

TAURANGA AND WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER THREE 2021



Future of NZ Super PAGE 4

Get your Covid vaccination PAGE 12

When life gives you lemons PAGE 9

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President's Word



Spring has arrived and with it we can only hope that everyone's situation will improve as the sun comes out more often, the cherry blossom covers the trees and shops gradually re-open.

August was a month that many people round the world would rather forget or at least leave behind them. I have included an interesting article using the writings of Epictetus which offers a more philosophical way to cope with any problems we are facing. The last 6 weeks have been unsettling with the outbreak of Covid in Auckland and other parts of the north island. I do hope you have all stayed safe and well and found enough activities to keep you happily occupied during lockdown. It would seem that it would be wise to have a few extra supplies and entertainment tucked away, similar to anticipating a power outage.

Housing is still playing an increasing role in cases of hardship to seniors around the country and our region. I have included a reduced version of an article featuring our National Vice President, Pete Matcham, in the Sunday Star Times.

If you missed the Q & A program on TV1 Sunday 29th about Superannuation, you can still watch it on TV on Demand. Our very own vice president, David Marshall, was part of the panel representing Grey Power and you can read his report in the magazine.

It was interesting that only 1 of the 7 being interviewed by Jake Tame felt that National Super should be means tested. This was heartening to hear as this means it is unlikely that we will have to get out our 35-year-old banner and protest in the streets! Yes, it's 35 years since this very topic had seniors up in arms and subsequently Grey Power was formed in order keep an eye on successive governments wanting to adversely alter the Nat Super entitlement.

Of course, the world has changed significantly over the years and no one really knows what the true effects of the pandemic will have on the economy. That together with the uncertainty of what impact any future world economic disruptions could have. However, our NS scheme is hailed as being internationally efficient and workable so we will stay positive.

Unfortunately, two scheduled meetings that I was to attend had to be cancelled – one was with TCC regarding the proposed 3 Waters proposal and another was for a stop work meeting by nurses worried about safe staffing levels in the aged care industry.

On a happier note, I have been told of lovely acts of kindness in some neighbourhoods where people have added a few goods to their trolley and dropped them off. It will have been a time for many of us to get stuck into the garden, practice our cooking skills, go for a walk or just chill out inside. The walking bit is interesting – reacquainting myself with the neighbours' houses and gardens instead of zooming past in the car. I was hoping to save a heap of money during lockdown by not visiting numerous cafes but the cold weather has used up a dollop of money by having to turn on the heat pump. While inside it has been

uplifting to watch the Paralympics - just amazing to see what people with real disadvantages can achieve.

I do urge anyone who has not been vaccinated to call 0800 829 000 or 0800 358 5453 to book a spot. If anyone has transport difficulties getting to an appointment call the office or myself to see if some assistance can be given.

By the time you read this we will be in Level 2+ or maybe even Level 1. Many of us will be relieved to be able to be out and about even if it does mean wearing a face covering!

Do take care of yourselves and others,

Jennifer & the Team

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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.

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All dates are subject to being at Level 1

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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.



The Future of NZ Super – Should we Panic?

A Personal Perspective from David Marshall
Chair Superannuation and Taxation National Advisory Group

The recent Q+A panel discussion, in which I participated, stimulated me to look at the sustainability of the NZ Super scheme in light of our current Grey Power policies, and emerging comments from media and policy analysts on the future for NZ Super in its current form.

Do we have an unaffordable pension model in New Zealand?

NZ Super is one of the most efficient pension systems around the world, costing around 5% of GDP currently. This contrasts with the OECD countries overall where the current average cost of pension schemes averages 8.5%. It is the envy of many due to its universality and simplicity. Is it perfect? No – there are many seniors, particularly women, and those renting, for whom dependance on NZ Super as their sole income does not provide the dignity in older life that we as a nation aspire to. However, the NZ Super remains excellent value for New Zealand taxpayers and should not be changed without considerable research and evaluation of alternative options.

The Review of Retirement Income Policies 2019

– **Facing the Future** from the Interim Retirement Commissioner Peter Cordtz, noted that “younger New Zealanders, as well as their parents and grandparents are feeling very concerned that NZS will not be made available to future retirees, or at adequate levels.” As Cordtz had concluded that “NZS is affordable and will remain so for the coming decades”, he recommended: “That Government should make clear that NZS is valued and will be protected to continue to provide for New Zealanders in future, on current settings.”

Why do some Policy Analysts and media want to restrain NZ Super?

Basically, they are being driven by concerns that NZS will be unsustainable as our population ages, and the ratio of taxpayers to retirees decreases significantly. In the mid-1960’s there was an average of 7.1 people aged 15-64 to each person aged 65+. This ratio

decreased to an average of 4.4 in 2016, and estimates suggest that it will decrease to 2.8 in 2035, and 2.0 in 2060. The latest Treasury forecasts estimate that by 2060 projected gross spending on NZS will grow from the current 5.0% to 7.6% of GDP.

Clearly the costs of NZ Super are increasing and will be falling on a smaller base of taxpayers over the next 40 years. But do we need to panic when in 2060 the cost of the current model of NZS will still be less than the average in OECD countries today? No. However, we should carefully examine feasible and equitable ways in which this growing fiscal burden could be mitigated.

What about some of the measures to improve sustainability being floated?

Various means to reduce the “burden” of NZS in the future have been floated and I’ll comment on my perspective on some of the more commonly heard options.

1. Gradually increase the age of eligibility.

This is a hardy perennial that has been pursued by National in particular. Grey Power is opposed to this option. Many New Zealanders such as those employed in manual occupations like farming and construction, women, Maori & Pacifica, and those with physical or health disabilities would be seriously disadvantaged by raising the age of eligibility for NZS. Retirees are a substantial proportion of New Zealand’s volunteer workforce that contributes at least \$4billion annually to the NZ economy. Raising the age of eligibility would force some to work longer rather than retiring and contributing to the volunteer workforce.

2. Means Test for NZS eligibility.

The argument here is that NZS is often paid to those “who don’t deserve it” because they continue to earn substantial amounts, and some are millionaires. Grey Power is committed to resisting any attempt to make NZS tested. The universality of entitlement to NZS is a key attribute that should not be sacrificed. Individuals have the ability to defer when they apply for NZS if they are still working, or feel that they do not need NZS, and payments are not backdated to their date of eligibility. In addition, NZS is taxed and any supplementary income is taxed on top of NZS, partially reducing the impact of universal eligibility to NZS. NZS is simple and more efficient to administer, unlike those schemes that require means testing

such as in Australia. I personally have experienced the bureaucracy involved with applying for the Australian Pension as well as the ongoing tedious reporting requirements on income and assets and would strenuously resist any such implementation with NZS. In addition, the current NZS does not distort incentives for employment and savings as means-tested systems cause. This was clear when the NZS surtax was introduced from 1985-1998, many, particularly the more affluent, went to great lengths to avoid paying it by hiding assets in trusts etc.

3. Contributions to KiwiSaver scheme.

Grey Power supports the ongoing government and employer subsidisation of individual contributory savings accounts under the KiwiSaver scheme to enable future generations to have greater financial resilience when entering retirement. The long-term impact of KiwiSaver could be increased by making it compulsory for all workers and re-assessing minimum contribution levels for workers and employers.

In conclusion NZS is unique in its universal availability and affordability when assessed at a global level. It needs to be preserved, and our younger generations be given assurance that it will continue to be available when they retire. While some adjustments to ensure sustainability may be required these need to be carefully assessed and not just knee-jerk responses. As New Zealanders we can take pride in having a universal pension system that largely succeeds to allow us to age with dignity. We tinker with its fundamentals at our peril – or at least to the peril of our children and grandchildren.



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Real Estate Update from Vanessa

In July 2021 the median Tauranga residential house price was \$930,000 (\$941,000 in June) with an increase of 30.5% occurring over the past 12 months. The number of houses available for sale in the Bay of Plenty is particularly low with 7 weeks of inventory available in July 2021 which is 10 weeks less than the same time last year. (Source REINZ Statistics).

There is a review of the Retirement Villages Act 2003 and the 2008 Code of Conduct in the government pipeline. One of the issues that will be discussed are License to Occupy agreements which are part of moving into the majority of lifestyle and retirement villages.

It seemed likely that the loss of capital gain may be a significant talking point or perhaps the deferred management fee (generally 20%-30%) that is paid when a resident moves out and the villa or apartment is sold, however that is not the case. In accepting that the property remains in the ownership of the retirement village, the question has been raised as to why residents often have to wait many months after they leave the village before they receive their proportion of the original entry payment. This can be especially problematic for a resident who is moving into care and requires the payment in order to pay the rest home. It will be interesting to see the results of the review.

Seniors Real Estate Tip: Before moving into a retirement village check out their policy on exiting the village. Most require that the resident waits until the dwelling is sold to receive a payment however some villages will pay interest if the sale time is longer than six months.

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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SENIORS HOUSING CRISIS
LOOMING Ref: Sunday Star Times Aug 22 2021



Peter Dalton, a former school teacher discovered at 90 that he had to find a new place to live after having spent the past 20 years renting a house in Torbay, Auckland.

When the owner returned due to the Covid-19 pandemic, it meant his accommodation was no longer an option. So he was forced to compete with others for somewhere to live. He wanted to find a self-contained unit in his community on Auckland’s North Shore, but that was impossible.

“I hadn’t been in the rental market for quite some time, so I didn’t realise how difficult it was to find a place. There really wasn’t anything available,” he said.

Dalton required a small, well-maintained, insulated property without too many stairs but there was a lack of these kinds of properties on the market. And he felt his age was held against him.

“The landlords were looking for younger people. With an older person you have got to do certain things to your units to make them habitable, which not many landlords seemed prepared to do,” Dalton said.

Dalton eventually hit some luck, finding an unlisted unit that suited his needs on Waiheke island. Despite having

to move far from his community, Dalton counts himself as one of the lucky ones.

“There are older people all over living in caravans and shacks and things, so I feel very lucky to get it.”

Data from the and 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.

The demographic shift in home-ownership is a course that has been charted by Bev James, principal of private research firm Public Policy & Research.

James said that while homeownership remained an ideal for many New Zealanders, the number of people who could achieve it was in structural decline.

“Basically, if you have not got into home-ownership by your 40s, your chances of doing so by retirement age reduce substantially,” James said. She predicted that with an ageing population this situation was not going to get better any time soon. If the rental markets continue how they currently are, it is not going to suit older people. The social cost of that situation on the public purse is going to be very considerable,” James said.

The Treasury raised concerns in its latest Long-term Fiscal Statement about “old age poverty as we see an increase in the number of people not owning their own home.”

It was also a concern for Retirement Commissioner Jane Wrightson. “The pension is designed for you to be mortgage free, or in a little subsidised council flat. Both of those options are not as available as they were 25 years ago. Some retirees were already doing it tough existing on the pension, and the property shortage

was only going to put a further squeeze on them. “There are many people living on the pension that are certainly not comfortable. Those current levels of comfort are just going to reduce over time largely due to increased housing costs,” Wrightson said.

Pete Matcham, vice president and housing spokesman for Grey Power, said the growing number of older people entering retirement without owning their own homes was causing significant issues in the rental market.

“The fact that both first-home buyers and renting retirees were seeking small, one-bedroom units has caused prices to rise. Nationwide, rent had risen 28 per cent across all property types and regions in the last five years.

He said older New Zealanders were starting to face the reality of these higher prices. “The rental market is going crazy. Older people who do not own their home, almost by definition have fewer assets. If you are relying on NZ Super to pay your rent then there is really not a lot left over for other essentials such as food and heating,” Matcham said.

Joanne Reid, from Age Concern, said in some cases the senior housing situation was so dire that some retirees had become homeless for the first time in their lives.

“It might be because of their change in income or sometimes the death of a partner or separation, but it is a growing number of people who are forced to live without homes. Some older people were living at campgrounds, a situation that could become more common.” she said.

Reid called for more investment in public and social housing from the Government, along with construction of a more diverse range of housing.

But more than this, Reid said she wanted the conversation about senior housing to shift from dollars and cents to a humanistic focus.

“We advocate for making it possible to age in place. Because often your social connections are in a particular area, and you want to feel safe in the locality you are in.”

For Dalton, this point hit home. Despite having found a place to rent, he has had to move on to an island far from the community he had been a part of for decades.

“I still would love to live in Torbay. I spent most of my life there, a lot of my friends are over there. But I just couldn’t because there was no accommodation. I got frozen out of the market,” he said.

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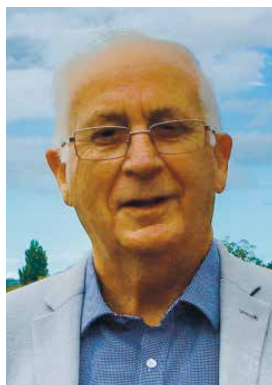
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New Zealand Super – Historical Truths and Fallacies

As debate rages in the media as to the sustainability of NZ Super, it can be useful to look back at some facts and fallacies from our history of a universal superannuation entitlement.

1. As a past taxpayer, I have paid for my NZ Super and am entitled to it.

- **False.** While many of us may have started work understanding that part of our tax was set aside for our future NZ Super payments, this is not the reality anymore. On 1 April 1969 the Social Security Tax was absorbed into general Income tax, and the existing universal Superannuation Benefit was then funded entirely from general taxation. This situation continues today where the taxation from current workers enables the payment of NZ Super to retirees. On 1 April 1990 National Superannuation was renamed Guaranteed Retirement Income and there was a move to ring-fence this income by a special retirement tax, initially set at 7.5c in the dollar. This initiative was short-lived with National repealing this in June 1991.

2. Annual increases in NZ Super are not based on annual Cost of Living increases.

- **True.** Currently under the NZ Superannuation and Retirement Income Act 2001, the annual adjustment of NZS is set to ensure that the married rate (after tax) is not less than 66% or more than 72.5% of the average ordinary time weekly wage (after tax). Interestingly legislation used to stipulate that the range was to be between 65% and 72.5% of the average wage, but the government in April 2007, as a result of a Confidence and Supply Agreement with NZ First, moved the lower limit to 66%. Treasury in its latest consultation document (He Tirohanga Mokopuna 2021), as well as many commentators, are claiming that if the NZS was no longer linked to the average weekly wage, but be limited to COL adjustments, that the future “burden” of NZS would be significantly lowered. Grey Power is opposed to this blunt instrument which would

significantly disadvantage those who currently struggle to live in dignity with NZS as their sole, or dominant income – particularly seniors who are living alone and/or renting.

3. There was a time when NZS was calculated as 80% of the before tax Average weekly wage.

- **True.** In August 1978 National Superannuation for a married couple was increased from 70% to 80% of the average ordinary time weekly wage! A year later it was reduced to become 80% of the after-tax average weekly wage! In 1990 when National Superannuation was renamed Guaranteed Retirement Income, the calculation was reduced to be between 65 and 72.5% of the net average wage. In April 1999 the rate paid fell to only 62.7% of the average wage. The calculation of the base for NZS for married couples has fluctuated over the years but has been consistent since 2007 at 66% of the net average weekly wage.

4. NZS is an entitlement, not a benefit.

- **False.** I can hear the howls of indignation and anticipate some interesting feedback on this one. I acknowledge that it is not simple. The NZ Superannuation & Retirement Income Act 2001 states very clearly that “Every person is **entitled** to receive New Zealand superannuation who attains the age of 65 years”, provided they also meet the current residency requirements. However later in the legislation it clearly uses the words “entitlement” and “benefit” interchangeably. In Section 31 “**Entitlement to be paid New Zealand superannuation in specified Pacific country**” it includes the following “A person **entitled** to receive New Zealand superannuation is entitled to be paid the **benefit** in a specified Pacific country at....” The 2 words are used interchangeably and consequently on the WINZ website (<https://www.workandincome.govt.nz/products/benefit-rates/benefit-rates-july-2021.html>) both NZ Super and Veteran’s Pensions are included in the list of “Benefits”. So, perhaps the correct statement is that “NZS is an entitlement that is paid as a benefit to those who qualify.”

If you have questions about NZS that you would like answered please don’t hesitate to contact me.

David Marshall

Chair Superannuation and Taxation
National Advisory Group.

WHEN LIFE GIVES YOU LEMONS ...



4 Stoic tips for getting through lockdown from Epictetus

August 23, 2021

Author Matthew Sharpe Associate Professor in Philosophy, Deakin University writes for The Conversation

Born into slavery, then crippled by his master and exiled by the Emperor Domitian, Epictetus (c.60-135 CE) has become arguably the central figure in today’s global revival of Stoicism. A straight-talking advocate of the idea philosophy should help people flourish even in hard times, Epictetus has much to offer as we wrestle with pandemic lockdowns and uncertainty. Here are four tips from perhaps the most stoic of the Stoics:

1. Don’t worry about things we can’t control

The start of Epictetus’ Enchiridion handbook lays out his famous “dichotomy of control”: If we worry about things we can’t change, Epictetus continues, we are wasting our energies. If we imagine that we can control the past or future — or even pandemics — we are setting ourselves up for disappointment. But we can think and act, and do our best to respond to situations with courage, justice, and moderation. Today’s citizens in lockdown can’t control whether (or when) restrictions are lifted. We can all however wear masks, social distance, get vaccinated as soon as possible, and continue working, exercising and educating our kids as best we can.

2. Prepare for the worst, hope for the best

Like other Stoics, Epictetus observes people are most prone to being disturbed by events which take them by surprise. By premeditating the worst-case scenario, and imaginatively working through how we could respond in advance, we can lessen our vulnerability. If this “premeditation of evils” sounds too frightening, “begin from little things”, Epictetus advises: While the preparation can be confronting, Epictetus suggests that being grieved or angered by things we have no say over, like a sudden lockdown extension, is far worse. “Premeditated is prepared”, he tells us. If things go better than we prepare for, all the better.

3. Contextualise and ‘other-ise’

When we’re under duress, Epictetus observes, we often

feel as if what we are experiencing is unprecedented. No one else can understand. But it helps to remember that few experiences, even during a pandemic, are unprecedented. We are in the second year of COVID. But the world wars lasted four and six years. This is a pandemic, yet other generations have experienced plagues (or the Spanish flu) in which grievous losses were also sustained. Those who survived were able to rebuild. So will we. It can also help, Epictetus suggests, to “step back” and assess our experience as if it was happening to somebody else. So, when we are inclined to despair in difficulties “we ought to remember how we feel when we hear of the same misfortune befalling others”. By looking at ourselves as if we were another, we can apply the same support and encouragement to ourselves.

4. Slow down, make sure

Epictetus, echoing Socrates, says that any unexamined idea is not worth having. In life, we can easily leap between ideas in ways which lead us to false beliefs. Epictetus writes: “These reasons do not cohere: I am richer than you, therefore I am better than you; I am more eloquent than you, therefore I am better than you. On the contrary these reasons cohere: I am richer than you, therefore my possessions are greater than yours: I am more eloquent than you, therefore my speech is superior to yours.”

It’s easy to add a lot of avoidable, habitual, evaluative judgements to what we know and experience. Often, these add-ons introduce assumptions which aren’t based on adequate information. These lead us to react excessively or poorly. Epictetus recommends we slow our roll and our “judginess” down, especially when it comes to condemning others:

Somebody is hasty about bathing; don’t say that he bathes badly, but that he is hasty about bathing. [...] For until you have decided what judgement prompts him, how do you know that what he is doing is bad? In the age of swarming internet conspiracies on social media, this fourth piece of old Epictetian advice is new again.

When presented with allegations of nefarious or appalling conduct by fellow citizens, Epictetus recommends we ask: do I know that that is true? Do I have enough information to be sure? Such self-examination stops us from becoming enraged on the basis of fictions — let alone spreading misinformation which provokes or enrages others. If enough people do that, we could collectively avoid many future difficulties.

RVA RELEASES A BLUEPRINT TO TAKE US FORWARD

The Retirement Commission’s White paper advocating a review of retirement village legislation makes some valuable points, but the legislation framework protecting residents’ consumer rights is robust and doesn’t need a review. However, the RVA accepts that some aspects of operators’ commercial terms could be improved and clarified, and we have issued a Blueprint to do exactly that.

In particular, the blueprint includes providing residents with a stronger voice, strengthening the complaints process and working with the CFFC to monitor re-licensing times so best practice standards can be developed.

The first major change is the appointment of an Independent Member to the RVA’s Executive Committee to ensure that the residents’ voice is heard. We are delighted that the Hon Tracey Martin, a former Minister for Seniors has accepted our invitation to step into that role. One of Tracey’s first jobs is to chair a series of consultation meetings with resident committee chairs to discuss the various proposals to improve some of the commercial terms.

Slow re-licensing times that mean outgoing residents’ families have to wait for their payment is a source of ongoing concern. As part of the blueprint, the RVA will survey all members annually to examine emerging trends and work with stakeholders to design a best practice approach to re-licensing that reflects the reality of the local

real estate market, yet ensures residents’ estates do not wait an unreasonable period of time for a refund.

The blueprint also sets out plans to review Occupation Rights Agreements (ORAs) to address any perceived unfair terms or confusing clauses and ensure clarity around what the resident and operator are responsible for, in particular, repairs, maintenance and replacement of operator-owned chattels.

We will work with our members, residents and the Retirement Commissioner to identify best practice for future ORAs which define each party’s responsibilities, so that residents are not responsible for usual maintenance and replacement of operator-owned chattels, whilst protecting operators from bearing the cost of making good resident abuse or damage to chattels.

We’re pleased that already some operators have moved towards this position and we anticipate the majority of operators will follow quickly.

Last year, the RVA signed a Memorandum of Understanding with the Retirement Village Residents Association of New Zealand to work together on issues. These include guidelines on dealing with the media, ensuring complaints raised via either organisation are dealt with expeditiously and fairly, implementing a comprehensive village manager training programme, and regular meetings between both the RVA and the RVRA’s Executive Committees.

editorial supplied by Retirement Villages Association

THE DIFFERENCE BETWEEN SQUID & OCTOPUS



There are nearly 300 species of both and they are cephalopods (head footed).

Squid generally live in the open ocean while octopus live on the sea floor.

Squid eat shrimp and small fish while octopus eat crustaceans on the sea floor.

Squid have 2 fins on their head, 8 arms with 2 longer tentacles and come in a variety of colours. Octopus have just 8 arms covered with suckers and the arms are more flexible, allowing them to walk, handle objects and manipulate their environment.

Squid live for 9 months to 5 years while octopus are generally shorter lived at 2 – 3 years. Males of both animals die shortly after mating.

Calamari is made from a type of squid.

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Update on Pensioner Housing Rent Increases.



In our last issue we reported on the financial pressures some residents of Pensioner Villages were facing with significant rent rises from WBOP District Council, and the Katikati RSA Village.

The residents at the Katikati RSA village went to the Tenancy Tribunal to seek relief from their latest 16% rent increase. However, the Tribunal dismissed their application, while conceding “I understand and acknowledge that for Mr. X a \$23.00 weekly increase is substantial and hard to accept.”

The Tribunal concluded that “I find that the claim for an order reducing rent to an amount in line with market rent is not proven and must be dismissed.”

Pensioner villages were never established to offer accommodation at “market rents”. They were established to provide accommodation for those with limited assets in their retirement, and for decades they have served this purpose well. However, with lack of Government support for Council & RSA pensioner villages investment in new units has been negligible, and maintenance costs have exceeded rental income in recent years.

Grey Power continues to lobby Government to include Local Body & RSA pensioner villages in the Income Related Rent Supplement (IRRS) scheme, to boost the availability of affordable housing for the elderly in our local communities.

Many retirees renting in the private market face even higher rents than those in pensioner villages, yet both groups are frustrated by the inability to qualify for a housing supplement if they have assets greater than \$8200. This has forced many to start accessing Foodbanks for the first time in their lives.

In contrast those pensioners with NZS as their sole income living in units provided by a Community Housing Provider (CHP), with assets of no more than \$42,700, have their maximum rent set at 25% of their income.

In response to raising this inequity for pensioners, Minister Carmel Sepuloni has responded that “The Government is overhauling the welfare system to ensure it is fair and non-discriminatory. Income support settings are a key part of the overhaul, and changes to the Accommodation Supplement are being considered as part of this.” Grey Power will continue to lobby for more equitable outcomes in this review.

In the meantime, the Minister encouraged any superannuant “who is struggling to meet their essential costs” to contact the Seniors freephone line on 0800 552 002.

David Marshall

Covid-19

The Covid-19 situation is ever-changing, but vaccination is a huge step in fighting the pandemic. If you haven’t already had your vaccine, please consider booking an appointment.

You don't need an invitation to book.
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INTRODUCTION TO DNA



DNA is the material that carries all the information about how a living thing will look and function. For instance, DNA in humans determines such things as

what colour the eyes are and how the lungs work. Each piece of information is carried on a different section of the DNA. These sections are called genes.

DNA is short for deoxyribonucleic acid. It is in every cell of every living thing. DNA is found in structures of the cell called chromosomes. Both DNA and chromosomes are tiny. Scientists need to use very powerful microscopes to see them.

When DNA works correctly, it helps keep the body functioning properly and helps cells to make the substances called proteins, which the cells need to live. DNA also allows living things to reproduce. The genes in DNA pass along physical traits from parents to children.

Sometimes there are mistakes in DNA which are called mutations and they can cause diseases and other problems.

DNA has a complex structure. It is made of chemical substances that are linked together like a chain. Each piece of DNA has two long strands, or chains. The two strands are joined together. They form a shape like a ladder that has been twisted into a spiral.

Chemicals called phosphates and sugars make up the sides of the ladder. DNA also has chemicals called bases. Each base on one strand is joined to a base on the other strand and the linked bases form the rungs of the ladder.

There are four different bases in DNA: adenine, thymine, guanine, and cytosine. These four chemicals are repeated in different orders over and over again in each strand of DNA. Human DNA contains about 3 billion pairs of these bases.

The order in which the bases are arranged is very important. It forms a code that tells cells to make certain kinds of proteins. The differences in these proteins are what makes different living things—such as a cactus, a gerbil, and two different people—different.

THE HISTORY OF DNA - DNA was first discovered in 1869, but its role in genetics was not clear until the 1940s. In 1953 scientists James Watson, Francis Crick, Maurice Wilkins, and Rosalind Franklin determined the double-helix structure of DNA, as well as its method of replication. Their work earned a Nobel Prize in 1962.

PUMPKIN MAC N CHEESE

- 500gm pumpkin, peel & chop
- 250gm macaroni
- 2 tsp olive oil
- 1 med carrot – grated
- 1 med courgette – grated
- 2 tblsp flour
- 1 ½ cups milk
- 2/3 grated cheese
- Salt & pepper or other seasoning
- 2 servings of green veg



Pre heat oven to 200 deg. Boil macaroni and pumpkin separately and drain.

Heat oil in large pan and add carrot and courgette. Cook, stirring till soft. Add flour and cook 1 min then add milk gradually while stirring till thickens.

Add pumpkin to veg sauce and mash until smooth. Stir in cooked macaroni and ½ cheese.

Transfer to baking dish, cover with rest of cheese and bake for 15 – 20 mins.

Meanwhile cook green veg to go with the meal. Extra mac n cheese freezes well.



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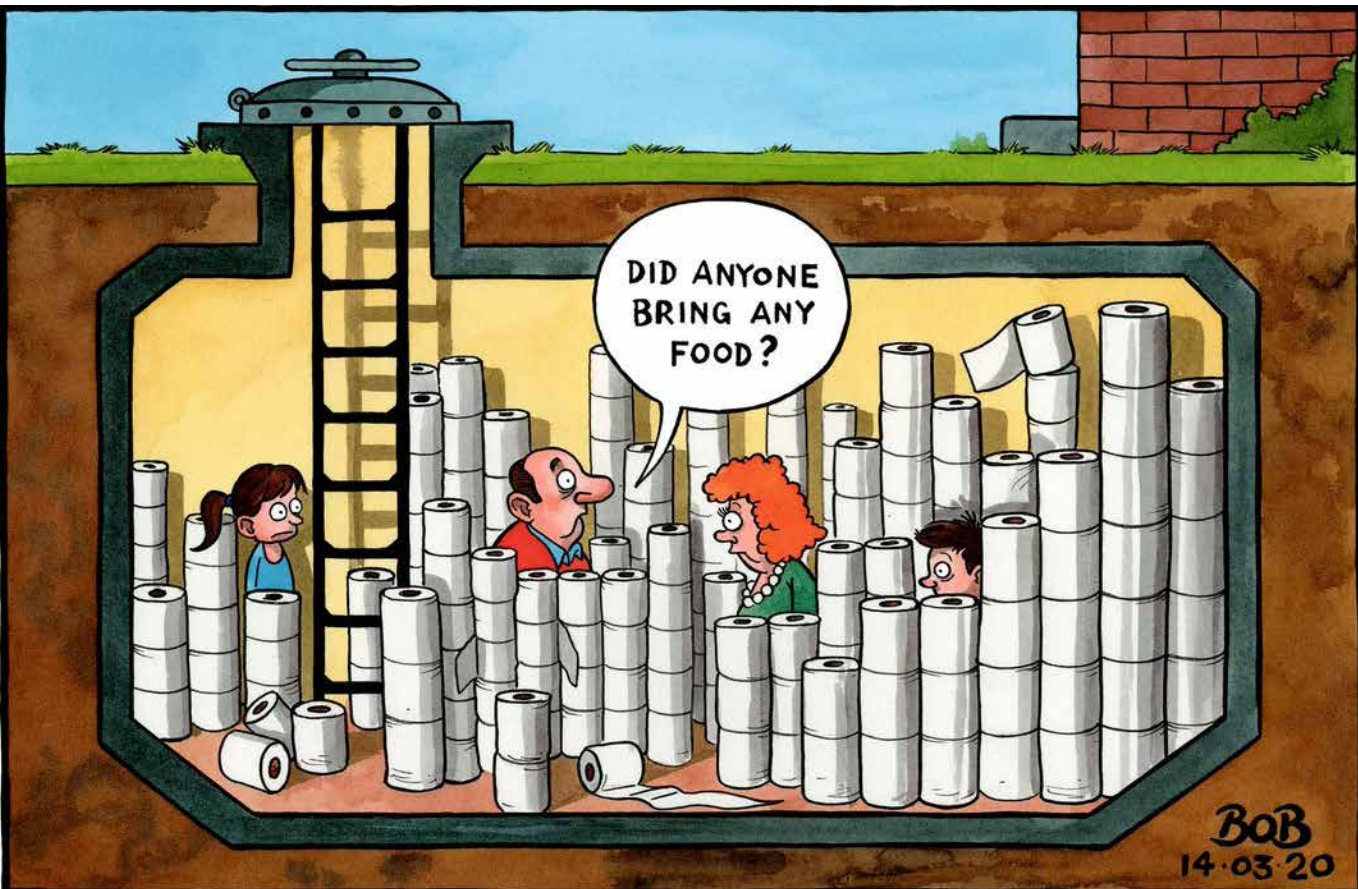
Electric cars USA report 2021



while General Motors will stop building polluting vehicles by 2035.

European Green Deal: "To ensure that drivers are able to charge or fuel their vehicles at a reliable network across Europe, the revised Alternative Fuels Infrastructure Regulation will require Member States to expand charging capacity in line with zero-emission car sales, and to install charging and fuelling points at regular intervals on major highways: every 60 kilometres for electric charging and every 150 kilometres for hydrogen refuelling," the European Commission said in a statement.

Just don't catch fire... General Motors on Wednesday told owners of 2017-2019 Bolt EVs not to park their vehicles inside or charge them unattended overnight after two of the EVs went up in flames. The cars had even been repaired as part of a recall of 69,000 vehicles that were flagged for fire risks, but that didn't seem to help. Other EV rollouts have also been interrupted by fires involving lithium-ion batteries, including Ford, BMW and Hyundai, which have issued recalls in recent months for new battery-powered models.



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THE FUTURE OF RETIREMENT



“We are at the early stages of a long, difficult transition toward a different vision of the elder years, less a model of disengagement from work and neighbourhood and more to one of continuing engagement in work and community.” – Chris Farrell Senior Economics Contributor.

In 2018 demographers were plotting the impact of the boomer bulge as people born between 1945 and 1964 moved through into their sixties and beyond. The 65 plus population was projected to grow by around 77 percent, from 700,000 in 2016 to 1.24 million by 2031. The economists were discussing the dependency ratio and the affordability of state-funded pension schemes. Raising the so-called retirement age (the age of entitlement) in line with longer life spans was advocated but was politically unacceptable. Interestingly, every other Western economy had already started lifting the age of entitlement.

The popular press continued to use such phrases as the silver tsunami, the silver surge and the burden of an ageing population. Younger journalists talked about old people as anyone over 65. To cap it off, an accident involving two people aged 67 was headlined as “Elderly Couple Seriously Injured”. But has the surge in the number of people over 65, coupled with increased life expectancy, simply meant more retirees and older people living longer?

A silent revolution has been taking place. The boomers have continued to do what they had always done; challenging the norms and transforming each life stage as they reached it.

Ideas about what it means to age are still being challenged. The average life expectancy in 1950 was approximately 70. By 2000 it was around 80. For someone born today (2018) it will be well over 90. Alexander Kalache, the President of the International Longevity Centre, puts it succinctly: “The 20th century gave us the gift of longevity – but for what? The longevity revolution forces us to abandon existing notions of old age and retirement. These old social constructs are quite simply unsustainable in the face of an additional 30 years of life.”

We often think of life as a series of sequential stages

that follow just as day follows night: around 20 years of education and training, 40 years of work and family, and then the dreamed of golden years. The challenge we now face is that the 10–15 years we dreamed of post-work is potentially 25–30 years. Influential British historian Peter Laslett in the 1980s talked about the emergence of a “third age”. He described it as a new stage between the end of mid-career and parenting duties and the beginning of dependant old age. Shakespeare back in 16th century Britain talked about the seven ages of man in his play As You Like It. As early as around 600 BC an Athenian statesman, Solon, divided life into ten periods of seven years each.

The latest incarnation of linear thinking has come from the Commission for Financial Capability. They have further divided the “third age” into a Discovery phase (65–74) followed by Endeavour (75–84) and then the Reflection stage (85+). All of this suggests we are programmed to follow predetermined paths throughout life.

But is this the way people are living life? The answer is definitely no! Life is more complicated than simply adding up the number of birthdays we have had, creating a set of categories and then conforming to a set of expectations passed down as to how we should behave at different ages and stages. In fact, chronological age is now recognised as the least reliable measure. Some argue that rather than seeing life as a series of linear and sequential stages, we will increasingly be mixing it up.

Why have education just at the front end and defer leisure until we retire? Margaret Mead once whimsically said, “It is utterly false and cruelly arbitrary to put all the play into childhood, all the work into middle age, and all the regrets into old age.” Why not a gap year in your forties, why not a degree in your fifties or sixties, why not retraining for an encore career in your fifties or going into business for the first time in your sixties? Looking out 20 years, people in their sixties will not be talking about the previously dreamed of destination – retirement. Rather, they will be talking about how they want to live the next stage in their lives, what contribution they want to be making, how they can continue to make a difference and how they will support themselves financially.

This is not the so-called selfish generation but a generation that cares deeply about the environment, their children, and making a difference for society. They will be mixing it up, continuing to work but with greater flexibility, and moving between paid and voluntary work and leisure. Increasing numbers

will be pursuing encore careers. Older people will have the same funded access to tertiary education to upskill and retrain as younger people. People over 60 will be setting up businesses for the first time and leading start-ups that are creating innovative products and services. Business development grants and seed funding will be available to them. Is this the future? Yes, but it is the reality now.

People are already choosing the age at which they move to the next stage in their lives or alter the nature of their working life. But are they calling it retirement? The point at which we exit paid work will have little to do with the age of entitlement to an age pension. For a growing number the intention is to never retire in the traditional sense. This quote from a person in their late sixties may well capture the essence of positive ageing: “Guess what I want to be as I age? I want to be myself ... and that may include working.”

Several experts are suggesting we should retire the word “retire” and replace it with a word that is much more active.

But do we in fact need one or is it simply about being who we want to be and ageing positively?

Compiled by Geoff Pearman
Managing Director of Partners in Change.

Driving Test



A teenage boy had just passed his driving test and asked his dad if he could start using the family car. The dad said he’d make a deal with his son, “You bring your grades up from a C to a B average, study your Bible a little and get your hair cut. Then we’ll talk about the car”

The boy thought about that for a moment, decided he’d settle for the offer and they agreed on it.

After about six weeks, the dad said, “Son, you’ve brought your grades up and I’ve observed that you have been studying your Bible, but I’m disappointed you haven’t had your hair cut.”

The boy said, “You know, Dad, I’ve been thinking about that, and I’ve noticed in my studies of the Bible that Samson had long hair, John the Baptist had long hair, Moses had long hair, and there’s even strong evidence that Jesus had long hair.”

His Dad replied, “Did you also notice that they all walked everywhere they went?”

Being a survivor in business

Adversity is nothing new to Ian Holroyd, owner of Mount Classic Tours Ltd. Having set up a small luxury tour service in 2000 for cruise ships arriving in Tauranga, he has weathered many impacts to his business which, in 2020 operated 40 vehicles and had 50 staff.

First were the terrible events of 911 in 2001, which stopped international travel overnight, meaning the business had to change to offer wedding car services. Eventually operating a fleet of 12 wedding cars, he re-established cruise operations over the next few years.

Next was the global financial crisis in 2007/8. This meant a big shift from high end tours, so the luxury cars were phased out and replaced with more minibuses and coaches, offering lower cost tours.

The latest event is of course COVID, which put an end to 95% of the company operation in March 2020. Not one to give up, Ian needed to change track, so in July 2020 he took over the long-standing Hinterland Tours operation offering small group tours around New Zealand. With a much smaller fleet and sadly fewer staff, Hinterland Tours is again allowing us to be a survivor.

editorial supplied by Hinterland Tours

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Your Insurance Excess Explained

Published in Grown Ups. co.nz with permission from Vero Insurance New Zealand.

Most people know insurance policies include an excess, but if you've never made a claim, you might not really know what an excess is for, or how they work. Even if you've read your policy information thoroughly, or have made claims before, there are a few things you may not know.

1. What is an excess, and why do you have one?

Under your insurance policy, an excess is the amount of money you need to pay first toward any loss. Your insurer then 'tops up' your contribution, up to your policy limit. Excesses are designed to help keep insurance affordable by ensuring people aren't claiming for things they could cover themselves. They also act as an incentive to ensure you take responsibility for the safety and security of yourself and your possessions.

2. Sometimes your excess might be reimbursed

If someone else has caused your loss, your insurer might be able to recover the cost of the claim from them or their insurer. If this happens, your insurer recovers the total value of the loss (including your excess) so they'll reimburse the excess you paid. Recovery and repayment of your excess depends on a few things, including whether you can identify the other party, whether they admit fault, whether there were witnesses, and whether they have insurance or the ability to pay, so it doesn't always happen.

3. If you don't get reimbursed, it doesn't mean you're being blamed

The most common claims where costs can be recovered are vehicle accidents, because it's usually easy to identify the other driver and they often have insurance. If it's known who the other driver is, and they've admitted fault, your insurer can sometimes just waive your excess up front, because they know it'll be recovered. Many customers are used to the idea if they're in a car accident and not at fault, they won't have to pay an excess – and it can feel like you're being blamed when you're asked to pay it. But it's important to remember an excess is part of your policy. If your house is robbed or burns down, you need to pay the

excess for your house and contents claim, and the same is true if you're in a car accident. The key factor in whether you can get your excess reimbursed or waived, is not who is at fault – it's whether we can recover the money from the other party.

4. Excesses can vary on the same policy

Insurance policies include a 'standard' excess, which you can sometimes adjust up or down to get more cover, or to keep your premiums down. But many policies will also include additional excesses for things that are riskier, and excesses are usually cumulative. For example, you might have a car insurance policy with a \$500 excess, and an additional \$750 excess for under 25s – so if a driver under 25 crashed your car the total excess would be \$1250. Young drivers, rented houses, and natural disasters are all common areas where you may have an additional excess, but it's a good idea to check your policy so you know about any excesses you might need to cover.

5. Excesses are usually based on events, not claims or policies

Insurance excesses are based on the 'insured event' – in other words, the theft or damage that occurred to your property. For most people, an 'event' will correspond to a 'claim'. For example, if your house is robbed and you make a claim for stolen contents, you'll pay your excess. If it's robbed again and you make another claim, you'll pay another excess, as this would be a separate event.

On the other side of this coin, if your house is damaged by a fire you might make a claim against two policies – your home and your contents. Because this is only one 'event', if both policies are with the same insurance company you may only need to pay one excess.

SCAMS

The most obvious are on-line scams. Millions are lost to online scams every year and sadly, once your money is lost, there is very little that can be done to get it back.

Online scams come in many forms, from bogus emails just appearing on your computer requesting you to send money to clear a tax debt or outstanding judgement, to the infamous on-line love affair scams.

The best advice is just don't. Don't send money to an online bank account and never give your bank account details or identification documents like your driver's license to anyone online without knowing exactly who you are dealing with.



You may've seen me write about my four priorities for Tauranga in local papers over the past year. These are transport, housing, CBD and law and order. Unfortunately, these areas continue to worsen under Labour. Here's how, and what I would do instead.

Labour's recent cancellation of the Tauranga Northern Link, for the second time, adds insult to injury for the many thousands who use this road each day.

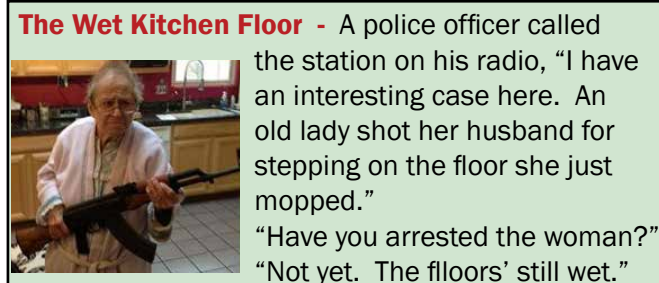
No roads equal no housing, and the growing lack of housing supply is making it impossible for first home buyers and making it tougher for our many renters on fixed incomes to get by.

The CBD is still a ghost town and you need only walk down Devonport Rd to see one in three buildings untenanted. Meanwhile, crime from the petty through to the serious is worsening in our city by the day.

I would immediately get on with completing the Tauranga Northern Link which I began as Transport Minister in 2016, while tending to the broken Tauranga South/Tauriko roading passages. This would then allow for more housing there. I would transform the many old state houses into many more new, fit-for-purpose homes for our homeless and working poor.

I would get the Government and local council out of the way of private developers wanting to build in our CBD.

Finally, I would establish a beefed-up police gang unit to harass and disrupt our gangs while also tackling the underlying causes of crime through an intensive case management programme to deal with crime, while ensuring more beds for our mentally unwell.



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it is in your MIND, your
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LOREN



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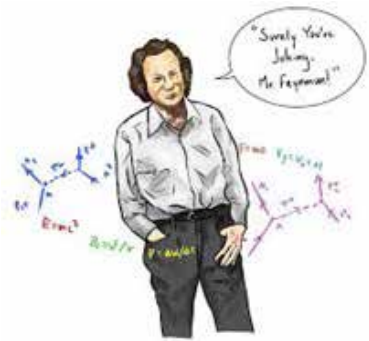
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“SURELY YOU’RE JOKING
MR FEYNMAN”

By Richard Feynman born 1918
Seventh instalment of his book.



String Beans

I must have been seventeen or eighteen when I worked one summer in a hotel run by my aunt. I don't know how much I got, --twenty-two dollars a month, I think-- and I alternated

eleven hours one day and thirteen the next as a desk clerk or as a busboy in the restaurant. And during the afternoon, when you were desk clerk, you had to bring milk up to Mrs. D--, an invalid woman who never gave us a tip. That's the way the world was: You worked long hours and got nothing for it, every day. This was a resort hotel, by the beach, on the outskirts of New York City. The husbands would go to work in the city and leave the wives behind to play cards, so you would always have to get the bridge tables out. Then at night the guys would play poker, so you'd get the tables ready for them -- clean out the ashtrays and so on. I was always up until late at night, like two o'clock, so it really was thirteen and eleven hours a day. There were certain things I didn't like, such as tipping. I thought we should be paid more, and not have to have any tips. But when I proposed that to the boss, I got nothing but laughter. She told everybody, "Richard doesn't want his tips, hee, hee, hee; he doesn't want his tips, ha, ha, ha." The world is full of this kind of dumb smart-alec who doesn't understand anything. Anyway, at one stage there was a group of men who, when they'd come back from working in the city, would right away want ice for their drinks. Now the other guy working with me had really been a desk clerk. He was older than I was, and a lot more professional. One time he said to me, "Listen, we're always bringing ice up to that guy Ungar and he never gives us a tip -- not even ten cents. Next time, when they ask for ice, just don't do a damn thing. Then they'll call you back, and when they call you back, you say, 'Oh, I'm sorry. I forgot. We're all forgetful sometimes.'" So I did it, and Ungar gave me fifteen cents! But now, when I think back on it, I realize that the other desk clerk, the professional, had really known what to do -- tell the other guy to take the risk of getting into trouble. He put me to the job of training this fella to give tips. He never said anything; he made

me do it! I had to clean up tables in the dining room as a busboy. You pile all this stuff from the tables on to a tray at the side, and when it gets high enough you carry it into the kitchen. So you get a new tray, right? You should do it in two steps -- take the old tray away, and put in a new one -- but I thought, "I'm going to do it in one step." So I tried to slide the new tray under, and pull the old tray out at the same time, and it slipped -- BANG! All the stuff went on the floor. And then, naturally, the question was, "What were you doing? How did it fall?" Well, how could I explain that I was trying to invent a new way to handle trays? Among the desserts there was some kind of coffee cake that came out very pretty on a doily, on a little plate. But if you would go in the back, you'd see a man called the pantry man. His problem was to get the stuff ready for desserts. Now this man must have been a miner, or something -- heavy built, with very stubby, rounded, thick fingers. He'd take this stack of doilies, which are manufactured by some sort of stamping process, all stuck together, and he'd take these stubby fingers and try to separate the doilies to put them on the plates. I always heard him say, "Damn deez doilies!" while he was doing this, and I remember thinking, "What a contrast -- the person sitting at the table gets this nice cake on a doiliated plate, while the pantry man back there with the stubby thumbs is saying, 'Damn deez doilies!'" So that was the difference between the real world and what it looked like. My first day on the job the pantry lady explained that she usually made a ham sandwich, or something, for the guy who was on the late shift. I said that I liked desserts, so if there was a dessert left over from supper, I'd like that. The next night I was on the late shift till 2:00 A.M. with these guys playing poker. I was sitting around with nothing to do, getting bored, when suddenly I remembered there was a dessert to eat. I went over to the icebox and opened it up, and there she'd left six desserts! There was a chocolate pudding, a piece of cake, some peach slices, some rice pudding, some jello -- there was everything! So I sat there and ate the six desserts -- it was sensational! The next day she said to me, "I left a dessert for you. . ." "It was wonderful," I said, "absolutely wonderful!" "But I left you six desserts because I didn't know which one you liked the best." So from that time on she left six desserts. They weren't always different, but there were always six desserts. One time when I was desk clerk a girl left a book by the telephone at the desk while she went to eat dinner, so I looked at it. It was The Life of Leonardo, and I couldn't resist: The girl let me borrow it and I read the whole thing.

To be continued



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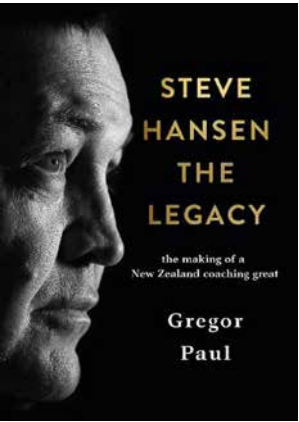
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Book Review

Scotty Stevenson on the life of Shag

Scotty Stevenson searches in vain for inconvenient truths in a muzzled new book on Steve Hansen:

You have to admire the bravery of Gregor Paul, who has written Steve Hansen - The Legacy . Rare is the author who is prepared to

lay down the ultimate editorial challenge to himself in the very first line of a biography, and Paul certainly does not shy away when he opens with “Steve Hansen was asked by many publishers, many times if he wanted to tell the story of his time as All Blacks coach in his own words. He always declined because he didn’t want to betray confidences and reveal conversations with players and fellow coaches that he didn’t want to be made public.”

Ultimately, given Steve Hansen didn’t want to do it, Paul felt obliged to - a very honorable premise indeed. If he does say so himself, and he does, “This book had to be written”. New Zealand sport’s literary record is largely comprised of ghostwritten autobiographies with the subject in full control of the final product. How refreshing to open a book, then, that promises from the opening whistle to lift the lid on one of the most successful, complex, divisive and complicated coaches in rugby.

Alas, nothing is ever easy, and given Paul’s acknowledgement that he was one of the few journalists in Hansen’s time in charge of the national side who was afforded the long leash, Steve Hansen - The Legacy plays it far too safe. That’s the problem with long leashes. You still have to wear a collar. The author does not attempt to hide his admiration for his subject, but given this is not a sanctioned biography and that the Paul claims he had full editorial control, it feels some tricks have been missed.

In the telling of the Hansen story, Paul has leaned heavily on his own reportage of the time, and has augmented that experience with contributions from a range of sources (players, management, and coaches) who were close to Hansen. The reader is advised that Hansen was also interviewed for the book, but had no say in how his answers would be used in the final product. Therein lies some intrigue for those of us who also covered rugby during the Hansen period: how much of the opinion contained within is the author’s and how much is the subjects?

In his direct quoting of Hansen, Paul shows his loyalty to the source. But having defined Hansen as the man who “made the heaviest footprint in this country’s rugby history”, so many others are reduced to roadkill on the route to beatification. The reader is never quite sure whether Paul is reflecting Hansen’s point of view or stating his own. John Mitchell was a coach who “used his time with the All Blacks to become a career coach” [John Mitchell was handed the job as a 37-year old and was sacked after the 2003 Rugby World Cup after just a couple of seasons in charge], Sir Graham Henry was “emotionally one-dimensional”

Hansen is pitched as “a deeply considerate, empathetic and compassionate human being” which he was entirely capable of being. He could also be a bully - a fact noted by the author but largely dismissed, and more than once, as just one of those things. The same must be said for the catalogue of other personal failings addressed by this book: acknowledged but seemingly inconvenient in the telling of the tale. That’s a shame because as the All Blacks are fond of saying, “success is a lousy teacher” and a more in-depth investigation of those flaws may have proved a more useful lesson.

Former All Blacks assistant coach Mike Cron’s contribution to the narrative provides some much needed dissent - and bonus swearing - but, true to the All Blacks cultural code, others quoted (Aaron Smith, Kieran Read, Richie McCaw, Steve Tew, Conrad Smith) are used predominantly to reinforce the narrative that Hansen was some kind of genius, which made up for anything else. Paul states “there were some occasions when some players felt Hansen went too far” but that’s as far as he goes. Oddly, while scant attention is paid to Hansen’s own slip-ups, an entire chapter is dedicated to Aaron Smith’s act of infidelity, and Hansen’s response to it.

Perhaps the meatiest chapter centres on the drawn series with the British and Irish Lions in 2017, when Paul says the All-Blacks coach “gave his inner bully license to roam freely” and that Hansen was “surprised at how quickly and easily he was able to rattle Gatland.” The evisceration of Gatland’s character and credentials illustrate a certain jingoism in his own recollection of events as does his assessment of the unsuccessful 2019 Rugby World Cup bid.

Steve Hansen - The Legacy succeeds as a perfectly reasonable and well-detailed telling of a time in All Blacks history. Paul’s craft as a rugby writer is undeniable. However, as a deep and unflinching investigation into Hansen’s complex character, it seems inconvenient truths have been too conveniently ignored.

Abridged version from The Newsroom.co.nz

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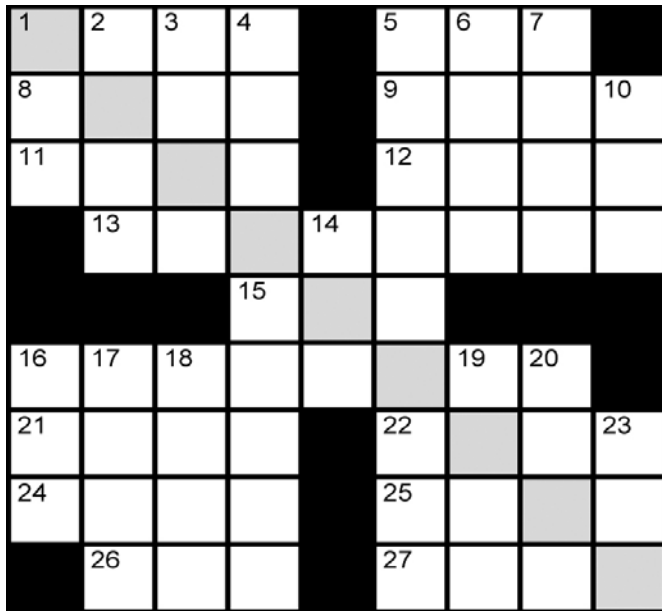
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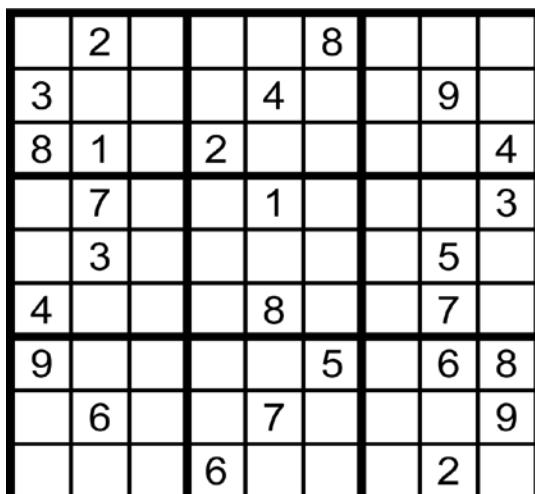
Chompers



Across

1. Street fleet
5. "60 Minutes" network
8. "Tosca" tune
9. Slangy assent
11. It's a gas
12. Bulgarian currency
13. Attributes
15. Elephant's weight, maybe
16. Domed buildings
21. "The very ___!"
22. Brawl
24. Juicy fruit

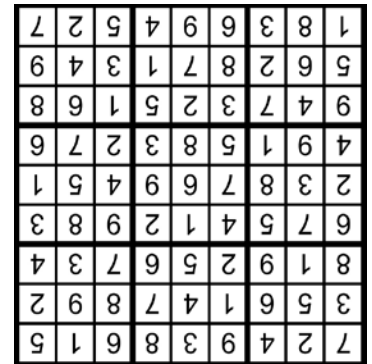
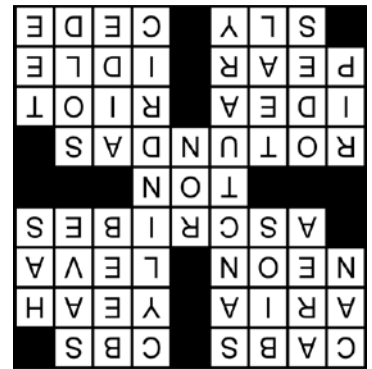
Carpals	Mandible	Scapula
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Humerus	Phalanges	Ulna
Hyoid	Pubis	Vertebrae
Ilium	Radius	Vomer
Incus	Ribs	
Malleus	Sacrum	



25. Not busy
26. Like a fox
27. Formally surrender

Down

1. Is able
2. Length x width, for a rectangle
3. Life stories, for short
4. Refuge
5. Shaped like a rounded tube
6. Network on the telly
7. Bank
10. Possesses
14. Howard of "Happy Days"
16. Tear
17. Praiseful poems
18. Blue shade
19. Auxiliary
20. Auctioneer's closing word
23. Kicker's aid



BONES



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