

TAURANGA & WBOP and HAMILTON

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER ONE 2022



Avoid Supermarket Ripoffs

PAGE 4

Housing Needs in Retirement

PAGE 12

Grey Power - Who Are We?

PAGE 6

www.greypower.co.nz

TAURANGA & WBOP AND HAMILTON GREY POWER

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

Email: tgagreypower@gmail.com

Phone: (07) 571 2558

Office Hours: 9.30am - 2.30pm

Tuesday to Thursday

www.greypower.co.nz

COMMITTEE:

PRESIDENT: Jennifer Custins

VICE PRESIDENT: David Marshall

MEMBERSHIP SECRETARY:

Donna La Fauci

TREASURER: Shirley Porter

MAGAZINE EDITOR: Barbara Stimson

MINUTES SECRETARY: Jill Marshall

Committee Members:

Murray Craig /

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

Post to: the address above or email the editor: barb.editor@gmail.com

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President's Word



As I write this on 3 March it is an extremely turbulent time, here and overseas, and the magnitude of these events can have the effect of, on one hand, realising how fortunate the majority of us are but on the other it can be a distraction from ongoing needs here in New Zealand of vital housing and health care for the more vulnerable in our community.

There is a housing shortage for all ages but there are distressing examples of mounting hardships for those who are less able to fight for their rights – those over 65, single and female. Our national board is very aware of the situation and will do everything they can to push the government to correct these gaps in the housing and health areas. [See article on Grey Power Policies]

One of the great mysteries or anomalies of humanity is that out of tragedy, trauma and hardship, there are those who stand up and find ways to help and improve the lives of others. The formation of the Student Army after the Christchurch earthquake is a fine example of this, when young people stepped up and offered a service that has now been used to good effect for the last 11 years.

The cost of living is more than likely to rise over the coming months which will affect those who are less well off. But again, there are those in our communities who will come forward again, or for the first time, to do what they can to ease the hardship of others.

The year ahead will hopefully allow us to attend more meetings/forums/presentations which is a great way for information to be shared and gained rather than just reading online content. We will have attended a Zone meeting in Matamata on 4 March, then there is our own AGM in June, with the the national/federation AGM in July, we will keep you updated about the results of these meetings.

Although the year has not got off to the best start for many, there is one word that will see us through, mend things, make us well and come out the other side able to carry on – HOPE! This is a fundamental part of our DNA. It's what makes us get up in the morning, go to work, invent new things, anticipate the birth of a new grandchild and look forward to a long healthy live ourselves.

Love those who are special in your life and take heart from HOPE and take care of yourselves and others.

Jennifer & the Team

**HAMILTON - Your office number
07 834 0668 is no longer in service.**

**To contact us ph 07 571 2558
or in an emergency 021 676 276**

SUBSCRIPTION RENEWALS TAURANGA & WBOP

Forms are on the inside back page for renewals

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

You can now pay for the
2022-23 year

If paying online use your full name and address or
name and membership number as reference.

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If you are paying by cash, come into the office or pop
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**Invite a friend or neighbour to join Grey Power
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Historic Village, 17th Ave, Tauranga Ph 571 2558
Hours: Tues – Wed – Thurs 9.30am to 2.30pm

SUBSCRIPTION RENEWALS HAMILTON

Forms are on the inside back page for renewals

**The financial year is from
1 April to 31 March
Single \$20 and \$30 double**

You can now pay for the 2022-23 year

If paying online use your name and membership
number or name and address number as reference.

Kiwibank A/C # 38 9001 0051732 07

If paying cash go to a Kiwibank branch and use the
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pay online for you and reimburse them with cash.

Or set up an annual A/P

**Any queries ph 07 571 2558 Office hours
Tue-Wed -Thurs 9.30 – 2-30 or leave a message.
Hamilton phone number is no longer in operation.**

GREY POWER COFFEE MORNINGS



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

Everyone is welcome to come along for discussion
or a chat.

TAURANGA COFFEE MORNINGS

Due to low numbers because of Covid, the meetings
are on hold.

KATIKATI COFFEE MORNINGS

Due to low numbers because of Covid, the meetings
are on hold.

PAPAMOA COFFEE MORNINGS

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

Dates: - 21st April / 19th May / 16th June.

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

HAMILTON

When the worst of Covid is past we will do all we
can to restart your meetings but perhaps in smaller
groups in cafes - any feedback is appreciated.

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

AGM

**TGA & WBOP WILL HOLD ITS AGM
2 JUNE 2022 Time and venue to be advised**

AGM

**HAMILTON WILL HOLD ITS AGM MONDAY
2 MAY 2022 - 10.30am - GARDEN PLACE**

NEW MEMBERSHIP | Go to the Grey Power Federation website: www.greypower.co.nz
Fill out the online form and this will automatically be sent to us. You will then receive an email or
phone call from us to give you your payment options.

HOW TO AVOID SUPERMARKET RIP-OFFS

From Milestone on Eldernet



Supermarkets are useful one-stop shops for a variety of goods. However, in case you weren't already aware, the multi-billion-dollar NZ supermarket industry is dominated by two players, so we don't have much choice when it comes to our weekly shop. The big two are:

- Woolworths New Zealand (owner of Countdown and franchisor of the SuperValue and FreshChoice stores) and
- Foodstuffs (the name behind New World, Pak'nSave and Four Square co-operatives)

The next time you're in a supermarket, here are six dirty tricks to watch out for so more funds stay in your bank account:

1. Floor layouts that make you spend more

An incredible amount of time and effort goes into the layout of a supermarket. Supermarkets are organized to slow you down so that you'll buy more. You might have noticed:

- Supermarkets playing relaxing music to slow you down.
- That healthy items like fruit and vegetables come first, so you'll feel less guilty about putting not-so-healthy foods in your trolley later.
- Staple products such as bread, milk and cheese are placed at the back of the store so you've got to do a full lap.
- Common items are dispersed across the supermarket, which means you've got to wheel through more aisles.
- More expensive products are often stacked at eye level.
- Cross-merchandising, which is where complementary products are placed together to increase the sales of both. For example, how

often have you decided to buy French Onion Soup and Reduced Cream after you've put potato chips in your trolley?

- Keeping 'impulse items and last minute 'essentials' at the tills. This could be snacks and lollies to encourage your kids to pester you for treats, or it could be high-margin items such as batteries, chewing gum and magazines.

2. Loss leaders

Supermarkets are infamous for their special offers.

Many stores lure customers with weekly headline specials on staples such as cereal, milk, and detergent, then raise prices on other goods to offset those "loss leaders."

You're unlikely to find the specials for less anywhere else. If you follow the flyers, you'll see that staples go on sale at predictable intervals, so if you're really committed you can stock-up and save.

3. Bogus specials

When walking around your supermarket aisles, it's likely you'll be inundated with lots of brightly coloured signs for 'top deals', 'lowest prices ever' or other not-to-be-missed deals.

While these are supposedly products that have been reduced to a cheaper price than normal, we recommend having a good look at what the original price of the item was. In fact, Consumer NZ's head of research Jessica Wilson is on record as saying special offers were used so frequently that the claimed savings were questionable. Wilson says, "Effectively the special price is really the usual selling price so you're not getting a genuine saving."

4. Premium products which aren't so premium

The fancy packaging of that 'high quality' bacon may convince you it's going to be much tastier, but once it's cooked will you really be able to tell the difference?

The packaging on supermarket premium brands is designed to tempt you into parting with a few extra dollars and cents, but keep in mind that extra cash might just be used to cover the cost of the fancy packaging.

5. Online shopping

Online shopping is changing how supermarkets go about their business. Simply:

- Tick the products you want,
- Enter your credit card details, and
- Either wait for your delivery or pick it up yourself.

A plus of online shopping is how easy it is to stick to a budget, and you have more time to weigh up any deals. However, a downside is that you can't pick your own produce – you'll have no guarantee you're getting juicy or average melons. Also watch out for the 'allow substitutes' options – if you check such a box it means the supermarket can change parts of your order if they've sold out and replace it with something else.

Some people report being given more expensive items as replacements and only being charged for the cheaper version, but some have reportedly thrown in a pricier replacement and charge you extra.

6. Making comparisons impossible


This might totally go against your best instincts, but while packaged goods do normally cost more than loose items, this isn't always the case.

Supermarkets rely on the fact you think this way and will often make comparing items confusing. This is particularly the case with fresh produce like fruit and veges. For example, packaged tomatoes may be priced by packs of six, while the price for loose ones will be displayed in kilograms.

Summary – and how you can avoid the rip-offs

Here's a summary of common supermarket tricks, and what you can do to avoid them:

1. Floor layouts that make you spend more – keep your visits short and to the point.
2. Loss leaders – if you can, stock up on great deals and avoid purchasing non-discounted items.
3. Bogus specials – check, check, and doublecheck!
4. Premium products which aren't premium – does your specialty bacon really taste different?
5. Online shopping – keep your wits about you, and check supermarket policies in advance.
6. Impossible comparisons – if you've got time, calculate the difference and read the product small-print.



Tauranga/WBOP

At Alzheimer's Tauranga our ability to support those affected depends on people like you who are dedicated to helping fellow community members living with dementia.

FACT: Every 3 seconds, someone in the world develops dementia.

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GREY POWER POLICIES

– THIS IS WHO WE ARE!

Grey Power has always had policies and guidelines that they are able to refer to when lobbying the government and other relevant agencies but like all these things they get a bit out of date. The great news is, our hard-working national board has worked solidly through all the material and we now have a shiny new updated version to work from. Unfortunately, many people in the community are not sure what we stand for other than cheaper electricity but now we have this comprehensive document to use.

The most asked question is – “what is Grey Power and what do they do?” Now it is going to be much easier to answer that question.

There is a long list of policies and cover a wide variety of subjects but the board gives their attention to the ones that are most affecting seniors at any one time. It gives real stability to any organisation if they have their policies set out clearly with aims, goals and solutions defined for immediate or future use or reference.

Below is an abridged example of just one of the policies followed by the mission statements of some of the other policies.

Health Policy Mission is to protect and promote the health of New Zealanders through the public health system.

Generally, the current public health system is unable to meet the current and expected demand necessary to allow older New Zealanders to continue to participate fully in society and to minimize their requirement for long term treatment of chronic conditions and institutional care.

Other problems: -

- *District Health Boards are inconsistent in the manner in which patients are assessed for treatment and operations.

- *Oral Health which has been a subject under constant discussion by Ministry of Health has made virtually no progress

- *Elective Surgery now called Planned Care is desperately in need of a national criteria.

- *Prescriptions not being filled due to lack of patient's ability to meet the prescription cost.

Grey Power will: *Insist the Government re-instate the free annual health check for over 65s as passed in the 2020 budget. This will ensure every person over 65 will receive an annual check for eyes, hearing and oral health.

- *Seek priority for the Health Review recommendation

for the ring fencing of Level 1 healthcare.

- *Ensure that under the Planned Care policy there is better communication with patients as to their ability to receive early access to surgery or alternatively why it would not be of a positive benefit to them.

- *Seek the removal of prescription costs. There is inequality in the provision by pharmacies for prescription services disadvantaging many especially in rural areas.

- *Insist on Doctor's fees for Community Services Card holders be at the level set in the 2018 budget.

Housing Policy: To promote the availability of a range of quality, affordable homes and housing units that are suitable for elderly people to rent or purchase

ACC Policy: To promote a fair and equitable ACC system for New Zealanders

Aged Care Policy: To work to ensure the safety and well-being of all older people in care, whether in their own homes or in care facilities.

Retirement Village Policy: To ensure that all people living in retirement villages, registered and unregistered, receive fair and just treatment.

Energy Policy: To establish in legislation recognition that the supply of energy is a vital and essential service to all New Zealanders and to achieve a sustainable, secure energy industry that delivers affordable power to all households.

Law and Emergency Management: To work to ensure the security and safety of all New Zealanders and their assets during normal times and during response and post disaster with particular emphasis on those over 50.

Retirement Income & Taxation Policy: To maintain state-funded, universal, non-means tested New Zealand Superannuation (NZS) payable at age 65 years as the basic provision, supplemented by continuing government and employer subsidisation of individual contributory savings accounts under the KiwiSaver scheme.

Election Strategy Policy: To take every opportunity to promote agreed policies that advance, support and protect the welfare of older people in New Zealand during local and central government election campaigns

Age Friendly Cities & Communities: To promote having local bodies in New Zealand join the World Health Organisation's Age Friendly cities and communities' global network.

As you can see there are so many more reasons to be a member of Grey Power other than cheaper electricity. This is a progressive organisation that, with the support of more New Zealanders, will forge ahead and work with the government of the day and other appropriate agencies to protect and improve the wellbeing of those over 50.



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BANK CONTACT TELEPHONE NUMBERS FOR OLDER CUSTOMERS

In a bid to uphold their huge profits, many banks in NZ have apparently reduced the number of Call Centre staff and are closing branches. It is becoming increasingly difficult to contact banks by phone. This often results in long wait times, listening to music interspersed with messages imploring you to keep holding, because your call really, really matters to them. YEAH RIGHT! Try calling in off peak times – evening or weekends.

Below: Each bank was asked to supply an 0800 for older customers to best contact them.

ANZ

Our standard number is 0800 269 296.

Customers aged 70+ are automatically routed to our specialist 'Over 70's' team upon entering their customer number. This team is specially equipped to help with their banking needs and can also help walk customers through any of our self-service channels if required.

To call our automated Phone Banking Service call 0800 103 123.

Our hours: 7 days a week – 7.30am to 9pm

ASB

The dedicated phone number for older customers is 0800 272 119.

0800 803 804 is our general phone number.

Our hours: 8am to 8pm on weekdays, or 8.30am to 5pm weekends & holidays.

BNZ

Call 0800 275 269 and you will be authenticated using Voice ID so no need to enter or remember a PIN.

On this number, customers aged over 50 who are not digitally enabled are routed to a priority queue, speeding up service, and giving more time on the phone for these customers.

The number for 24/7 telephone banking is 0800 24 00 00.

Our hours: 8am to 8pm weekdays or 9am to 6pm weekends & holidays.

Kiwibank

Our dedicated 0800 number for older customers is 0800 487 888. Our specially trained team members understand the needs of older customers.

Our hours: Mon – Thu: 7am to 9pm, Fri: 7am to 8pm
Weekends & holidays: 8am – 4.30pm

TSB

Please call 0800 872 226 and our Customer Engagement Centre team and branch teams are here

and ready to help. So, get in touch via our normal channels and we'll get you the support you need. Our hours: 8am – 7pm week days or 9am – 5pm weekends.

Westpac

Our customer service number is 0800 400 600.

If you are over 65 you will be automatically directed to a priority line, with quicker service.

For automated phone banking phone 0800 172 172.

Our hours: 7am to 8pm week days or 9am to 6pm weekends.

NEWS ABOUT HAMILTON FOR TAURANGA & WBOP MEMBERS

In the midst of Covid lockdowns last year, the President of the Hamilton Assn contacted me to discuss their situation. The building that had housed their office for the last 20 years had to be closed due to an unsafe roof. Added to this was a real lack of volunteers to run the office and more particularly have an active committee. After much discussion it was agreed by our committee to run the Hamilton Association from our office at the Village.

Donna and I uplifted a computer and other office equipment from their office on Dec 17th and after a lot of work and reshuffling we had the dual operation under way. A newsletter was sent out to all Hamilton members in early February explaining the situation, including a reminder that membership renewals were due by 31 March – the response has been overwhelmingly positive.

Consistent with their constitution, Hamilton will hold an Extraordinary General Meeting on 28th March so members have the opportunity to vote for or against the change.

A sum of money was transferred to a separate account to cover operational costs and everything is currently being run completely separately from our own association.

It is causing extra work for our volunteers at the office and I want to take this opportunity to say a huge thank you to them, and particularly to Donna, for managing the intricacies of a dual computer system to manage the considerable number of membership renewals.

We have produced a combined magazine for this quarter to minimise the workload at an already busy time but this can be reviewed prior to the next issue. *Jennifer and committee*

CHANGES TO NZ SUPER ENTITLEMENT ON THE HORIZON

The not-quite retired (many of our children) are starting to make calculations about whether they will get New Zealand Superannuation (NZ Super) if they have spent years living overseas. People who have already reached the age of eligibility for NZ Super or are on the brink are not affected by legislation passed late last year.

But from July 2024, residency requirements for getting NZ Super will gradually increase. This is the result of the NZ Super and Retirement Income (Fair Residency) Amendment Act, which was passed by parliament in November 2021, last year.

It started out as an attempt by the New Zealand First Party to stop immigrants from coming here in late middle age and picking up a pension. After New Zealand First was ousted in 2020 the bill was picked up and refined by the National MP Andrew Bayly and was subsequently passed.

Many believe that NZ Super will become unaffordable for future Governments and Andrew Bayly said the new law would help in that regard, but not by much.

“I think there is a figure of \$200 million over time, it depends on what time you are measuring of course. It's not massive but it is one of the building blocks to make (NZ Super) more affordable.”

The National Party has campaigned in two elections to gradually raise the age of eligibility for NZ Super to increase affordability, but Labour opposes this.

The new law will not affect those already receiving NZ Super. People will still be eligible for the pension at 65

if they have lived in New Zealand for at least 10 years after age 20. An added requirement is that they must have lived for five of those ten years in New Zealand or a realm state like Niue, Tokelau or the Cook Islands, since they turned 50.

The new rules apply to migrants who have moved to New Zealand from overseas but it also applies to New Zealanders who might have been appointed to a job overseas, or who went abroad for an OE and stayed on.

However, from July 2024, their residency period will gradually increase from 10 years to 20 years by July 2042. The rate at which the required years of residency will increase is gradual, rising in two-year chunks. That means it will not reach the full 20-year span till 2042. Further details can be found on this website:

www.workandincome.govt.nz/about-work-and-income/news/2021/changes-to-residency-rules-for-nz-super-coming.html

There are special arrangements for refugees. In addition, people may qualify for NZ Super with less than the relevant residence requirement if they have migrated to here from a country that New Zealand has a social security agreement with which includes Australia and the UK.

Ref: Eric Frykberg Feb 2022

In his late 80s, my father-in-law went to the AA to renew his driver's license. At one point during the road test, he approached a four-way stop, looked to his left, and cruised straight through the stop sign. “Sir! You didn't look to your right,” yelled the frightened inspector. My father-in-law calmly shook his head. “That's Mum's side.”



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Association Makes Submission to Katikati Community Plan



The Katikati Community Board have been working with Boffa Miskell Ltd and the community to provide a comprehensive plan for the next 20 years since Q2 2020. A draft of the proposed plan was released for feedback in December 2021, and despite community feedback appeared to ignore the growing older population's needs and vision.

At the 2018 census Katikati had the highest % of those aged over 65 in the Western Bay of Plenty, with 38.4% of residents 65 years of age or older – similar to well-known retirement areas such as Levin, Thames, Waikanae, Mosgiel & Orewa.

Key areas we raised in our submission to the Community Board Meeting on the 2nd February were: -

1. Housing for the Elderly

Long-term Katikati residents looking to downsize from their 3-4 bedroom properties, that they are struggling to maintain, are facing significant barriers to remaining in Katikati. They have strong social networks in the town, and want to remain within our community. With the majority of those aged over 75 being on fixed incomes (frequently with NZS as their sole income), the rising costs home and grounds maintenance, as well as Council rates that increase significantly faster than the increases

in NZS, creates a situation where remaining in their own home becomes unaffordable.

We have examples of couples encouraged to sell their Katikati home to get the cash to downsize, to only discover that there is nothing suitable on the market and they have been forced to leave the district and find something suitable in a small rural town in Hauraki or Waikato, where they

have no social network. This can be soul destroying for those in their 80's.

A number of recommendations to consider were made to the Community Board.

2. Age-Friendly Aotearoa New Zealand Program

The Katikati Community Board and WBOPDC was encouraged to partner with the Katikati Community to ensure that Katikati progresses as a community that becomes more age friendly. Resources and support from Age-Friendly Program were recommended to address issues such as: -

- Width and surface maintenance of footpaths and walkways
- Safe pedestrian crossings, especially across SH2.
- Quiet Social spaces in the Town Centre
- Town Transport
- Bank Closures

Tauranga & WBOP Grey Power Association offered their support to work collaboratively with the Community Board and Council to ensure that the needs of the growing older population in Katikati were a focus in the final Community Plan. As of March 1st, we had no official response from the Community Board.

David Marshall



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HAMILTON EXTRAORDINARY GENERAL MEETING

**MONDAY 28TH MARCH
AT 10.30AM
GARDEN PLACE, HAMILTON**

Members are encouraged
to attend to vote on the
administration of
Hamilton Assn being run by
Tauranga & WBOP Assn.



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Windows 11

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Today, version 1 of Windows 11 is nowhere near the performance and ability of Windows 10 in our tried and true set-ups. Our existing clients can quickly roll it back with our help if you did accidentally install it.

Call us 7-days on (07) 262 1000.

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Housing Needs in Retirement

– Are there some workable options?

By David Marshall

“Data from the 2018 Census found that a quarter of people aged 60 to 64 did not own the home they lived in. The number of retirees living in rental accommodation was expected to rise.



By 2053, almost half of over-65s would be renting, said Kay Saville-Smith a researcher from the Centre for Research Evaluation and Social Assessment (CRESA). That would mean 640,000 over-65s renting, including 326,000 renters over 85.” Daniel Smith, Stuff, 22 Aug 2021.

NZ Super (NZS) was designed under the assumption that those retiring would have a mortgage free home. This is no longer a reality for many of our retirees, and those who need to rent into retirement find themselves having to supplement NZS either by increasing debt, or by drawing down their savings to make ends meet. Women, who often have far less in the way of retirement savings than men, are particularly hard hit if they need to rent in retirement, with those without substantial savings living at the edge of poverty.

As of Sept 2021, the number of those on NZS had increased by 19% over 5 years, but the number claiming an accommodation allowance had increased by 26%. (MSD Benefit Facts). Even this underestimates the demand as many who need an accommodation allowance in Council Pensioner Flats for example, are deemed ineligible due to having a small nest-egg for their future that is over the MSD meagre threshold of less than \$10,000.

At a recent webinar on Older Persons, Dr Michelle Reyers, Retired Persons Lead, Te Ara Ahunga Ora, Retirement Commission reported on 12 in-depth interviews with a range of retirees on NZS. *“Housing costs (mortgage, rates or rental) are a key component of expenditure for some varying from 6 – 55% of expenditure depending on whether someone owns their home with no mortgage, or is still paying off a mortgage, or renting.”*

Only a minority of retirees can afford to downsize to a retirement village. What are the options for others with less savings? Some are rattling around in larger houses in towns and cities where they have lived for most of their lives. Houses may be a little run down and they’d love to downsize to a smaller independent 1-2 bedroom modern home. Unfortunately few developers see these affordable smaller homes as a construction priority.

Trying to build something smaller while in their current property creates issues related to unavailability of bridging finance due to their age, RMA processes and requirements, Council regulations/costs and delayed approvals, as well as a shortage of builders and building materials, creating a perfect storm. There is a need for Government, or Community Trusts, to be able to provide bridging finance at minimal, or zero interest rates, to allow those willing to downsize to have suitable accommodation constructed in their local community, with the sale of their current house fully covering all downsizing costs. Reduced Consent and Development costs from local Councils for those downsizing could be a win:win in the local communities. A pipe dream, or a necessity?

Unfortunately some older homeowners have been persuaded by real estate agents to sell their property but have then been unable to afford anything within their community and have been forced to move away to a smaller less expensive town, losing all their social connections. Those who remain in their larger properties frequently struggle with maintenance of gardens and house that would be better occupied by young families who are desperate for such properties throughout the country.

For those unable to finance a property, warm, dry rental accommodation needs to be available, supported by accommodation allowances for all that cap the rent paid by the retiree to 30% of their weekly income, provided that their assets, beyond a motor vehicle, do not exceed a realistic reserve for the future – say \$45,000? Some retirees already qualify for such an arrangement, but they are in the minority – it’s time to have a level playing field that provides dignity in retirement for all.

The Governments Better Later Life Action Plan 2021 to 2024 states: *“Older people and kaumatua should be able to live in their communities or move closer to family and whanau. They need to have access to a broader range of housing options, including inter-generational living and smaller affordable housing, including rentals.”* The goal is in place, let’s see the action!



At the height of the water shortage in Tauranga someone on Neighbourly asked why some people didn't seem to care and one of the answers seems rather apt for the start of this year!

Q: Why is it that most people are trying to save water and you always get the one person who continues to jet wash his motorbikes and cars?

A: Is that a rhetorical question? The reason is that they are special, and because they are special, they do not have to follow the rules. They are obviously better than us do-gooders, and they just want to be sure we know it. The same applies to people watering their gardens in the morning with a sprinkler, those who enjoy a motorcycle ride through Johnson Reserve, or race through yellow lights that turn red before they enter the intersection, or refuse COVID vaccinations because vaccination is against their core beliefs, even though they are fully vaccinated against early childhood diseases. What makes these people special is that they have the ability to make up whatever story that suits them, or that they heard on talk radio, or their buddy told them, or just whatever fancy that just pops into their heads. They are special because they don't recognise that society only functions when we respect each other. They can be recognised by their wilful ignorance, intrusive self-involvement, and rejection of open discourse. Glad I could be of help.

I was describing my job as an engineer to some middle schoolers when I mentioned that "one of my colleagues and I designed a medical instrument for measuring human muscle tone." Later, I added, "another colleague and I designed a system to allow merchants to print coupons at the cash register." Thinking that all this technical talk was confusing, I asked if there were any questions. There was one: "What's a colleague?"

Real Estate Update from Vanessa

In January 2022 the median residential house price in Tauranga city was \$1,050,000 with an increase of 23% occurring over the past 12 months. The low volumes of houses sold around the country in January has caught some commentators by surprise. Tauranga sales were down 24.3% compared with January 2021 (Source REINZ Statistics). I have found that there is still good interest in villages for the 55+ age group by purchasers who are less affected by interest rates and access to finance than first home buyers and investors.

The Retirement Villages Residents Association put forward a petition to government at the end of 2021 to help close what is seen as an imbalance between retirement village residents and operators. The petition has 12,521 signatures asking for an urgent review of legislation and the mandated return of capital funds within 28 days of a resident exiting their license to occupy property in the village. The Government Petitions Committee has agreed to refer the petition to the Social Services Committee for its consideration. Updates can be obtained from the petitions section of www.parliament.nz.

Seniors Real Estate Tip:

Start your decluttering today. When you are ready to move it will make your house easier to sell and you won't have the stress of wondering what to do with items that haven't been touched in decades.

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

Editorial supplied by Vanessa Charman-Moore

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Letter to the Editor.

Closure of Hamilton Office

I was saddened to read President Roger Hennebry's letter re his resignation and the closure of the Hamilton Grey Power office, at the Celebrating Age Centre, 30 Victoria St, Hamilton.

Roger was a great sound and fair President, supported by the ever-loyal Peter Boys, who himself proved very reliable to all HAMILTON GREY POWER Committees.

I was equally shocked to read of the decay of the CELEBRATING AGE CENTRE at 30 Victoria Street Hamilton. I remember how excited we were nearly 2 decades ago, when the then manager (Jose Barnes) had returned from a HAMILTON CITY COUNCIL planning session. She was full of hope as she informed all of the agencies renting portions of the Centre that, not only had approval been given for the roof replacement, that there were also plans to expand the building by pushing it out sideways over the swimming and out to the grassed area, plus going up a second story giving AGE CONCERN the ability to expand their offices.

Originally the CELEBRATING AGE CENTRE was designed to do exactly that, Celebrating the growing Aged in our city by having a one location spot to meet, socialize plus have on hand the supportive agencies.

It is tragic that such a vision has been lost over these decades, the vision seems broken and appears the agencies are to be scattered once again. I personally want to thank Peter Boys, Roger Hennebry, and John Nicholls for their dedication to HAMILTON GREY POWER over the past 12+ years, wishing them all the best.

Sincerely, Patsy Williams-Tarrant. Retired JP.
*A past Hamilton Grey Power President
& Office Manager.*

We Uber drivers never know whom we're going to end up with as a passenger. One day, I was driving over a new bridge, the design of which was very confusing. Completely confounded, I muttered, "I'd love to meet the genius who designed this mess." With that, my passenger extended his hand in my direction and said, "Well, today is your lucky day. My name is Mike, I work for the regional engineer's office, and I'm the genius who designed this!" Surprisingly, he still gave me a tip.

The Ministry of Health asked for advice from Waka Kotahi NZTA as to the possibility of a temporary suspension for the requirement for driver licence holders over the age of 75 to provide medical certificates when renewing their licences during the predicted peak of Omicron. This is to reduce the burden on GP/Primary Care during this time.

Waka Kotahi have replied accordingly:

- "The issue of requiring a medical certificate to renew at 75 and beyond during the predicted Omicron peak of March 2022, has been addressed through a temporary extension of driver licences and endorsements until 31 May 2022. The extensions are in place to allow people to continue driving while Covid-19 protection framework restrictions limit them from easily renewing their licence or endorsement.
- The extension does not cover licence holders who need a medical certificate to obtain a new class of licence or endorsement or to those with Type 1 diabetes who require an annual medical clearance".

Further information is available at:

www.nzta.govt.nz/about-us/coronavirus-disease-covid-19-services-update/documents-with-temporary-extensions.

We were created to be "in the community" with others. So if you are feeling a little isolated or lonely, reach out to someone and be the friend to them that you would like them to be to you.



St John Health Shuttle (HS) for Tauranga

Mount Maunganui - The HS is a door-to-door community transport service provided by the Tauranga St John Area Committee. The HS service is available for most medical related appointments in the Tauranga/ Mount Maunganui area, including: Tauranga Hospital; Park Street Eye Clinic; local doctors; dentists; and physiotherapists etc. We recommend appointments from 9am to 2pm and a donation is greatly appreciated by St John. All three Health Shuttles have wheel chair hoists.

St John Health Shuttle (HS)

for The Waikato - The (HS) is a door-to-door community transport service provided by the Hamilton, Tokoroa, Cambridge and Otorohanga St John Area Committee. The Health Shuttle service is available for most medical related appointments in these areas. Appointments from 9am to 3pm are recommended and a donation is greatly appreciated by St John.

Why choose the St John Health Shuttle?

Health Shuttle clients have a range of reasons for choosing this community service, including post-operative recovery (e.g. knee & hip replacements); physical disability; vehicle availability; the nature of

the medical appointments (e.g. eyes); and driving confidence. Hamilton and Otorohanga do have wheelchair hoists.

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Did you have your Super stopped while trapped overseas by COVID?

Many New Zealanders were caught overseas due to COVID restrictions on returning to NZ. For some retirees this resulted in their NZS payments being stopped after 26 weeks absence, leaving many in significant financial hardship. Grey Power partnered with the Retirement Commissioner, Jane Wrightson, in Q4 2021 to have these cases reviewed by MSD.

For those caught in Australia the situation appears to have been resolved, and MSD published a web-page with information on the process. (<https://www.msd.govt.nz/about-msd-and-our-work/newsroom/2021/covid-19/2021/superannuitants-in-australia-can-apply-to-have-payments-continue.html>)

In February there was a press article on the issue of NZS recipients having to repay NZS due to unavoidable delays in other countries. The Retirement Commissioner has asked the government/MSD for an amnesty for NZS travellers caught by COVID travel plan disruptions, and GP Federation endorses these calls.

If you, or someone you know had their NZS stopped because of COVID delays, and they have not had this resolved by MSD, please let me know and I would be happy to liaise on their behalf.

Members are reminded that the legislation warns those on NZS to gain prior approval from MSD if travelling overseas and anticipating that their absence may be longer than 6 months to preserve their NZS payments.

David Marshall, 022 185 4263.

National Advisory Group Superannuation and Taxation.

NZ Super for those retiring from Australia could be delayed to 67.

Some recent retirees who have worked in Australia have had a rude shock when applying for NZS, to find that they are not eligible until they turn 67, when they must apply for NZS and the Australian Pension.

If you have family or friends working in Australia and planning to retire back to NZ when they are 65 let them know about the situation that now applies. Some have already been caught and their retirement plans have been seriously impacted.

Kiwis working and living in Australia prior to retiring back to NZ need to be aware that the Australian age

of entitlement will apply, if time in Australia needs to be counted towards the residency requirement for NZ Super. This means that the age of eligibility is 67 for both NZS & the Australian Pension.

The NZ legislation requires at least 5 years of NZ residency between the ages of 50 and 65. While residency in Australia during this time is credited for eligibility, if the applicant is entirely or partially dependent on time resident in Australia to meet this requirement the Australian age of eligibility takes precedence over the NZ age eligibility for NZS. Complicated? It certainly is! It has also been an unwelcome surprise for those unaware of the Social Welfare (Reciprocity with Australia) Order 2017, which implemented this ruling.

You may ask if this affects all Kiwis who have worked in Australia prior to retiring in NZ. Not all – only if you have not resided in NZ for 5 years between the ages of 50 and 65. So, if you lived in NZ and then went to Australia at age 56 and worked until you were 65, you would not need to depend on the Australian residency to qualify for NZS at age 65.

Just another complication for Kiwis retiring back to NZ to be aware of when planning their retirement.

David Marshall

BEST EVER SENIOR CITIZEN JOKE

A little silver-haired lady calls her neighbour and says, "Please come over here and help me. I have a killer jigsaw puzzle, and I can't figure out how to get it started."

Her neighbour asks, "What is it supposed to be when it's finished?"

The little silver haired lady says, "According to the picture on the box, it's a rooster."

Her neighbour decides to go over and help with the puzzle. She lets him in and shows him where she has the puzzle spread all over the table. He studies the pieces for a moment, then looks at the box, then turns to her and says, "First of all, no matter what we do, we're not going to be able to assemble these pieces into anything resembling a rooster."

He takes her hand and says, "Secondly, I want you to relax. Let's have a nice cup of tea, and then, "he said with a deep sigh

"Let's put all the Corn Flakes back in the box."

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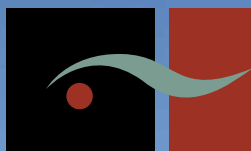
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IT'S BEEN TWO LONG YEARS

By Shirely Porter

Corona, Covid 19, Delta – a two-year journey.



For those who have fallen victim, some who are dealing with “long covid”, for those who suffered or are continuing to suffer serious side effects of the vaccine, it has been a nightmare. For those of us who have sailed through virtually untouched, we feel fortunate. We have endured lockdowns with restrictions becoming less and less, we’ve learnt to wear masks – an activity once upon a time associated only with gang members and criminals. We’ve learnt to scan in, or for those not technologically savvy, to sign in. While the rest of the world suffered, we enjoyed, for periods of time, large gatherings, concerts, and festivals. We even grew so complacent that many of us forgot, or didn’t bother, to scan. MIQ was stopping everyone at the border and catching the intruder virus. We prided ourselves on coping so well under pressure – for two long years.

But now the wheel has turned. Omicron has thrown a curve ball at us and suddenly we are forging our way through “double vax and booster”, isolation periods, schools under pressure, businesses buckling at the knees. People say “we have had enough” – opinions on the government handling of the pandemic are polarising.

Omicron listens to no political party, no pressure groups, no “vaxers” nor “anti-vaxers”, no agenda about when and where it will reach its peak – despite mathematical modelling. The majority of people trust that the government – which includes all political parties – will produce the best plan of action for our defence, based on science and prior world experience, inadequate as it may turn out to be. We are all chartering unknown waters and doing what we think is right. So let it be, the only choice we really have is to dig in and support each other as best we can.

Recently, I discovered some letters written in July 1946, from relatives in England. They had just come through the most horrific experience of seven – not two – long

years of hardship and terror, and life was still tough. Rationing was in full swing – per person per week: 2 oz. (approx. 60 gm) of bacon, 2 oz. of cheese, 1 oz of cooking fat/oil/butter, a bit of liver once in 6 weeks if lucky, half a bar of sunlight soap and a small packet of soap powder per month, and many, many other items. The writers were ever so grateful for food parcels they were sent by their relatives in New Zealand. But they survived and were flourishing by the 1950s.

Those survivors are the forebears of many of us. Other nations went through equally tough times and many of their descendants are now New Zealanders. We all have a history.

Let’s look back on our history and draw strength from it. Look to each other, listen to each other with open hearts. If we are in a fortunate position, what can we do? After the Christchurch earthquake, the student army, and many others, stepped up to help where needed. Assisting each other in times of crisis is in our genetics. Do our neighbours need assistance? If we don’t feel safe venturing out, we can still make a phone call or send an email to brighten someone’s day. For those businesses crippled by staff having to isolate, maybe we can volunteer our skills for the seven days of isolation so they can stay open and create income, enabling in turn, their staff to be paid?

New Zealanders are respected for rallying in the face of adversity. Let us think hard on our own situation, undermine nobody, and show the care, consideration, and love for each other that is a hallmark of our nation.

TIM TAM TRUFFLES

Makes about 30

Two (2) packets Tim Tam Biscuits (original are best)

250g Anchor Cream Cheese – (original important) or 250g Philadelphia (original - the packet keeps longer in the fridge)

1 Tablespoon Icing Sugar Coconut - (to roll in)



METHOD

Place Tim Tams in food processor (one packet at a time) and process until like breadcrumbs. Put into a bowl and mix in the icing sugar and then the cream cheese and mix all together.

Take out teaspoon lots and roll into balls, and then roll in coconut. Place in a container and freeze in freezer until ready to use. These keep for a long time in the deep freeze – and you can use either a few at a time or as many as you want as the rest keep well. Can eat straight out of freezer.

Chocolate:

The history and health benefits



Chocolate in all its forms is something that I, along with many others, like to indulge in on an almost daily basis. But chocolate as it's enjoyed today

is quite different from when it first arrived in Europe from South America around the 16th century.

To the indigenous Aztec people, cocoa was consumed as a drink and held great cultural and medicinal significance. It was almost viewed as a panacea that could cure various ailments, including fever, diarrhoea, fatigue, angina and tooth decay.

The Aztec belief that cocoa was a divine elixir was probably due to the notion that it was a gift from Quetzalcoatl, the Aztec god of wind and wisdom. Perhaps this is why Swedish botanist Carl Linnaeus named the plant *Theobroma cacao*, from the ancient Greek words “theos” meaning god and “broma” meaning food – “food of the gods”.

It's more likely though that the reason for any potential benefits is due to the high concentration of polyphenols found in natural cocoa – known as cocoa flavanols. Polyphenols are antioxidant compounds in fruit and vegetables that protect the body from free radicals, which in excess have been linked to various diseases. So while cocoa may not be the cure-all it was once believed to be, research shows it's more than just a pleasure.

A rich past

The person thought to be responsible for beginning the integration of cocoa into Europe was Hernan Cortes, a Spanish conquistador (soldier and explorer) following his return from the “New World”.

In 1518, Cortes and his men arrived in what is now Mexico and headed towards the Aztec capital of Tenochtitlan. During their time in Mexico, the Spaniards tasted a bitter drink known as “chikolatl”. The drink contained roasted cocoa beans that were crushed, then boiled in water with spices and chilli.

The first exposure to the drink was not a favourable experience for the Spaniards – deeming it too bitter and almost unpalatable. But having seen Montezuma II, king of the Aztecs, consume the drink around 50 times a day, Cortes was interested in the potential of cocoa and sought to bring it back to Spain following his

conquest.

Once in Europe cocoa beans were crushed and mixed with honey and sugar, becoming a popular drink among the elite. Eventually, in the 19th century, the first chocolate bar was made by Joseph Fry and Sons, creating what we know as chocolate today.

From bean to bar

While cocoa beans in their natural form contain a high amount of antioxidant compounds, the processes involved in turning beans into a bar reduces the cocoa flavanol content, lowering the antioxidant properties of the cocoa.

Indeed, research shows that natural cocoa powder contains almost ten times more flavanols than cocoa that has been through this process.

As for chocolate bars, dark chocolate almost always contains a higher concentration of flavanols than milk chocolate. For example, a 25g serving of high percentage (more than 75%) dark chocolate can contain more than 80mg cocoa flavanols compared with around 10mg or lower per 25g for a milk chocolate bar.

Health benefits

Research has found that dark chocolate and cocoa products containing at least 200mg of cocoa flavanols can help to keep blood vessels elastic, which helps with blood flow. And regularly consuming cocoa flavanols – even doses of 80mg a day – improves blood vessels' ability to dilate or expand, which helps the body regulate blood pressure and blood flow to organs.

This is thought to be because cocoa flavanols increase the concentration of bioactive nitric oxide. This is a molecule involved in the widening of blood vessels that also has anti-inflammatory properties and reduces the formation of blood clots, all of which can have beneficial effects on blood pressure.

Cocoa flavanols can also increase blood flow to the brain, which may improve cognitive performance. And they may help to reduce cognitive decline by protecting the brain from free radical damage.

Alongside cardiovascular and cognitive benefits, cocoa flavanols may also help improve muscle recovery following strenuous exercise, thanks to their potent antioxidant and anti-inflammatory benefits.

So chocolate can be more than just a sweet treat, but you'll need to select dark chocolate with a high cocoa content or natural cocoa powder if you want the health benefits.

Ref: The Conversation

CONSUMER NZ

By Belinda Castles

Best-before and use-by dates: know the difference



Best-before dates give you information about food quality. Food can be eaten and sold after its best-before

date. However, it may have lost some nutritional value and might not taste the best. If a food has a shelf-life of two or more years, it doesn't need a best-before date. As soon as you open any food's packaging, its shelf life becomes the same as if the product was unpackaged. How long it's safe to eat depends on several factors: its water and protein content, quality when you bought it, and how it's been stored.

Use-by dates are usually on perishable foods such as poultry and deli foods. A food can't legally be sold after its use-by date and shouldn't be eaten because it can make you unwell.

Bread: - Bread keeps the longest in the freezer. If you're a pantry-only fan, it should be kept in its packaging (paper or plastic if it's homemade) and stored in a cool dry area. A good compromise is the middle shelf of the fridge, but it will still get stale as it dries out.

Tip: If your bread's stale, whiz it in the food processor to make breadcrumbs, which you can then pop into a resealable container for freezing.

Eggs: - Eggs keep longer in the fridge but they can be stored at room temperature (as long as it's 15°C or lower). Either way, store your eggs in their original carton: it keeps them safe from cracking, slows moisture loss, stops them absorbing other food smells and you'll know the best-before date.

Tip: Check eggs are safe to eat with the float test. Place the egg in a bowl or cup of water. If the egg sinks, it's good to eat. If it floats, throw it away.



Flour and dry ingredients: - Store your flour in a large, airtight container that your measuring cup can fit in. A container with a screw-top is best, but

any well-sealed lid will be fine. Transfer other dry ingredients (for example, baking powder and baking soda) that don't come in resealable packets to an airtight container. Or use a resealing bag clip. This helps prevent weevils getting into your baking stash. Some people swear that adding a bay leaf will keep weevils away.

Pantry moths are sometimes lurking in your dry goods – sometimes in new purchases. Freezing the ingredients should kill the moths and any larvae. Wrap the goods in a plastic bag and freeze for two days, before then storing in an airtight container.

Sugar: - Sugar should be stored in an airtight container in a cool, dry place. It shouldn't be kept in the fridge because this exposes it to moisture, which can make it go hard. Sugar doesn't have a best-before date because it doesn't grow mould.

Cooking oil: - Heat and light affect oil quality, so store your oil, tightly stoppered, in a cool, dark place. Don't buy clear bottles, especially ones that have been displayed in a shop window or under fluorescent light. For olive oil, buy the freshest oil possible. Look for the most recent "pressed on" or harvest date you can find, our tests of extra-virgin olive oil show best-before dates aren't necessarily a good indicator of quality.

Canned food: - If a canned food has a shelf life of two years or more, it doesn't need a best-before date. As long as it's been stored and sealed properly, it should last several years. However, if you can see any signs of deterioration, such as rust, don't eat the contents.

Bananas: - The best way of extending the life of your bananas is by keeping them separate from other fruit, such as apples and pears. These fruits (as well as bananas) produce ethylene, which speeds up the ripening process.

Tip: Separate each banana and wrap the stem in plastic – this stops the release of ethylene that causes ripening.

If your bananas are too ripe to eat, peel and chop them into slices for freezing. Frozen pieces can be used in smoothies or defrosted to bake into banana bread, pancakes or muffins. Bananas can be frozen whole, but you'll need to defrost them first before you can peel them.

Tomatoes: - Tomatoes lose flavour in the fridge so are best kept in a bowl. They are sensitive to ethylene (the gas that quickens ripening) so keep them separate from other fruits such as bananas, apples and pears. Riper tomatoes are delicious roasted. Slice and spread on a baking tray with a little oil and herbs. Roast at 180°C for 15 to 20 minutes for smaller tomatoes, or

about 45 minutes for larger ones. To make a simple pasta sauce, blitz roasted tomatoes with a hand-held blender or food processor.

Tip: The pasta sauce can be frozen to be used for a quick and easy dinner.

Apples: - Apples last longer in the fridge, so if you prefer eating them at room temperature, move a few from the fridge to the fruit bowl each day. Apples don't freeze well. But you can stew and then freeze them or use extra ones in coleslaw.

Tip: Making stewed apple – chop into pieces, then add to a saucepan with enough water to cover the apples. You can also add a little bit of sugar or lemon juice if your apples are too sweet or tart. Bring to the boil and simmer for 10 to 15 minutes or until the apple is cooked and pulpy.

Avocados: - Ripe uncut avocados can be refrigerated for a few days. Once cut, store in an airtight container or cover with lemon juice or sprinkle with black ground pepper to stop them browning. If you have loads, puree with lemon juice and freeze for use as future guacamole.

To speed up the ripening process, pop your avos in a bag with an apple or banana.

THE FINANCIAL RISKS OF CLIMATE CHANGE

In March, the Climate Change Commission released its first draft advice to the government on addressing climate change.

But while it focuses on how to “drastically reduce” greenhouse gas emissions, what does climate change, and the measures to reduce it, mean for New Zealand financially?

The draft report included recommendations such as moving to electric vehicles, accelerated renewable energy generation, reduced livestock numbers and more permanent forests.

But the effects of climate change spread beyond the obvious. There are implications for the country's financial stability as well.

It's something the Reserve Bank of New Zealand is taking seriously. Late last year RB governor Adrian Orr described climate change as a “key risk to the financial stability underpinning the economy”.

New Zealand's financial system is exposed to climate change risks through the sectors it lends to and the sectors it insures. It is impacted by both the physical and 'transitional' effects that go along with that.



Physical impacts include things like damage to property from severe weather events and changing property values such as houses and farms (i.e. coastal properties), along with disruption to supply chains.

The transitional impacts refer to the effects that occur as a result of the move to become a lower-carbon economy. This includes impacts from the regulatory changes, technological advances and changes in consumer and investor preferences that are likely to result.

Climate change in numbers

A report commissioned by The Treasury found that conservatively, climate change had cost the New Zealand economy at least \$120m for privately insured damages from floods, and \$720m for economic losses from droughts between 2007-2017.

Meanwhile, economic think-tank Motu published a paper stating that the Earthquake Commission should plan for future pay-outs for weather-related damage to be between nine and 25 percent higher than current levels, due to climate change.

These sorts of numbers affect businesses on the ground. Late last year Westpac became the first bank in New Zealand to report its exposure to climate-related financial risks. Its research shows that between two and three percent of its residential mortgage lending, commercial property mortgage lending and agricultural mortgage lending portfolios are potentially at risk from coastal erosion and flooding due to rising sea levels.

What happens next? New Zealand is set to become the first country in the world to require the financial sector to report on climate risks. The government announced last year that about 200 organisations will have to make annual disclosures regarding their exposure in this area, or explain why they haven't.

This will include the big banks and large registered investment schemes, along with big insurers and large government financial institutions such as ACC and the NZ Super Fund. If approved by Parliament, this reporting will begin in 2023 at the earliest.

The Climate Change Commission took its finalised advice to the government at the end of May and the government now has until December 31 to decide whether to accept the recommendations it offers. If not, it must publish an alternative plan for reaching 'net zero' by 2050 – that is, reaching the balance point between the greenhouse gas emissions produced by New Zealand and those taken out of the atmosphere. And then the work will begin.

Ref: March 2021 from Lifetime Investments

BOOK REVIEW

AGAIN, RACHEL by MARIAN KEYES reviewed by
Hannah Beckerman in The Guardian



When Marian Keyes announced she had written a sequel to her 1997 smash hit novel, *Rachel's Holiday*, social media went into overdrive. *Rachel's Holiday* – which sold more than 1.5m copies and spawned generations of devotees to Keyes's writing – was a cultural phenomenon, following protagonist Rachel Walsh as she struggled to come to terms with drug and

alcohol addiction during a spell in a Dublin rehab clinic, the Cloisters.

Again, Rachel picks up the story 20 years later, and Rachel is now an addiction counsellor at the clinic that once saved her. Where *Rachel's Holiday* concluded with her estranged boyfriend, Luke Costello, declaring his love for her, here we learn that Rachel and Luke have now been acrimoniously divorced for six years, and have not spoken since. Rachel is dating Quin, “an adrenaline junkie, his particular poison being rock-climbing”, but in spite of his adoration of her, she is reluctant to commit fully. When Luke returns to Ireland for his mother's funeral and he and Rachel meet up again, the truth about their failed relationship forces her to reposition the prism through which she had perceived the dissolution of their marriage.

Keyes, as ever, is dealing with a plethora of emotionally

and psychologically knotty issues: as well as the driving narrative of addiction and recovery, Keyes tackles depression, sexual abuse, regret and grief. And yet typically she manages such a lightness of touch, effortlessly segueing from tragedy to comedy. There is chaos and humour in the life of the Walsh family, as when Rachel and her sisters prepare a “surprise” party for her mother's 80th birthday.

Rachel's ageing mum – a highlight in a novel replete with beautifully well-rounded secondary characters – issues strict instructions:

“Make them practise yelling, ‘SURPRISE!’ ... My sisters, but especially Imelda and Philomena, won't want to, and some of the cousins are right bitches too, but tell them there'll be no goody bag for them if they don't.”

Grief also runs through the novel – both Rachel's own and that of her patients at the Cloisters – and it is here that Keyes's skill at characterisation really shines: each patient is so vividly depicted that the chapters dealing with their therapy meetings are like exquisite short stories; the mother who's lost a daughter, the teenager devastated by his alcoholic father, the abandoned son.

But ultimately this is Rachel's story, and as it unfolds, Keyes deftly draws parallels between her recovery and that of her patients, forcing her to reassess the progress she's made and to confront painful truths about herself and her past.

If there's a core theme in *Again, Rachel*, it's that of forgiveness: forgiveness of oneself for human failings. Forgiveness for loved ones who don't always behave in ways we might wish. Forgiveness for the adversities – seemingly perverse in their cruelty – that life sometimes throws at us. *Again, Rachel* has all of Keyes's trademark wit, humour and whip-smart dialogue, but it's also a novel teeming with compassion and redemption.



3 April 2022 - Daylight Saving Time Ends

Sunday, 3 April 2022, 3am clocks are turned backward 1 hour to **Sunday, 3 April 2022**, 2am local standard time instead.

Sunrise and sunset will be about 1 hour earlier on 3 April 2022 than the day before.

There will be more light in the morning.

Also called Fall Back and Winter Time.



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EMAIL hamgreypower@gmail.com Ph 07 571 2558 Tga

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The year runs from 1 April to 31st March.

Ways to pay: internet banking, set up an annual automatic payment which can be done over the phone or at your bank, if you are close to a Kiwibank you can pay cash into our account and give your name and membership number as reference.



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

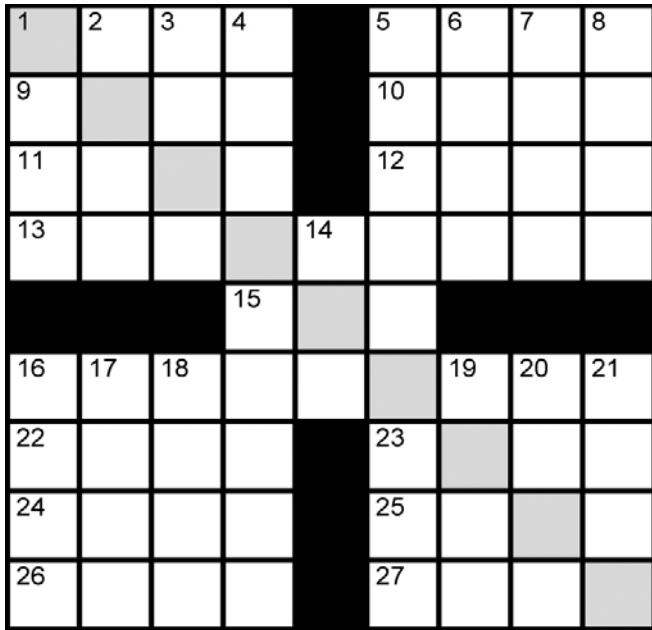
Please note we do not have eftpos

(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.

Optical & Otherwise



Across

1. Doctrines
5. Use a keyboard
9. Madison Avenue award

10. In the center of

11. Kind of market
12. Like some drinks
13. Relating to bone marrow

15. Kitchen meas.

16. Of or relating to the law

22. Snack often twisted apart

23. Small horse

24. Withdraw gradually

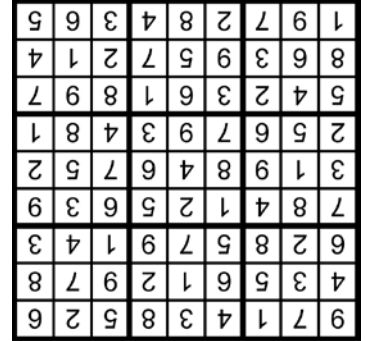
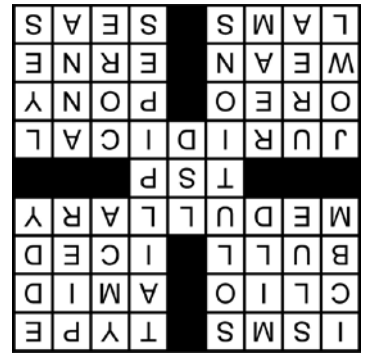
25. Sea eagle

26. Flees

27. Neptune's realm

Down

1. Missile
2. Swing around
3. Gentle
4. Answers
5. Vents on cars
6. Village People hit
7. Dock
8. Small whirlpool
14. Hallucinogen
16. Bloodhound feature
17. Fertilizer chemical
18. Paper purchase



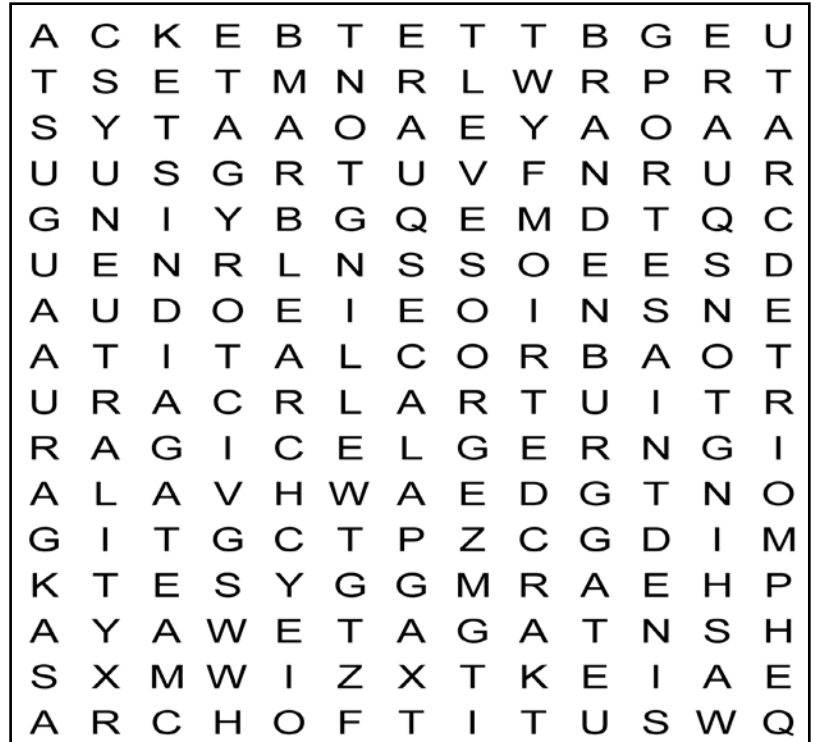
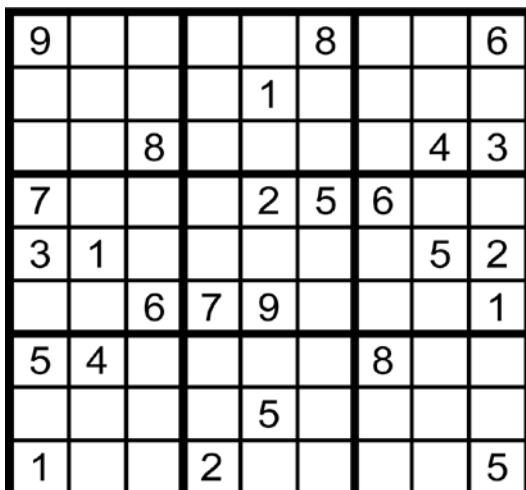
19. Reactor part

20. Writer Quindlen

21. Cleaning cabinet supplies

ARC DE TRIOMF
ARC DE TRIOMPHE
ARCH OF TITUS
BRANDENBURG GATE
GALERIUS
GATEWAY
INDIA GATE
MARBLE ARCH
NEUTRALITY
PALACE SQUARE

PORTE SAINT DENIS
ROOSEVELT
RUA AUGUSTA
VICTORY GATE
WASHINGTON SQUARE
WELLINGTON



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.*

FAMOUS ARCHES