill their prey.



Falcons are smaller and have a notch on their beak and they grab their prey with their beaks.

Falcons are the fastest

animal alive and are able to fly at more than 200mph/322kph and the Peregrine falcon can fly at upwards of 240mph/386kph. These are beautiful animals to watch.

WHY ARE TVS RECTANGULAR AND NOT SQUARE?



TVs have always been slightly rectangular because our vertical range of view is about 135 degrees while our horizontal view is

about 180 degrees. When people started watching more films on their TV it became a problem to show them without the two dark spaces on either side as there were filmed in a 4:3 ratio. With the advent of flat screen TV the films are now shot in wide screen format which is 16:9 and is able to fill the screen.

The Benefits of Pets

Want to start 2021 with a cuddly companion? If you are considering pet ownership, there are lots of great reasons to bring a 'fur baby' into your life.

"Extensive research shows that interacting with animals has multiple physical and mental health benefits for seniors," according to a spokesperson for the SPCA.

These benefits include the unconditional companionship and comfort pets offer, especially to those who are lonely or isolated. A recent study found that people aged 65 and over were 29% more likely to be lonely if they were living alone. By 2034 it is estimated that people in this age bracket living alone will make up 55% of all people living alone.

"Older people tend to make responsible animal guardians and typically have a lot more time to give to an animal, which is mutually beneficial for both animal and the owner," the SPCA adds.

Do not want to commit? Volunteer! There are several opportunities to work with organisations across the country, including at the SPCA whose 5,000-strong volunteer workforce

covers roles such as fostering animals before they are ready for adoption.

Alternatively, you can research your options at Seek Volunteer and Volunteering New Zealand.

If you are fortunate enough to be able to commit to owning a pet, be sure to pick your pet with care, the SPCA advises. For example, dogs generally need a lot of exercise and are ideal if you regularly go out on long walks. However, smaller breeds need less exercise, so are usually easier to look after.

If you are already a pet owner, creating an Enduring Power of Attorney (EPA) can give you peace of mind by choosing someone you trust to make important decisions about your furry friend, in event you are not able to.

Even without an EPA, you can start working with a friend or family member who is happy to care for your pet if you cannot.



PHONE INFORMATION

Some of you will have heard the information about copper phone lines being discontinued. The upkeep and servicing of the old copper cables that have provided us with phone connections is now going to gradually stop. It has almost all been converted to fibre cables but during a power cut the landlines will not work.

If you are able to purchase a very cheap mobile phone and \$20 prepaid hours then you will be able to at least make an emergency phone call while the power is out.

For all who have a mobile phone make sure that you keep it fully charged and you can also buy a power pack in case of a prolonged power outage. There are now 46% of people who only have a mobile phone and out of 900,000 homes 2/3 are using fibre.

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BEE BUS CARDS

A reminder to sign up for the new Bee Bus cards if you use the bus service. These are used in conjunction with the Gold Card and can be ordered online at **www.BeeCard.co.nz** or phone **0800 422 9287**

NEED HELP AT HOME?

We no longer have a list of tradespeople at the office but suggest that members needing a service, go to **www.neighbourly.co.nz**. However if you don't have internet access always phone the office to ask for advice.

GREY POWER ELECTRICITY - A reminder that you must be a current, paid up member to benefit from the electricity/LPG/broadband discounts. Renew or join today and then phone **0800473 976** or go to **www.greypowerelectricity.co.nz**

We need to distribute all the extra copies of our magazine each quarter and would like a few people round the Tga & WB area to drop them off at waiting rooms etc.

Please call the office 571 2558



MEMBERSHIP APPLICATION / RENEWAL FORM

Tauranga & WBOP Grey Power Assn Inc

PO Box 841, Tauranga 3140 (Historic Village, 17th Avenue)

www.greypowertauranga.org.nz | Email: tgagreypower@gmail.com | Ph: (07) 571 2558

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

New Member ☐ Renewal ☐ GP Electricity ☐ yes ☐ no Membership Number: _____

Name: (s) Mr / Mrs / Miss / Ms _____

Address: _____

Post Code: _____ Phone Number: _____ Mobile: _____

Email Address: _____

AGE GROUP INDICATION: 0 – 49 50 – 65 66 – 75 76 – 95 + [circle one]

Privacy Act Requirements: All information will remain confidential and will not be supplied to any other party. Please note promotional material may be inserted in mail outs for the interest of members.

ANNUAL MEMBERSHIP (please circle):

Single \$20.00

Double \$35.00

Donation \$

TOTAL: \$ _____

Online Banking: Kiwibank 38 9001 0051732 00

Cash or Cheque - pay at office

Office Hours: 9.30am to 2.30pm Tuesday - Thursday.

Please note we do not have eftpos

(Renewals use membership number as reference.

New members use phone number)

Any donation to help with the cost of postage, envelopes, paper etc. would be very much appreciated.

Maximum hip

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

Across

- 1. Snail mail org.
- 5. Union foe
- 9. Skirt feature

10. Continental currency

- 11. Car
- 12. Like Death Valley
- 13. In frightened manner

- 15. Place for a stud
- 16. Type of optical telescope
- 22. Mélange
- 23. Vagabond
- 24. Norway's capital
- 25. Matinee hero
- 26. Be rife (with)
- 27. Coward of note

Down

- 1. Thunderbirds' org.
- 2. Pivot
- 3. Hummus holder
- 4. Place for supplies
- 5. Sand-dollar relative
- 6. Ringlet
- 7. Seed covering
- 8. Torso
- 14. J.F.K. regulators
- 16. Tooth part
- 17. Choice word
- 18. Manicurist's tool
- 19. ___ list

L	E	O	N		W	E	E	T
L	O	D	I		O	L	S	O
O	B	O	H		O	I	L	O
R	O	T	C	A	R	F	E	R
			A	R	E			
Y	L	L	U	F	R	E	A	F
D	R	I	A		O	T	U	A
O	R	O	E		T	I	L	S
B	C	A	S		S	P	S	U

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

- 20. Wind instrument
- 21. Throw, as dice

Jigsaw Search

- ANIMALS
ART
BEACHES
BIRDS
CATS
CHRISTMAS
CORNER PIECE
DOGS
EDGE PIECE
FANTASY
- FLOWERS
FOOD
FRAME
GLUE
HISTORY
HOBBY
LANDMARKS
LANDSCAPES
MARINE
MUSIC
- NATURE
OUTER SPACE
PAINTINGS
PIECES
ROLL UP
SKYLINES
SORT
SPORTS
THEME

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

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

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.)