TAURANGA & WBOP and HAMILTON

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER THREE 2022



Will NZ Super be enough? PAGE 22

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Downsizing still an issue for older Kiwis PAGE 12

www.greypowertga-wbop.org.nz

TAURANGA & WBOP AND HAMILTON GREY POWER

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Tuesday to Thursday

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LETTERS TO THE EDITOR:

We would like to hear your opinions or concerns on subject matter for printing in our magazine.

Letters must include the writers name, home address and phone number. Letters should not exceed 120 words inclusive.

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

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

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Please refer to our website for disclaimer.

President's Word

While reading my Sunday newspaper recently, one article reminded me of why I belong to Grey Power. The editor, Tracy Watkins, was writing about the upcoming local elections nationwide and referred to a lack of transparency that surrounds some candidates. We are going into these elections for the second time since Covid came into our lives and it has changed people's way of thinking. A degree of fear has caused some to question authorities and started groups who are anti-vax and anti-mandates, disbelieve information given and believe a degree of miss-information and conspiracies. Other big issues are the proposed Three Water's reform and other government proposals, together with climate change and the rising cost of living.

The apparent lack of transparency and openness around what exactly candidates are standing for, lead the editor to say, "The result is to muddy the waters on issues of legitimate concern to local communities, and further politicise and drive positions on these issues apart. That will only cause further division in these communities, when there are issues that deserve healthy and wide-ranging debate."

Maybe there is a bit of both in candidates – partly they want what is best for their communities but there is obviously a reasonable dollop of self-interest. Not all, but it can be tricky to weed out the good ones.

All this thinking led me to remember the words that our Federation President had written in her report for the AGM which I have paraphrased below.

Grey Power's strategy and vision is to be the voice of all older New Zealanders, and the mission is to use positive advocacy to enhance the sustainable wellbeing of all older people in New Zealand. Grey Powers policies and advocacy are founded on compassion, respect for others, integrity, and diversity. We will strive with others to eliminate discrimination of any kind in policies and social practices. Our goal is to be consulted by decision-makers whenever policies affecting older people are being considered. Advocacy is a process and often a long one so we need to choose our battles, do our research, have a consistent approach and offer solutions. We will always base our advocacy on our values, taking an ethical position and seeking outcomes that will deliver the greatest good for the greatest number. We will seek partners and work with them, be persistent and practical and recognise that in advocacy, it's the outcome that matters.

In our rather topsy turvy world it's heartening to read her words which speak of stability and resolve.

Not long after you receive this edition we will be moving office within the Village so look for signs at the main gate directing you to us from Tuesday 4th October.

Due to low attendance, we have called another AGM on Friday 23 September (See notice inside) so I look forward to seeing you there.

Take care, Jennifer & the Team

GREY POWER TAURANGA & WBOP

SUBSCRIPTION RENEWALS ARE FROM 1 APRIL

If you have not paid your subs this year we have to advise you that this will be your last magazine.

If your card does not have a blue label, please pay \$20 or \$35 into 38 9001 0051732 00 or phone the office.

Health speaker and AGM on Friday 23 - see page 5

NEW MEMBERSHIP

Go to our new website

www.greypowertga-wbop.org.nz

Fill out the form which will automatically go to our office. Payment details are given directly below the form. After payment has been made you will receive a letter and your membership card. Any problems, please phone the office.

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

1st Thursday of the month at 10am.

Venue for October The Raft Café, Chapel Street, (Near Briscoes). Dates: 6 Oct, 3 Nov, 1 Dec

KATIKATI COFFEE MORNINGS

TBA. We have been receiving requests from locals about restarting the coffee mornings again now that the worst of COVID is over. If you feel that you would like to volunteer to coordinate these on a monthly or bi-monthly basis please let us know.

PAPAMOA COFFEE MORNINGS

3rd Thursday of each month at 10am. We will continue meeting at Pacifica Cafe, Tara Rd. Dates: - 15 Sept, 20 Oct, 17 Nov

OR Tuesdays 20 Sept, 18 Oct, 15 Nov
 (Could you indicate which you would prefer)

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

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

I asked my daughter if she had seen my newspaper. She told me that newspapers were old school now and that people use tablets nowadays and handed me her iPad.

The fly didn't stand a chance!

NEW WEBSITE ADDRESS: www.greypowertga-wbop.org.nz

NEWS FROM THE HISTORIC VILLAGE



I attended a Village Tenants meeting yesterday and they are moving along at quite a pace now to renovate some of the remaining buildings.

There are 71 tenant spaces overall with 10 empty at the moment. Some need renovating and some are just waiting for new tenants. With 61 occupied this gives a good occupancy rate.

The percentages are interesting 61% community services, approximately 8% retail, 6% commercial and 3% venue spaces. (Note taking a bit off)

Visitor numbers rose from 2016 to 265,000 in 2019 but dropped in 2020 but surged back in 2021 to 295,000. It has dropped off again in the last financial year mostly due to the August lock down in Auckland last year. The Council's financial year is from 1 July. (These figures are as accurate as I could get while taking notes).

We were introduced to new staff such as the Events Manager from TCC, Nelita Byrne, Jessie, onsite venue and events and Michelle Smith the new tenant liaison person.

The Vision for the Village is – character, culture, uniqueness, community, vibrant, accessible and sustainable. Long list but several overlap and they have quite strict audits to make sure there is a high standard.

One major project which has been on the go for several years as the funding becomes available is the large building almost next to us and opposite the Whipped Baker Café. This will be the new premises for them but from October this year the kitchen will have to be relocated to a temporary container so the new kitchen can be built which will take 9 months. It will have a modern/retro design and will be configured so customers can order and retrieve their coffee much more quickly than is the case now!

The large Fire Station has been gutted and relined for the tenant to have a better working space.

There are 2 Nissan Huts over near The Men's Shed which are very dilapidated but come with a long and interesting history, so are also going to be restored.

Jennifer

DID YOU KNOW THESE THINGS HAD NAMES?

- The space between your eyebrows is called a glabella.
- The way it smells after the rain is called petrichor.
- The plastic or metallic coating at the end of your shoelaces is called an aglet.
- The rumbling of stomach is actually called a wamble.
- The cry of a new born baby is called a vagitus.
- The prongs on a fork are called tines.
- The sheen or light that you see when you close your eyes and press your hands on them is called phosphenes.
- The tiny plastic table placed in the middle of a pizza box is called a box tent.
- The day after tomorrow is called overmorrow.
- Your tiny toe or finger is called minimus.
- The wired cage that holds the cork in a bottle of champagne is called an agraffe
- The 'na na na' and 'la la la', which don't really have any meaning in the lyrics of any song, are called vocables.
- When you combine an exclamation mark with a question mark (like this ?!), it is referred to as an interrobang.
- The space between your nostrils is called columella nasi.
- The armhole in clothes, where the sleeves are sewn, is called armscye.
- The condition of finding it difficult to get out of the bed in the morning is called dysania.
- Unreadable hand-writing is called griffonage.
- The dot over an "i" or a "j" is called tittle.
- That utterly sick feeling you get after eating or drinking too much is called crapulence.
- The metallic device used to measure your feet at the shoe store is called Bannock device.

OUR NEW OFFICES IN THE HISTORIC VILLAGE





Photos are taken from the front of The Village showing the general location of our new office.

Turn right when you come in the main gate from 4th October.

TAURANGA & WBOP SPEAKER & AGM

ARE YOU CONCERNED ABOUT WHAT IS HAPPENING TO OUR HEALTH SYSTEM?



Our health system seems to be in turmoil, having to cope with understaffing and COVID whilst also carrying out a significant restructure of Health NZ.

Much has been promised with the restructure, including an end to "postcode health" which has impacted many in the BOP waiting for hip & knee surgery, cataracts etc, where the barriers to surgery are higher than in Auckland for example.

Come along and hear Pete Chandler, the interim District Director of Hauora a Toi Bay of Plenty (the former BOP DHB). Pete is an enthusiastic speaker who will address the following topic"-

"What on Earth is Happening to our Health Services in the Bay of Plenty?"
10.00am Friday 23rd September
The Atrium Conference Room
252 Otumoetai Road, Otumoetai

After Pete's talk and response to your questions, we will hold a brief AGM. There is plenty of parking to the left of the building. If you would like a barista coffee arrive a little early and order one at the Atrium Café prior to registering at the conference room, or you may wish to stay for lunch at the Atrium afterwards.

Morning tea will be provided in the conference room from 10am, prior to Pete speaking at 10.15am. For catering purposes please confirm your attendance asap via email to tgagreypower@gmail.com or phone the Grey Power Office on 571 2558 between 10am & 2pm Tuesday-Thursday each week.

The Atrium Café is part of a large building at 252 Otumoetai Rd on the corner of Sherwood Rd and opposite Grange Rd. On the left coming from Brookfield and on the right coming from Cherrywood. Access the carpark off Sherwood Rd and there is plenty of parking in the front and down to the left of the building — all on the flat with easy access to the café and conference room.

GREY POWER HAMILTON

SUB RENEWALS:

if you have not paid your subs this year, this will be your last magazine - please see renewal details enclosed.

COFFEE MORNINGS

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



Venue: Hamilton South Baptist Church Hall, 131 Ohaupo Rd, Melville at 10am

NO MEETING SEPTEMBER 26th. 31 Oct, 28 Nov, 30 Jan, 27 Feb

Wear a name badge if you have one and bring a \$2 donation for the hall hire.

NOTICE OF EXTRAORDINARY MEETING for HAMILTON GREY POWER

Tuesday 27th | September 10am

Hamilton South Baptist Church Hall, 131 Ohaupo Road, Melville

It was agreed that the Grey Power Federation Board would facilitate an Extraordinary Meeting as soon as practical to elect a new Committee for Hamilton. In the meantime, the administrative office functions, including the compilation and forwarding of magazines, will continue to be handled by the Tauranga & WBOP Assn office. We urge you to attend if at all possible.

To allow the Committee to be formed there will be Remits for Constitutional Changes presented at the Extraordinary Meeting. (As outlined in a special notice sent to all members last month). The meeting called by the Federation Board will be facilitated by Board member & Zone 3 Representative David Marshall, and Zone 3 Director Gerald Hanson.

David, who is our Retirement Income and Taxation NAG Chair, will also speak at the meeting on the results of the recent national membership survey on retirement issues, as well as other lobby priorities for Grey Power currently.

We are confident that with your support at this Extraordinary Meeting Hamilton Grey Power will have a positive and influential future locally and nationally. Any queries phone the Tauranga office on 07 571 2558.

NEW WEBSITE ADDRESS: www.greypowerhamilton.org.nz











HAMILTON MONDAY MEETING, August 29th

Sean Dwyer TSB Branch Manager (Hamilton Branch) spoke on how to access and manage your money and other issues.

TSB has 20 Branches in New Zealand and ½ are out of Taranaki. Govt laws such as CCCFA can have a significant impact on customers wanting to open an account requiring an appointment which may take an hour, including identification, such as photo ID (driver licence or passport) and address details.

Eftpos has a daily limit, debit cards have a chip and are contactless up to \$200 & Mastercard can be used overseas. When using an eftpos terminal check the card slot to make sure nothing else, such as card reader is in the slot. Don't write passwords down and keep in your wallet or purse.

Email and phone call scams are on the increase, examples are:

- Banner on email looks genuine, but sender email address is not from that Organisation • Have I got a deal for you? Yeh-right • You have won a lottery or prize, click on the button to claim • I love you (they have probably got your details from Facebook) and they need money to survive – Yeh-right
- Your bitcoin has accumulated \$20,000. All you need to do is confirm your financial status by putting \$10,000 onto your credit card, provide us with the card details so that we can confirm and then we will deposit the \$20,000 onto your card. Woosh, your \$10,000 is gone!

Solution for email: go to top right-hand corner of email and click SPAM. Then delete the message (DO NOT OPEN IT).

Phone: HANG UP!

Hamilton has 800 members but not all attend the meetings so we need to work out ways to increase engagement and are seeking ideas on how to achieve this?

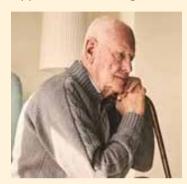
Rudy Du Plooy, Raymond Mudford and two others are standing for Hamilton City Council elections, under the banner of Team Integrity: find out more at www.TeamIntegrityNZ.com

Monday meeting for September 26th has been cancelled due to the Special meeting on Tuesday 27th September.

AGED CARE HOME SUPPORT & RESIDENTIAL CARE

The reduction of home support care is leaving many frail elderly people and others who wish to remain living at home, with insufficient support from a carer.

A person has to have an InterRAI assessment to determine how much care is needed so that the person assessed can continue to remain living at home. The care needed can be for personal care (Showering. dressing, walking and medication) or support with cleaning and meal preparation.



The care allocated by providers is contracted to the District Health Boards and many of the DHBs allocate blocks of hours to the providers and expect that allocation will be enough to deliver the

assessed care. Because they do not have sufficient time, they reduce the time needed so that they can provide some care to their clients which is usually much less than what is needed to meet the needs of the person receiving care.

Some examples of this are when a person needs a shower every day but only gets one shower per week. A carer comes to assist a person to get dressed but no carer arrives. House cleaning reduced to 1 hour per fortnight instead of one or more hours per



week. This can result in dirty toilets and bathrooms which is most unhygienic and can lead to health issues. Many assessors and health Boards believe that family or neighbours will provide care and support but many have no family living in close proximity and are too proud to ask a neighbour for help with cleaning. We now strongly believe that the provision of home care is failing to provide the care that it was designed to deliver.

Care workers' wages are set in the Care Support Workers (Pay Equity) Settlement Act 2017. Sections 9 to 20 and schedule 2 of the Act was repealed on 1 July 2022 with the balance to be repealed on 1 July 2028. The 2nd schedule covers the pay rates to the level of training and length of service. It will be important that these rates are reviewed and increased to ensure that our care workers are paid well and their training and length of service continue to be recognised by an act of parliament. The payment of reimbursement for travel is set out in the Home and Community Support (Payment for travel between clients) Settlement Act 2016. Most carers are paid on an hourly rate and are often not given enough hours of work to provide a living wage, which results in the loss of carers as they leave to go to other fulltime employment. Government has failed to listen and needed to take the bill under urgency with a 3% increase to the wage rate but this would still leave many workers below the living wage.

The Government and providers expect the home carers to provide their own vehicle for which they are paid 50 cents /km. with the increase in fuel costs, carers cannot afford to run their vehicle at that rate. They should be reimbursed at the IRD approved rate of 83 cents/

km. Carers are not paid to travel from home to the first client for the day or from the last client to their home. Many providers rosters ensure that the first client is the one furthest from the carer's home and the last for the day is the closest.

We strongly support them in their efforts to gain an increase in wage and mileage rates.

AGED RESIDENTIAL CARE

The registered nurses employed in the Aged Residential Care facilities (Rest Homes) are not being paid at the same rate of a nurse employed by a DHB. And the pay gap is now \$20.000 to \$30,000 per year less than the DHB nurse. As a result, the ARC facilities have a shortage of at least 800 registered nurses and the facility owners are closing beds.

We have been to meetings with Age Care Association and the Nurses Association to offer support wherever we can but very little progress is being made toward solving the wages paid to ARC nurses. A large number of nurses have moved to DHB employment for better pay and they cannot be blamed for doing so.

It should also be noted that only 30% of ARC beds are provided by Retirement Villages, with the rest being provided by private or charitable organisations.

When the rest homes collapse, the public hospitals will not have any beds to replace those provided by ARC so the outlook for end-of-life care is alarming and urgent action by government is required to prevent any more reduction to age care.

Compiled by R Reid for Fed AGM





International Day of Older Persons. October 1st 2022



On December 14th 1990, the United Nations General Assembly designated October 1 as the International Day of Older Persons. Each year has had a different theme and this year it is the resilience and contributions of older women.

The United Nations reports that the Covid-19 pandemic has worsened existing inequalities. Here in New Zealand, for instance, women workers were among the hardest-hit by lockdowns in the hospitality and tourism sectors. Nursing still remains a mainly female profession and nurses were our front-line defence, not only taking care of hospitalised sufferers but also working long hours in vaccination centres around the country. Many nurses came out of retirement to assist.

The past three years have also intensified the socioeconomic, environmental, health and climate-related impacts on the lives of older persons, especially older women, who constitute the majority. Though they continue to contribute meaningfully to their communities and to local and central government, what they offer (based on experience and expertise) still remains largely invisible and disregarded. Mainly this is because of the limits imposed by gender discrimination in many countries and in spheres of influence. There is sexism and ageism to counter, and when combined - as with how older and aged women are often viewed - the fight for equity becomes harder.

The 2022 theme of International Day of Older Persons serves as a hallmark and reminder of the significant role older women play in facing global challenges and contributing to their solutions with resilience and fortitude. Recognising this and the value of understanding women's merits, perspectives and needs is critical to create meaningful policies at local, national and international levels. To begin a discussion and include women's voices in everything we do.

UNIDOP is a call to action and opportunity aimed to embrace the voices of older women and showcase their ongoing resilience, what they offer to society and how they influence problem-solving at all levels. The intention within the United Nations is also to promote discussion and decision on policies that protect the human rights of older persons, focusing this year on women, and to recognise what our senior citizens contribute generally within family and community, and to sustainable development.

United Nations, 2022

FIVE WAYS TO WELLBEING





Your time, your words, your presence



REMEMBER THE SIMPLE THINGS THAT GIVE YOU JOY



EMBRACE NEW EXPERIENCES, SEE OPPORTUNITIES, SURPRISE YOURSELF



DO WHAT YOU CAN, ENJOY WHAT YOU DO, MOVE YOUR MOOD

INTRODUCE THESE FIVE SIMPLE STRATEGIES INTO YOUR LIFE AND YOU WILL FEEL THE BENEFITS.



COMMUNITY SERVICES CARD

With the cost of living rising there will be an increasing number of seniors who find they really could do with the extra savings that come with having a Community Services Card (CSC). One of the biggest differences is the reduction in doctor fees. To apply you will need to fill in a fairly comprehensive form but for people who don't have friends or family who can help with this we may be able to assist members from time to time. The card is based on your income, not how much money you have but the income earned from it plus any wages or rental income for example.

The gross income cut off levels for CSC

Living alone ------ \$33,446.00 Shared living ----- \$31,443.00 Married ----- \$50.197.00

The basic annual gross income for a single superannuitant is \$27,988.00

To obtain a form online go to **www.winz.co.nz** and download the application form or phone them on 0800 999 999 and they will send you a form. You could also pick one up from a doctor or some pharmacies.



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We are a family owned & operated business who has been servicing the Bay of Plenty & wider areas for over 26 years. We are here to help you with all your memorial needs.

Showroom Locations

Tauranga
11 Pyes Pa Road, Pyes Pa
Phone: 07 543 2910
tauranga@bopmemorials.co.nz

Mt.Maunganui 1/3 Marlin Street, Bayfair Phone: 07 574 4155 mount@bopmemorials.co.nz

www.bopmemorials.co.nz

If you are local & unable to visit one of our showrooms & would like one of our team to visit you, please call us to make a time for a home visit.

Phone scammer ALERT !!

Every week we are rebuilding peoples' mobile phones and computers because they have been compromised by criminal scammers over the telephone.

Please note well, that the bank, Spark, Microsoft, and anyone else is NOT monitoring your computer and ringing to let you know that they can help.

These criminals are experts at twisting your emotions, even telling you off when you question their integrity, or running you through FAKE security checks.

Some of our clients have escaped without losses, while others willingly let these scammers onto their mobile phones and computers, and they have incurred losses of many 10's of \$000's.

Prepare yourself today. You are not obligated to enter into conversations with strangers on the telephone who want to talk to you about your banking, credit card, computer, mobile phone, or any other device. HANG UP THE PHONE IMMEDIATELY.

If you need someone to talk to about all this, YOU can call US to discuss it. Not the other way around.

Call us 7-days on (07) 262 1000. We come to you!

Editorial supplied by Silver Service IT



Old school computer support - 7 days We come to you - leave knowledge behind

Home Support

- Windows or MAC any combination
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- ← See all your photos and videos on TV any time

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Auto-synchronise photos from phones to computers



"It turns out, I knew what I was doing all along, but the computer wasn't set up correctly"

Ph 07 262 1000, 7 days info@silverservice.co.nz silverservice.co.nz f SilverServiceIT

Downsizing still an issue for older Kiwis.

In our recent nationwide survey of 2833 GP members 70% stated they were living in a mortgage-free home. However, 41% were looking at downsizing in the next 5-10 years. This could be a great way to free up larger homes for younger families, while providing our retirees with independent living in smaller warm and dry homes with low-maintenance demands. With escalating rates, energy costs, and ongoing home maintenance costs those dependent on NZS as their sole or significant proportion of income many are looking for other housing solutions in retirement.



Sounds simple, doesn't it? The reality is quite different. 56% of those planning to downsize have little suitable housing available in their community. They want to remain in their communities, yet developers are often focusing on more profitable housing developments than the needs of our ageing population. In addition, over 30% stated that obtaining finance to downsize and/or subdividing their current section was another significant hurdle to downsizing!

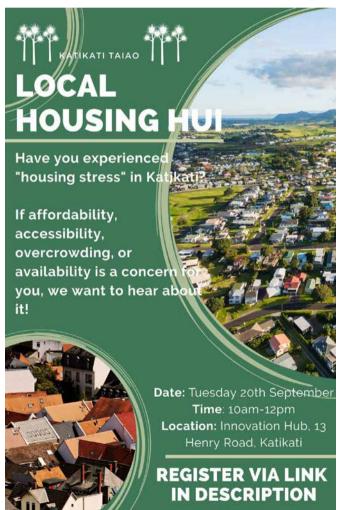
How does a retiree with NZS as their only income obtain bridging finance to purchase a smaller home, prior to selling their own property? They can't. No bank we have spoken with will provide bridging finance that cannot be serviced from the retiree's income. Even the costs of subdividing are beyond the financial resources of most retirees. In desperation some homeowners have sold their 3-4 bedroom home, planning to downsize locally, but have been forced instead to retire to a smaller rural community where they have no social links or family support.

Can we find a circuit breaker to facilitate downsizing, rather than making it almost impossible for many

retirees to achieve? The benefits to our communities could be significant with release of larger homes for families and potential intensification, provision of local smaller homes for independent retirees, less pressure on horticulture land for local housing developments, provision of more affordable homes for young working families etc

In Katikati the community are seeking some creative solutions to some of these housing challenges. A Community Housing Hui is being sponsored by Katikati Taiao from 10am-12pm on Tuesday 20th September at the Innovation Hub, 13 Henry Road Katikati.

If you want to participate in this Hui please Email: hello@katikatitaiao.org or Phone: 022 365 0703 to register.









seniors V

Housing Update with Vanessa

It's a relief that the first signs of spring are here as I can't remember as much winter rain in my 50 years. The real estate market has been traditionally sluggish during winter however the change of weather is bringing buyers out to view the seniors housing that I have available. Prices continued to move from their high in November 2021 and are back to where they were in mid-2021 meaning that many Tauranga rateable values are reasonably accurate for the moment.

In June I attended a workshop to focus on housing requirements for seniors. In attendance were most of the key players who provide affordable seniors housing in Tauranga. One of the main points discussed is that there is support available for those that are struggling. This includes rates support, accommodation supplements and alternative housing options. If you know someone who needs help then it is worth approaching Grey Power, Citizens Advice Bureau, WINZ or MSD. There are an increasing number of seniors renting and there is a focus on ways that the pool of suitable housing for seniors can be grown.

Seniors Real Estate Tip:

A property search can be set up on the main real estate websites such as trademe.co.nz, realestate. co.nz and oneroof.co.nz. You will be emailed the latest listings in the price range and location of your choice. If the method of sale or price changes then you will be notified. You are welcome to give me a call if you need help to set up a search.

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



Vanessa Charman-Moore

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Grey Power Federation Board Briefs

The last Board Meeting was held on the 28-30th August in Wellington, following on the heels of the AGM in July.



David Marshall

We have a new Treasurer – Bill Rayner from Auckland, and a new Zone 4 representative – Colleen Singleton from Wellington joining the Board in place of Roy Reid & Lew Finlay respectively.

Media exposure for the Federation is increasing and is averaging at least one per week. Earlier in August I was interviewed on the AM Show, and was approached to speak to TVNZ on the 30th August, but passed this to our Vice-President as I was in the airport waiting for my flight back to Tauranga – not the quietest venue for TV interviews.

There was a presentation to the Board from Grey Power Electricity (GPE) and a commitment from both Board and GPE to work more collaboratively to support membership recruitment in different localities.

The Council Pensioner Housing remit from the AGM was given high priority for lobbying to convince the government to enable Councils to access the Income Related Rent Subsidies (IRRS) to allow them to upgrade current stock and to invest in new units without having to resort to increasing rates to achieve these goals.

An upgrade of the Federation website has high priority and negotiations with potential developers are in progress.

David Marshall

Zone 3 Representative, GPF Board

Socks too tight?

We sell soft topped bamboo and cotton socks

3 pairs \$36

diabeticsocks.co.nz

CLIMATE CHANGE REPORT

The impact of climate change as well as the measures necessary to limit its effect cut across all three of my portfolios, measures to reduce emissions have an especial relevance to transport, whilst planning for adaptation and potential retreat from coastal areas and flood plains directly affect both Housing and Local Government.

Our policy position, established in our submissions are based on the principle of equity. This applies at both ends of the spectrum, with the expectation that the cost of adaptation should fall most heavily on those causing most harm, summarised as the Polluter pays principle. At the other end, adaptation measures must target assistance to those most vulnerable, socially and financially. The predominant demographic in many of the areas most affected by sea level rise and extreme weather events, is the age group that Grey Power represents. Older people are also more vulnerable to extreme weather events both directly through reduced mobility and economic factors, through to long term effects such as PTSD as they have less resilience in recovery from the stress and trauma of involvement in extreme events. This is made worse where social isolation is a factor, which affects an increasing number of older people, contributing to a suicide rate, especially in elderly males, greater than any other cohort.

We are concerned that the limitations successive Governments have placed on the inclusion of Agriculture in the ETS, is contrary to the stated intent to meet our international commitments and reduces our ability to address social inequalities that will inevitably arise, as well as funding projects to improve resilience. In our submissions we supported the application of the ETS, with a continually sinking cap, that allows the market to drive the required outcome. Based on this we noted that at a price of \$80/tonne Co 2 E every family of four could receive a carbon dividend of \$1,200. However, this outcome and the dividend available for social equity considerations are compromised if the true cost of emissions is not fully internalised or applied at industry level. They are even more compromised if whole sectors such as Agriculture are omitted. We believe based on the data available that the full integration of agriculture in the ETS, and a 30% gross reduction in biogenic methane by 2030 is necessary if new Zealand's emissions are to be met with any degree of equity.

Report by P Matcham for Fed AGM

If I had my life to live over...



Someone asked me the other day if I had my life to live over would I change anything.

My answer was no, but then I thought about it and changed my mind.

If I had my life to live over again I would have waxed less and listened more.

Instead of wishing away nine months of pregnancy and complaining about the shadow over my feet, I'd have cherished every minute of it and realized that the wonderment growing inside me was to be my only chance in life to assist God in a miracle.

I would never have insisted the car windows be rolled up on a summer day because my hair had just been teased and sprayed.

I would have invited friends over to dinner even if the carpet was stained and the sofa faded.

I would have eaten popcorn in the "good" living room and worried less about the dirt when you lit the fireplace.

I would have taken the time to listen to my grandfather ramble about his youth.

I would have burnt the pink candle that was sculptured like a rose before it melted while being stored.

I would have sat cross-legged on the lawn with my children and never worried about grass stains.

I would have cried and laughed less while watching television ... and more while watching real life.

I would have shared more of the responsibility carried by my husband which I took for granted.

I would have eaten less cottage cheese and more ice cream.

I would have gone to bed when I was sick, instead of pretending the Earth would go into a holding pattern if I weren't there for a day.

I would never have bought ANYTHING just because it was practical/wouldn't show soil/ guaranteed to last a lifetime.

When my child kissed me impetuously, I would never have said, "Later. Now, go get washed up for dinner." There would have been more I love yous ... more I'm sorrys ... more I'm listenings ... but mostly, given another shot at life, I would seize every minute of it ... look at it and really see it ... try it on ... live it ... exhaust it ... and never give that minute back until there was nothing left of it."

 Erma Bombeck, Eat Less Cottage Cheese and More Ice Cream: Thoughts on Life from Erma Bombeck

Better Digital Futures for Seniors

Jill Marshall

A couple of years ago in the pre-Covid era a group of Grey Power members in Katikati enrolled for a course at The Centre, Patuki Manawa, to enable us to better understand how to use our digital devices – phones, computers etc



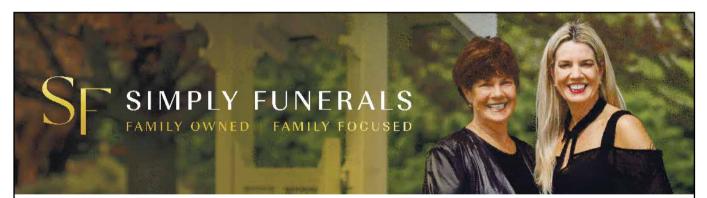
With the event of Covid lockdowns the course was postponed until lockdowns would be over so in June/July this year it finally eventuated. We had been given a list of 16 possible modules from which we could do four over a 4-week period. Managing photos was

the most popular choice but we also covered 'Finding the right device', 'staying safe online' and 'Managing common problems.'

Tracy Silva, a Community Digital Support Assistant from the Council was our instructor. She had an outline of the course content which was visible to us all on a board at the front of the room and helped us to follow the practical exercises where necessary by moving around the room to each student from time to time. We were given an understanding of URLs and hyperlinks and suggestions about helpful Apps among other tips from time to time.

Talking to another participant recently we agreed that one of the major benefits we gained was confidence in using any key that seemed right to do the task we were undertaking, rather than hesitating to do some things for fear that we might cause something valuable to disappear or worse still, ruin the computer's ability to help us!

A follow-up digital course is currently running at The Centre. If you are interested in improving your computer skills Tracy can be contacted through the Katikati Library or through the Western Bay of Plenty District Council.



At a time when decisions can feel daunting, we're here to support you in preparing a dignified farewell.

A funeral is an occasion to come together, acknowledge memories and celebrate the legacy of your loved one through a meaningful farewell. With understanding, respect and support, we'll collaborate with you to capture what's most important and create a celebration of life that is a true reflection of your loved one and your family's wishes.

Our family, serving yours

Simply Funerals is family owned and operated, with three generations of our family playing a part in supporting yours. With care, patience and genuine compassion for what is inevitably an emotional time, it's our hope that you feel heard, supported and reassured in honouring your loved one.

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Leave a gift to Waipuna Hospice in your Will this September and help Waipuna Hospice be there for families facing the heart-breaking loss of a loved one in the future.

Every year Waipuna Hospice cares for almost 1000 terminally ill patients and helps over 4000 family members deal with the loss of their loved ones. While these numbers may seem high, they are only set to increase in the future.

With an ever-increasing demand for Waipuna Hospice services the community is being called upon to help by leaving a gift to Waipuna Hospice in their free Will this September. Waipuna Hospice's Free Will campaign makes it easy to create or update a basic Will for free thanks to participating local solicitors. In exchange, they ask that you consider leaving a bequest gift to Waipuna Hospice in your Will.

Wills don't just cover your money and belongings, but everything you care about: who will raise your children, care for your pets, how you want your funeral to be run, where you want your final resting place to be, and if you want to support a local charity with a bequest gift.

People often put off writing a will because they are too

busy, they think it's too complicated, they don't like to think about death or are worried about the cost. Waipuna Hospice's Free Will campaign aims to ease some of those issues. It's an easy and free process that works alongside local legal advisors, helping to ensure your wishes are outlined before you die.

Waipuna Hospice's Free Will campaign is not just about creating a Will, but also updating existing Wills. Every few years it's important to check that your Will is still relevant - is there a new partner or children on the scene? Have you changed your mind about who you want to care for your children, or who you want to leave stuff to? Have you acquired something new that's valuable that you want to include in your Will? Is there a new charity you would like to support?

"Taking part in Waipuna Hospice's Free Will campaign will not only help secure Waipuna Hospice's future, but you can rest assured knowing your affairs are in order to. "A gift in your Will costs you nothing now but can make a difference for years to come."

To sign up for your free Will this Free Will September, simply visit:

https://www.waipunahospice.org.nz/wills-month-2022/ or call 08004WAIPUNA (080049247862)

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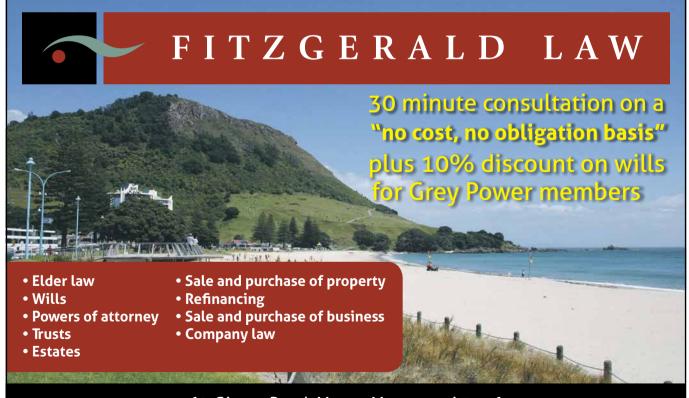
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MY TRIP TO WELLINGTON



We recently had our Federation AGM in Wellington and I can't believe now, the drama I put myself through just getting to the airport! Mind you I'm not in the habit of putting my alarm on for 5am and dashing out in the car at 6.15 to go anywhere nowadays, especially if there is any likelihood of somehow missing my flight and all that effort being for nothing! Would I get caught up in the traffic, be unable to find a car park, have the wrong papers, have booked for the wrong day or would the weather be so bad the plane won't take off at all – a fail either way?

Needless to say, everything went like clockwork despite my highly elevated heart rate. The carpark was very full so nearly drowned walking back to the terminal! The wind was so strong it blew the plane to Wellington 15 minutes early so I was able to slip into my seat just as the meeting started.

Ninety plus delegates had managed to make it to the meeting from all over the country and the agenda went smoothly with many of the remits drawing some lively discussions. Once a remit has been passed, we are asking the Board to spend the next 1-2 months researching, investigating and lobbying the appropriate people to see if they can meet the requirement of the remit. The Board members work remarkably hard — taking into account they are older volunteers who often have a variety of other calls on their time.

An example of some of the portfolios that they hold are: - Energy, health, law & order, Local Bodies, housing & transport, retirement income & taxation and aged care & Retirement Villages. The Board members who hold these portfolios wrote the most amazingly comprehensive reports for each AGM.

Some of the speakers were:

John Collyns - Retirement Villages Association Dr Suzy Morrissey – Director of Policy - Retirement Commission

Rachel O'Connor – Lead Advisor to The Race Relations Commissioner- Human Rights Commission Carolyn Cooper – new Aged Care Commissioner Sharnie Warren – Pulse Energy and Grey Power Electricity CEO

Guest Dinner Speaker – Video compiled by Hon Dr Ayesha Verrall The three women representing the various Commissions were so very interesting and informative. I just wish I had a transcript that I could include here. Unfortunately, all three illuminated the urgent need for more nurses and qualified carers for the older population. Ms Cooper emphasised the need for people to inform the commission of any complaints or problems that people experience as that is the only way anything can be rectified.

The trip home was exciting! I realised it was years since I had flown at night so I had all these questions running through my mind — are there enough lights, can they really see the lights, will it take off before the runway ends, all the usual things that a rational person would think! It was very bumpy until we lifted above the clouds and I then realised the person next to me was really distressed so it was good to be able to reassure them and we had a lovely chat for the rest of the flight.

Age is such a blessing and a curse! I have flown overseas numerous times and up and down the country but now I seem beset by uncertainty and worries. However, when the much younger person next to me was clearly distressed it was so easy to draw on experience and reassure them.

After reading a recent magazine article about everyone having a special talent, I realise I have a 'special talent' for imagining the worst and usually ending up with ok to good. It's something I have honed over the years and with increasing age and the reduction in energy, I was able to add a few more likely disasters at the end of my trip — will I slip going down the gangway? Will I pick up the wrong suitcase off the carousel? Will I even be at the right baggage area? Again, no problems and I even managed to pay the car park fee and find my car in the dark but it all takes energy and I was very pleased to be home, tucked up in bed with my spoilt well-fed pets.

Jennifer Custins

I thought this joke was very apt – something else I could have worried about!!

Two blind pilots get on a plane and walk down the main aisle sporting white canes and dark shades. The passengers are mildly concerned but assume it's all a joke.

The plane starts taxiing down the runway, picking up speed, rolling, barrelling down, still not taking off. You can already see the end of the runway and the passengers really start panicking and screaming when the plane suddenly lifts off and all is well.

One of the pilots says to the other, "You know what my biggest worry is? That one day they start screaming too late and we're all going to die!"

Have you thought of being a writer?



That's a great idea, and many of us do come to writing in our Third Age. But what exactly do you mean when you say 'I want to become a writer'?

Answer the five questions below and you'll find out.

1. Why am I writing?

If it's for fame and fortune, that's a different reason than simply to record what you think and feel about things. Knowing why you're writing helps you to determine what you want to get from writing. Be honest with yourself, and answer this question as fully as you can.

2. How will I organize a place to write and time to write?

Treat your writing as work; take it seriously. If you don't, no one else will. You must be able to meet the challenges that writing will bring, because you have a place and time that says you're a writer, whatever else you may be when you're not sitting down at your desk.

3. For whom am I writing?

Think about readership and audience, and where you want to be published, and how. Are you writing a family history for the grandchildren, or a family saga for Random House? Is it writing as personal therapy or a self-help book for the world? Knowing for whom you're writing helps you decide on style and content, to write appropriately for your chosen readership.

4. How will I keep my writing on track?

This is especially important if you're writing as a paid professional, but it also matters when you're writing for family, friends, or your own pleasure. Writing always goes better if you know what it's about, whether story or poem, how long, funny or sad ... It helps to have a deadline, too. A date to start and a date to finish concentrates the mind.

5. What are my goals?

Goals can be short-term or long-term. Ideally, the fulfilment of each short-term goal brings you closer to your long-term purpose. For example, you might feel you need to brush up your GSP (Grammar, Spelling & Punctuation). That's an example of a short-term goal that gives you the confidence to tackle a short story.

Write down your answers and you'll understand yourself better. You're on the way to becoming a writer – the kind you always wanted to be.

Jenny Argante

If you're thinking of writing a memoir, you can request a free PDF (A4 book) from Red Hen Books. Request your copy of I as in Identity: Writing Based on Personal & Family History from info.redhenbooks@gmail.com.

No matter who you are, or what you are going through, Samaritans are here to listen.



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GOOD NEWS V BAD NEWS



I've always enjoyed keeping up with global news and developments but over the last few months it has become rather depressing reading. The Pandemic and all it has changed, the war in Ukraine, climate change with unprecedented draughts and flooding to name a few. To lighten my mood, I looked for some good news. One site said that 'for every bad thing happening always look for the helpers' – it is a direct consequence that humans will be there to help. The examples to follow are just snippets from around the world but we have many heart-warming examples in NZ. The young students who have turned up to help after our recent severe weather events.

Up from just 2,000 in 2020, researchers counted nearly 250,000 monarch butterflies in California in 2021. In recent years, the number of monarch butterflies migrating through California have fallen to concerning numbers. In a new report, researchers saw a hopeful trend — they counted nearly 250,000 monarch butterflies in California, the highest in 5 years, and up from just 2,000 in 2020 — which was the lowest

in history.

The U.S. is saving millions of adoptable pets by moving them from states with too many, to states that need more. While there isn't a shortage of adoptable dogs in the U.S., there is a difference in where they are adopted most. To compensate for these gaps in supply and demand, sophisticated dog-relocation networks have sprung up over the past decade, bringing adoptable dogs and cats from states. While the ASPCA may be the largest and most organized operation, there are also smaller, local non-profits and groups moving animals to where they're needed most. (TV program here called "Amanda to the Rescue" is a good example.) The "animal relocation" movement isn't just helping pets find homes, it's helping euthanasia rates plummet.

Four Bengal tigers and four lions rescued from circuses. Thanks to two separate rescue missions, four Bengal tigers and four lions who had spent most of their lives in train carriages for circuses are now living at wildlife sanctuaries in South Africa. The four tigers had spent over four years together in a metal train carriage on a farm in Argentina, after being abandoned by the circus.

Wind and solar growth continue globally. A new report from independent climate think tank Ember



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October

found that if the current pace of wind and solar power capacity growth continues through to 2030, the world is on track to limit global warming to 1.5 degrees Celsius. While some impacts are already unavoidable, the 1.5-degree target is what climate experts say warming needs to be limited to, to avoid many of the worst impacts of climate change globally. Really good news in contrast to some countries still using coal and oil.

Wildlife overpass over a California highway. The largest wildlife crossing bridge is being built over a 10-lane highway in California. The overpass will create a safe corridor for animals living in the Santa Monica mountains to cross over a busy, 10-lane stretch of highway. In sharp contrast to devastating deforestation in rain forests such as Brazil.

Disaster relief settings to keep Ukraine's hospitals running. During any conflict, fuel sources and power grids are a critical target for an invading force. In Ukraine, Russian missiles have attacked the country's only fully-functioning oil refinery and a blockade of Ukrainian seaports means resupplying the country by tanker is not possible. What is seen is the physical damage to transmission infrastructure, to power generation. Flying missiles are going after diesel and gas supplies. Footprint Project, say they have

now shipped more than two dozen 2kWh portable solar battery systems to 13 hospitals in cities all over Ukraine.

In a conflict where power sources may be targeted, a solar microgrid has the additional advantage of being less detectable than a diesel generator, both because it's quieter and because it gives off less heat.

U.S. Interior Department to phase out single-use plastics at all national parks. It's just been announced that the US plans to phase out and eventually eliminate all single-use plastics — like plastic bags and water bottles — at all more than 400 U.S. national parks.

Stepping up their climate action, retirees and elders are marching on big banks to protest about their fossil fuel investments. Third Act is a US national climate justice organization and movement inspiring elders to fight for a planet that is just, safe, and abundant for future generations. One of Third Act's campaigns is Bug the Banks. The idea is to pressure the big four — Wells Fargo, JPMorgan Chase, Citibank, and Bank of America — to stop lending billions to corporations that build oil and gas pipelines and other fossil fuel-centric projects. In NZ economists and people concerned about the environment are suggesting that people with savings and shares look at what industries they are actually helping to fund.



www.hearme.co.nz 0800 HEAR ME 0800 432 763

Waikato clinics in Hamilton, Cambridge, Matamata and Morrinsville





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POWER ELECTRICITY Please separate GP
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eg — GP Membership and Electricity GP

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MAGAZINE CONTENT

Contributions for our magazine are always welcome. If you would like to make a contribution, send us a short story, poem; recipe, letter to editor; household hint; notes on a trip away; anything you would like to share with other members. Please send to the editor for publication - barb. editor@gmail.com or tgagreypower@gmail.com

Our next issue will be out early December.

Will NZ Super be enough to support a nation of people paying off mortgages and rent?

- Retirement Commission Media Release, 30th August 2022.



The Retirement
Commission is
compiling their 3
yearly report to
Government – 2022
Review of Retirement
Income Policies.

To inform their report they commissioned Treasury to use the Household Economic Survey (HES) data to examine housing costs across age groups. The analysis showed that those retirees still paying rent were much more likely to be spending 40% or more of their NZ Super on housing costs. This is the situation today and trends are clearly showing that more and more retirees will be retiring in rental accommodation, or in their own homes with residual mortgages.

In 1986, 87% of those in their 60's were homeowners, with mortgages paid off. In contrast by 2018, 80% in their 60's were homeowners, but 1 in 5 were still paying off mortgages, and 20% were renting. Based on current trends the balance between homeowners and renters will be 60:40 by 2048.

When NZ Super was introduced, it was with the underlying assumption that those becoming eligible would be mortgage-free homeowners. Today's reality is very different and is rapidly becoming worse.

Grey Power Federation made an extensive submission to the Retirement Commission that included the supportive evidence of the survey of 2833 members in June. The plight of those renting in retirement was made very clear with a call for urgent attention in this area:-

Inequalities in eligibility for accommodation supplements is forcing some seniors to resort to inadequately heat their homes in winter and to commence utilising Foodbanks to survive, for the first time in their lives. This trend has been particularly noticeable since the arrival of COVID in New Zealand.

GPF recommends urgent action on this inequitable, silo approach, situation with all those applying for accommodation supplement being allowed to have cash assets of up to \$40,700. This would assist a significant number of retirees in rental accommodation currently paying well in excess of 40% of their NZS income in rent, and finding themselves unable to meet rising energy, and food costs.

697 of our members in the GP survey had difficulty paying their regular living expenses each month. Rates & energy payments were a challenge for over 60% of these members. An analysis of those who were renting, or living in Pensioner Villages or Social Housing, showed that 59% of these were struggling to pay their monthly expenses. For these members rent, energy payments, food, and transport costs were a significant burden.

David Marshal | Chair, Retirement Income & Taxation NAG, Grey Power Federation.



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(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.

Lovers, Painters & Writers

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Across

- 1. Actress Perlman
- 5. More, in Madrid
- 8. D.C. bigwigs
- 9. Acknowledge
- 11. Some PTA members
- 12. "Naked Maja" painter
- 13. Winter Palace residents
- 15. Officeholders
- 16. Hero worship

- 21. Spanish sparkling wine
- 22. Hoop edges
- 24. Chinese dollar
- 25. Fungal spore sacs
- 26. Deli sandwich
- 27. Grazing sites

Down

- 1. Dashboard abbr.
- 2. Owl's call
- 3. "Desire Under the ____"
- 4. Attacker
- 5. Authoritative
- 6. Shakespeare, the Bard of
- 7. Bean used to make miso
- 10. Used to be
- 14. Genetic material
- 16. Slick
- 17. Slap on
- 18. Track shape
- 19. Get up
- 20. Village People hit
- 23. Bro's sibling

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

PLENTY OF Ps

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PAPER	PEEPS	PLOWS	PROOF
PARKS	PENCE	PLUCK	PROUD
PARTS	PENNY	PLUMP	PROVE
PASTE	PHASE	POLAR	PULSE
PATCH	PIANO	POLES	PUMPS
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L	Α	1	Ε	Ν	Р	Р	U	Μ	Р	S	Т	Р
Р	K	L	Α	Α	Р	R	1	S	М	L	Α	Р
С	S	L	Р	0	R	Т	S	Κ	С	1	Р	Υ
0	Р	S	K	С	U	L	Р	Ε	Ν	Ν	Υ	R

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.