

TAURANGA AND WBOP

GREY POWER

MAGAZINE FOR THE OVER 50s

QUARTER FOUR 2021



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www.greypower.co.nz

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Letters must include the writers name,
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President's Word



What an interesting time it's been since I last wrote in this space! It brings a lot of truth to the old saying of "you never know what's round the corner".

I tend to agree that the Govt has done an ok job of getting us through the worst of the Covid outbreak and I wouldn't wish the job on anyone. I am however a bit frustrated for the slow vaccine roll-out for everyone but most particularly that the older sector was not well promoted or managed. If that had been the case, we would all have been eligible for our booster shots well before Christmas so we had better protection from the virus as it infiltrates Tauranga and BOP. Enough said.

Unfortunately, many meetings and forums have been cancelled but I did manage to attend a workshop with a wide range of people from other organisations. It was about us re-forming a group to oversee the TCC in relation to Age Friendly matters. For instance, the public area outside the new Farmers building was overseen by the Positive Aging Forum to make sure it was age friendly, insuring there was comfortable seating, sufficient shade, accessible areas and entrances.

Just in case all things Covid took up all the media coverage, the National Party imploded which gave us something else to focus our attention on and now once again we have a new leader of the opposition. I listened to a very insightful interview with Jim Bolger when he quite rightfully said that any leader of a party needs to have a vision for what they stand for and when they disagree with other parties' policies, they need to say 'we don't agree with that but this is what we would do'. People want to hear new, positive policies that can give them hope, not just listen to negative criticism. For people who are not Labour supporters it is hoped that Christopher Luxon and his deputy, Nicola Willis, will be able to follow this advice and articulate clearly what their party stands for and how they are going to execute it.

On a similar subject, I unexpectedly heard an interview between Graham Norton and Barack Obama which I found quite uplifting. Obama was asked if he thought America would ever return to more moderate times? His reply was "What we are looking for I think is a sense of a common recognition of each other and that we can function politically without demonising or hating the other side. Having a base line of respect for each other as citizens and the values that our parents raised us on are the things we can recapture and have to recapture if we're to make any progress."

There is mounting concern about the growing crime rate and increasing but underlying lawlessness in NZ and this needs to be faced and addressed by government and communities. As Obama says, we need to have respect for each other and reaffirm some of the values we've lost to be able to make any positive progress in the right direction. Our association strongly recommends that people get vaccinated so we can all stay safe and healthy and enjoy the benefits of our communities and local businesses.

I know many of you will not be able to be with other family members this year but I do hope the Christmas season will be happy and filled with special food, good company and in this wonderful day and age of technology, people will be able to connect virtually at least. So, I wish you all a very merry Christmas, seasons greetings, good cheer, best wishes and a happy and healthy 2022.

Jennifer & the Team

SUBSCRIPTION RENEWAL

Our form is on the inside back page for renewals

**Our financial year is
1 April to 31 March
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year from 18 January

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office from mid Jan 2022 (no Credit Cards)

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

Historic Village, 17th Ave, Tauranga

Hours: Tues – Wed – Thurs 9.30am to 2.30pm

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Go to Grey Power Federation website:

www.greypower.co.nz

Fill out the online form and this will be automatically
sent to us. You will then receive an email or phone
call from us to give you your payment options.

Alternatively fill in the form in the magazine, phone
us on 571 2558 or pop in to the office.

MEMBERSHIP FEE INCREASE

At our AGM in June this year, we indicated that the capitation paid to the Federation would be increased from \$5 to \$7.50. The members present, agreed to our membership fee being raised to \$25 and \$45. However, the Federation has issued a statement to say that the increase will not take place until the 2023/24 year Therefore our subs will remain at \$20 and \$35 for the coming financial year.

GREY POWER COFFEE MORNINGS



**All meetings are subject to
Government restrictions at the time**

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

TAURANGA COFFEE MORNINGS

First Thursday of each month at 10 am

Venue: Senior Citizens Club, 14 Norris Street,
off 9th or 10th Avenue behind Pak n Save. Plenty of
parking on site or on the road.

DATES: – 3rd February / 3rd March / 7th April.

SPEAKERS: - to be advised.

KATIKATI COFFEE MORNINGS

3rd Thursday of each month at 10 am

Venue: Katikati Community Centre

45 Beach Road just past the schools.

Dates: - 20th January / 17th February / 17th March.

SPEAKERS: - to be advised.

PAPAMOA COFFEE MORNINGS

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

Dates: - 20th January / 17th February / 17th March.

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

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

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

THREE WATERS

In 2016 a waterborne outbreak of gastroenteritis hit the town of Havelock North. Around 5,500 of the town's 14,000 residents were estimated to have become ill. Forty-five were hospitalised, and four people died and as a result the government decided that national standards needed to be implemented across all three waters – drinking, wastewater and stormwater.



The Water Services Bill was passed into law last month. This Act regulates the supply and quality of drinking water in New Zealand and will impose considerable compliance costs on both public and private water suppliers.

The Government proposed the Three Waters infrastructure reforms and New Zealand would be divided up into regions and local authorities would be asked to make a decision in stages about whether to opt in or stay independent.

As requested by the government, councils across the country have gone through a process of discussing the merits of the proposal and providing feedback to the government. A number of councils decided that they didn't want to participate. They are mostly the ones with large investments in their capital infrastructure and relatively easy access to water compared to some other districts.

In October the formal "second stage," of councils deciding whether or not they were in or out, was taken off the table.

Even before this decision, the Three Waters reforms had become a "cause celebre" for a number of organisations. The National Party, as the official opposition, were naturally against the changes. ACT and some individual lobby groups have jumped on the bandwagon and cries of "Stop the Steal" and "Hands off our Assets" became prominent in mainstream and social media.

Three Waters has become something of a political football. Sadly the "let's solve the problem" aspect has become lost in the win or lose battle to score points, gather votes and defeat the other guy.

Is there anything good about Three Waters?

Infrastructure assets are liabilities as well as assets. If they are not maintained, depreciated and renewed, they fail to work and when they do, it can

be spectacular and catastrophic. Ask the citizens of Wellington how they felt when they had sewerage running through their streets.

Many councils have a long history of underinvestment in their critical infrastructure. Why? Because infrastructure investment is long term, 30-50 years or even longer in some cases.

Local body politicians are elected for three years, and their decision-making is often based on getting re-elected rather than the longer-term needs of their own community.

According to former Tauranga Mayor Tenby Powell, discussing Three Waters in a Newsroom article, "Too many local politicians lacked expertise, and lacked any vision beyond their three-year re-election cycle."



Where I live in the Thames Coromandel District, our budget for water infrastructure maintenance and renewals over the next 30 years is nearly 800 million dollars. For

some councils the challenges of providing water infrastructure are significant. A small ratepayer base combined with large visitor numbers at peak times puts enormous pressure on resources.

Limited access to fresh water sources, mountainous and often steep coastal terrain, scattered rural populations and a limited ability to store water in large quantities can mean severe water restrictions in times of drought.

One of the stated objectives of Three Waters has been to spread the cost of providing services over a longer period and level the playing field between councils that have easier access to freshwater and to funding, and those that don't.

A council with a river running past the front door and 150,000 ratepayers can provide water at a cheaper rate than one with 30,000 ratepayers, limited access to water and a mountain range in between.

Our Thames Coromandel council is carrying \$152 million of debt and many councils around the country have considerably more. We have limited ability to borrow for infrastructure investment and ratepayers with no appetite for double digit rates increases.

"Good decision-making is critical for getting the most from infrastructure: We need to prioritise the infrastructure that will make the biggest difference to economic, social, cultural and environmental

wellbeing and support a high-quality life for all New Zealanders.

Infrastructure is not free and someone must pay. We have to spread these costs fairly, both across and within generations, so that those who are benefiting are paying.”

Dr Allan Bollard

– Chair of the NZ Infrastructure Commission.

<https://www.nzherald.co.nz/business/infrastructure-price-of-a-world-class-infrastructure-system/KKBVWZTH2TELTGNMEJI7JAYX34/>

The total estimated cost of Three Waters investment for New Zealand over the next 50 years could be as high as \$185 billion dollars. Funding for this investment is complicated and comes with conditions from the lenders, one of the reasons why the “ownership,” control and management structures proposed by the government have become so complicated and removed from direct council influence. It’s called “balance sheet separation”, and the argument is that if we don’t do it, we don’t get the money.

<https://www.nzherald.co.nz/nz/three-waters-reforms-complex-with-conflicting-incentives-advice/LQT2GTGDL4VNBUCWAJKKXYW2UU/>

The Governance model



Under the current proposals, a "Regional Representative Group", made up of local authority members and mana whenua, will vote on appointing an independent

panel, and that panel will itself appoint board members to govern the local three waters entity.

This somewhat complicated and difficult to understand governance model has become one of the major points of contention with Three Waters. There are also very real concerns about how much influence smaller councils would have in the allocation of spend. If, for example, they are just one of 22 councils in a district with no seat at the governance table, how does their voice get heard?

Some of the rhetoric in social media, and some of it sadly amplified by certain politicians, has become blatantly racist. Claims of Māori charging for water, of a hidden agenda to give Māori co-governance, royalties and control over water and over the whole country have been rife through some parts of the internet. We live in an age where mis-information and rumour has a louder voice than fact and properly

researched journalism.

Working Group appointed

At the time of writing (December 2021) the Minister of Local Government, Nanaia Mahuta, has appointed a working group to settle issues over how the four new water entities will be run. The group will consist of nine mayors – including Auckland’s Phil Goff, Christchurch’s Lianne Dalziel, Lower Hutt’s Campbell Barry, WBOP Garry Webber and Nelson’s Rachel Reese – and nine Māori representatives.

Mahuta, in a statement, said the group had been appointed to take a “fresh look” at how the Government proposes the four new water entities it intends to create will be governed.

Summary

- Three Waters has elements which could be of significant benefit to some councils who are struggling to pay for infrastructure, if the governance and management issues were sorted out. The investments are huge and the consequences multi-generational.

“(Grant) Robertson says when it comes to Three Waters there will be “hundreds of billions” raised over a multi-decade horizon to bring that infrastructure up to scratch and provide for growth. The official projection is \$185 billion over 30 years but that is now expected to rise. The debt will be raised on the balance sheets of the four new public-owned entities.” NZ Herald Dec 2nd 2021

<https://www.nzherald.co.nz/business/infrastructure-time-to-make-the-big-calls/DHOD3DGPUGUTKEA3GSWQD4KEXAY/>

- The communication and messaging around Three Waters has been confusing and perceived by some as condescending.
- The voices against Three Waters are loud and persistent, however there have been few, if any, alternative solutions offered. This leaves smaller, underfunded local authorities with limited options apart from increasing rates to levels which will bring councils to crisis point in some cases.
- The way forward is unclear, and there remain many unanswered questions around, not just the Three Waters Reforms, but how they will affect the future make-up, functions and revenue streams of local authorities in New Zealand.

Compiled by Len Salt

Assisted dying: what you need to know about the law.

Ref: Rebecca Styles from Consumer NZ



You now have the choice to ask your doctor to end your life if you're terminally ill.

(Bill came into force on 7 Nov 2021)

To request assisted dying you need to:

- Be 18 years or over.
- Be a New Zealand citizen or permanent resident.
- Have an illness that's likely to end your life within six months.
- Be in an advanced state of irreversible decline in physical health.
- Have unbearable suffering that can't be relieved in a way you find tolerable.
- Be able to make an informed decision about 'assisted dying'.

You can't be considered if you have a mental disorder or illness – including dementia – or are elderly but otherwise in good health.

People with a disability are also excluded, unless they meet the six criteria above.

You can't choose assisted dying in advance (for example, if you're in the early stages of mental decline) and no one can choose assisted dying on your behalf. This includes anyone who holds your enduring power of attorney

To request assisted dying you must ask your doctor. The request must come from you – your doctor can't initiate a discussion, nor suggest it as an option. Your doctor must get a second opinion. The second doctor will check that you're making an informed decision, read your medical file and examine you. If one or both have concerns about your mental capacity, a psychiatrist will be brought in to assess you and make the decision.

Your doctor will inform you about the prognosis of your illness and discuss your decision. They can do this in person, by email or phone and will also tell you about palliative care options and that you can change your mind about assisted dying at any time.

While they will encourage you to speak to your family and friends, or a counsellor, they must also let you know you don't have to do this.

The doctor needs to be satisfied that you're making your own decision and aren't being pressured. This means they may talk to other health care professionals who have treated you and, if you approve it, your family.

Can my doctor refuse? Yes, a doctor can refuse your request on conscientious grounds. If so, they'll put you in touch with the Support and Consultation for End of Life in New Zealand (SCENZ) group.

This group is responsible for maintaining a list of doctors who are willing to carry out assisted dying. SCENZ also sets standards of care and provide medical and legal advice to physicians.

Cost - Doctors and nurses will be paid by the government for performing the procedure. It is expected that in most circumstances, these services will be provided in the community and will be free for people who meet the strict eligibility criteria. However, you'll likely be charged for the initial appointment where you talk to your doctor about assisted dying.

An 'informed decision' means you understand information about assisted dying, can remember it, weigh it up, and communicate it. When your request has been approved, your doctor will talk to you about your condition and the likely timing to receive the medication.

There are also forms to fill out and the registrar, appointed by the Director-General of Health, will check this paperwork has been done. If you want to change the date you've chosen to receive the medication, new forms must be completed.

When you can no longer make decisions for yourself there are two things you can put in place to cover situations. A statement called an **Advanced Directive** can be used so a person sets out in advance the medical treatment they do, or don't, want to receive. For example, you may state you don't want to be resuscitated. You can also state where you'd prefer to receive treatment, such as staying at home or in the hospital.

An advance directive can be verbal but it's often better to have it in writing so your wishes are clear. You don't need a lawyer, or anyone else, to write one up for you but while an advanced directive indicates your wishes, it isn't binding.

Enduring power of attorney when appointed is able to make decisions on your behalf if you lose the capacity to do so.

It's a legal document that states a person can make decisions about your care if you can't. However, your

enduring power of attorney can't choose assisted dying for you. You also can't use an advance directive to choose this.

NB: You can change your mind at any time and assisted dying won't affect your life insurance policy.

WHERE HAVE ALL THE JOBS GONE?

On about this date in 1801, Britain's first census began. The next one, ten years later, residents were asked to include 'rank, profession or occupation'. Here are some amusing responses.

- Colourist of artificial fish
- Knight of the Thimble
- Disinfecter of railways
- Examiner of underclothing
- Invisible net maker
- Electric bath attendant
- Proprietor of midgets
- Fifty-two years an imbecile
- Knockers-up of workpeople
- Maker of sand views
- Gymnast to house painter
- Turnip shepherd
- Emasculator
- Sampler of drugs
- Fatuous pauper
- Drowner
- Count as female
- Fish-bender
- Goldfish-catcher
- Cow-banger
- Running about
- Grape-dryer
- Beef twister
- Random waller

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GP Federation Board Snippets

Board Meetings

- The planned Board meeting following the AGM was postponed from August until the 5th & 6th October, with the next meeting postponed from November until 8-10th December, due to COVID lockdown disruptions.
- With the cessation of support from KiwiBank from mid-2021, the 2021 budget was adjusted to ensure that expenditure was prudently managed – to date we are keeping within this budget, allowing more certain planning for the year ahead.
- Remits passed at the AGM are being incorporated into NAG policies and implemented. The change in the tenure of the Zone Director to 2 years, rather than 1 year has been implemented nationally. Gerald Hanson, continues as Zone 3 Director for another year.
- Commercial Agreements were added to the Membership Subcommittee under the Chairmanship of Lew Findlay, & will be known as the Membership/Commercial Agreements Standing Committee. A number of potential commercial arrangement negotiations have failed to be confirmed as the Federation is unable to provide a mailing list of significant numbers to be commercially viable. (The Federation has no intention of passing members' email addresses to a 3rd party, as they are held in confidence)
- ACC NAG has been incorporated as a subcommittee of the Health NAG due to the overlapping issues.
- There was debate surrounding the way forward for effective marketing of the Federation, and the need to clearly identify the strategic purpose and direction of the Federation, along with key goals for the next few years. The Modernisation Plan is being reviewed and will be the base for ongoing discussions at the December Board Meeting. Our President and several Board members are keen to see a clear pathway forward developed and rolled out from the beginning of 2022.
- The Code of Conduct and Resolution Procedures are under review.

Superannuation Portfolio

- A meeting with Prof Susan St John, who leads the Retirement Policy & Research Centre in Auckland proved invaluable in re-establishing communication with the only active retirement research group in New Zealand.

- Many members contacted me following the Q&A session and my article in the Federation magazine to discuss their perspectives on NZS.
- Latterly President Jan, the Retirement Commissioner & I have been lobbying for NZS recipients who have been stranded in Australia with the lockdowns, unable to return home, but with their NZS payments ceased. We finally have a clear statement from the Minister & MSD that these cases will be evaluated and payments re-instituted where appropriate. I am following up with those affected to determine if the MSD is making this a "friendly" process.

I thank Zone 3 and the Associations represented for their confidence in re-electing me as Zone Representative for a further 2-year term. I look forward to representing you all well.

David Marshall

Zone 3 Representative
Chair Superannuation &
Taxation National Advisory
Group (NAG)



LETTERS TO THE EDITOR

Well documented drought, flood, heat, cold and plagues of the last 1000 years shows greater climate changes than presently being touted as disaster. Greenland was settled, farmed, grapes grown, wine made, and the low lands of England and Europe were not flooded – nor did present ice lower sea levels.

Festivities were held on the frozen Thames, attended by royalty. Napoleon lost more than half his army on the retreat from Russia to the cold, and this also is well reported.

CO2 levels went from 4,000 p.p.m (parts per million) to 4,500 p.p.m as the world temperature went into the Ice Age of the Paleozoic Era. Then as the temperatures recovered CO2 level reduced to 3,000p.p.m. Natural History shows present temperatures are at low levels, as are CO2 levels. Both have been higher for longer in the past.

Should we believe historic fact or computer hysteria?

D. Hardie | Paengaroa

Catching the bus in Tauranga City, the Mount, Pāpāmoa and Te Puke?



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GARDENING

by Jennifer Custins



I may be the last to have discovered this tip but it has been a breakthrough for me. Last year I had grown all my annuals from seed and excitedly planted them out in my beautifully prepared bed – next morning, and on successive mornings – my lovely seedlings had been pulled out and tossed aside!!

Blackbirds!! I tried any number of ways to save my precious plants but lost some to continued ill treatment by the birds and others fed the snails.

This year I was determined there would not be a repeat performance and loss. A friend kindly removed the bottoms of some tin cans that I had saved and I popped them over my tiny broccoli and annuals when I planted them out. What a success – they all survived and grew quickly with no bird interference. I also found that the soil retained water better and am using this method in pots now with some new butter bean plants.

With water restrictions in Tauranga already it is important to find ways to keep our gardens flourishing without over using the water supply. I have managed to set up a small water tank that will hopefully keep some areas watered. If you are growing a few tomato plants they need a lot of water and I have found that when I plant one, I also submerge a 1.5L drink bottle beside it. Neck down and the bottom cut off – fill with water and it gradually seeps down to the roots. Tomatoes don't like their leaves being wet so this method is really good.



With the temperatures climbing and water usage being increasingly discouraged, I think succulents are coming to the forefront and they can make a lovely display with minimal work required.

Happy gardening.



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When you're alerted to an update for your device or one of your apps, don't ignore it — install it as soon as possible. Updates aren't just about adding new features. They're also about fixing vulnerabilities in a device or an app that attackers could find and use to gain access to your system. If your device can't receive updates anymore, we recommend planning an upgrade to a newer model.



"Did you know there's a miniature woman tied to the train tracks who looks remarkably like me?"



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

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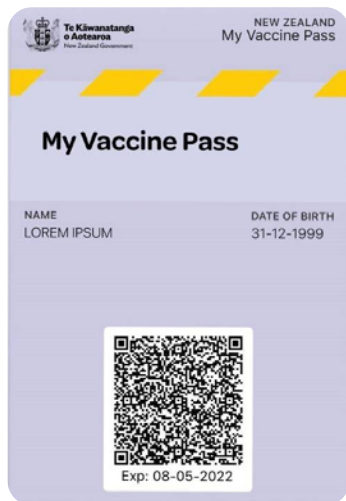
"It turns out, I knew what I was doing all along, but the computer wasn't set up correctly"

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VACCINE PASSES

Vaccinated and want to enjoy the summer, but how can you get your Vaccine Pass if you are not On-line and don't have a digital phone?

By David Marshall and Jennifer Custins



It sounds simple doesn't it? "The quickest way to get a My Vaccine Pass is through the website My Covid Record. You will need a unique email address and a valid ID." Just click on a hyperlink (if you know what that is) and you are taken to My Covid Record, and then you find you are at My Health Account, and as most of us have managed without this

we have to sign up for this as well! You can then use RealMe for identification – but what do you know they are experiencing too much demand and so your attempts are aborted. Try again another day!

Eventually after a few days I did get through and managed to get my Vaccine Pass and save it into my Apple Wallet on my iPhone, so I am set. However, this set me to thinking as to how all our members who do not have an iPhone or are uncomfortable navigating the digital world will manage to get their Vaccine Pass, and not be severely limited in access to entertainment, restaurants, and public gatherings!

Fortunately, there are 2 other ways to get your pass:-

1. By Phone.

Call the Ministry of Health on 0800 222 478 to request a physical copy of your Vaccine Pass. You don't need an email address or even a valid ID. However, you do need to have your NHI (National Health Index) Number with you when you call. Most of us don't know this number, but you can find it on a hospital letter, a prescription, or a prescription receipt.

2. In Person at a Pharmacy

Pharmacies that are providing COVID-19 vaccinations can also help you request and print a My Vaccine Pass. Confirm in advance that they offer this service, and bring your NHI number which is printed on your prescription or doctor's receipt. You don't need any other ID.

Katikati Community Centre is assisting access to the Vaccine Pass at their Beach Road Centre, as well as Waihi Beach on Wednesdays. Call 07 549 0399 for information.

Grey Power would like to be kept informed if you have challenges obtaining your Vaccine Pass by either of these methods.

It is disappointing that not all pharmacies are offering this service – especially many in rural areas. As of the end of November there was no pharmacy service in Waihi Beach, Katikati, or Omokoroa, but one pharmacy in Te Puke, one in Papamoa, and several in Tauranga and Mount Maunganui. Grey Power is lobbying to get this service extended to all small communities with a local pharmacy.

Under the traffic light system, you may need to show your My Vaccine Pass in a range of places, for example:

- events (cinema or theatre)
- hospitality (cafes & restaurants)
- close-proximity businesses, such as hairdressers and gyms
- sport
- faith-based gatherings.

Businesses will only accept the official My Vaccine Pass.

Although some businesses and organisations may choose to ask customers or visitors for their pass, **you will not need it to enter:**

- supermarkets
- pharmacies
- health and disability services
- petrol stations
- public transport
 - for example, buses and trains
- schools and early learning service providers
- housing and housing support services.

Growing **old** is inevitable, growing **up** is optional.
[ANON]



SunSmart - You can be SunSmart and still enjoy the great outdoors. Being SunSmart is about protecting yourself from too much ultraviolet (UV) radiation from the sun.

Slip, Slop, Slap and Wrap **- Four Ways to be Safe in the Sun**

Slip

- Slip into the shade of an umbrella or a leafy tree. Plan your outdoor activities for early or later in the day when the sun's UV levels are lower.
- Slip on a shirt with long sleeves. Fabrics with a tighter weave and darker colours will give you better protection from the sun.

Slop

- Slop on plenty of broad-spectrum, water-resistant sunscreen of at least SPF 30. Apply 20 minutes before going outside and reapply every two hours and especially after being in water or sweating.
- The average sized adult should apply at least ½ teaspoon to each arm and to the face (including the ears and neck) and at least a teaspoon to each leg, the front of body and back of body.
- Sunscreen should not be used as a way to stay out in the sun longer. Instead, use it as a way to reduce the risk of damage to the skin when exposure to the summer sun is unavoidable.
- Keep sunscreen in handy places where people are most likely to be reminded or need to use sunscreen eg by the door at home, or in your swim bag, sports bag or handbag.

Slap

- Slap on a hat with a wide brim or a cap with flaps. More people get sunburnt on the face and neck than any other part of the body.

Wrap

- Wrap on a pair of sunglasses. Choose close fitting, wrap-around glasses that cover your eye area and protect the sensitive skin around them.

Sun Exposure - It is still important for your general health and wellbeing to continue to get some sun exposure even during the hottest months (September to April). This should be a walk (or some other form of outdoor physical activity) 5-6 days a week, planned for the early morning (before 10.00am) or late afternoon (after 4.00pm). Be SunSmart at any time of the year when you are outside in the mountains or near reflective surfaces such as snow, ice and water.

Real Estate Update from Vanessa

The residential housing market in Tauranga has stayed strong with the median price increasing in October. November appears to have brought a shift in the market with a lift in available housing stock meaning more choice for buyers and less competition.

There are many predictions on what the housing market may do and whether a big price adjustment will occur. Tony Alexander, who was the BNZ Chief Economist for over 20 years released an article on 2 December entitled "17 reasons why the boom is over, 19 reasons why there's no crash". Tony believes that next year will look different from 2020 and 2021 and more "normal". It is likely that the price boom in the housing market is close to being over.

The average level of housing prices is about 25% above the long-term trend so prices due to the global pandemic are already a long distance from where they would have been. Rising interest rates will start to slow the market. Housing consent numbers indicate a building boom that is set to rival the 1970's boom and will increase the options for homebuyers in the future.

Rising construction costs and risks of construction delays are likely to keep prices steady for existing housing stock. The backlog of buyers is also likely to continue housing demand for a while yet. The full article can be found at www.tonyalexander.co.nz.

Seniors Real Estate Tip: Some lifestyle/retirement villages allow a purchaser to put a hold on an apartment for a week while they are considering their options. If you see something you like this gives you time to consider your options without losing your opportunity.

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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MIND GAMES *By Shirley Potter*



Well, here we go again! Motivated by friends' experiences of using an immigration advisor, I decided to enrol in the Graduate Diploma in

New Zealand Immigration Advice. Four years after unexpected redundancy I was still looking for a major purpose. My rationale was that if I lived the thirty years more that I hoped, I wanted to achieve more in life than just seeking pleasure. My brain needed something to get its teeth into, and something that could possibly be of use to others.

The course was all online, and while my computer skills are not too bad, they were certainly not up to the speed required. Precious help from the computer staff saw me safely enrolled and setup. The first major hurdle was realising I had enrolled in the two papers that sounded most interesting, instead of the two papers that provided essential knowledge for those more interesting papers. Two and a half weeks later I was already behind by the time the transfers went through. Desperately trying to catch up as well as keep up with the current topics in subjects I knew nothing about was challenging, to say the least. I had been totally unaware of the existence of so many Acts, operational manuals, codes of conduct and competency standards relating to immigration and particularly to immigration advisors. It seemed that I had been uplifted to another planet where nothing was familiar.

I set up a system of taking notes that proved to be lacking in rigour and usefulness. Halfway through I redesigned and refined the whole system, reminding me somewhat of my childhood days of organising my stamp album one year, only to re-evaluate it with dismay the next year – and the next, and the next! By the end of the course, I had a much better overview – if only I had the time to do it all over again.

Another major hurdle was using the team's software. In the first session I attended I was using the wrong icon for muting sound, so could see and hear everyone but not speak to them. One minute before the end I finally clicked on the right icon and managed a comment – all of course in full view of the whole team.

Approaching the exams, I realised I had not sat an exam in almost 30 years. This exam was online using an unfamiliar software which could - and did – drop out suddenly. When you are on a time-limit this sent

me into a major panic, especially when the slow log back in didn't work. The tutor was on hand to rescue, but didn't know she had until later, there being no communication between other students. I so totally can identify with students who suffer exam stress, I finished the two exams with a migraine and blood-shot eyes. Awaiting results was nerve-wracking as a resit was offered for some of those 30% of students who didn't gain 60%.

But fantastically I squeaked through, and so --- I've enrolled in those two interesting papers for next year. It was all a huge stress and challenging, but the stimulation and the satisfaction makes it all worth tackling it all over again, even at 76 years old.

E-cigarettes - *USA from Seeking Alpha*



September 9, 2021, may go down as a day of reckoning for the vaping industry, with the FDA set to decide whether and how e-cigarette companies

may keep selling their products in the U.S. The biggest impacts could be felt by Vuse, which is owned by Reynolds American, and Juul, in which Altria has a 35% stake. Some other companies like Philip Morris, Swedish Match and Imperial Brands could also see a significant competitive advantage if their product is approved, or could get hit if rejected.

Backdrop: Last September, all U.S. e-cigarette manufacturers were required to take their vaping products off the market or submit them for FDA review. Scientific evidence was required to demonstrate that each product was less harmful than traditional cigarettes and that cigarette smokers would be more likely to stop smoking if they used it. Since then, more than 500 companies have filed applications for some 6.5M products, while the FDA enacted temporary restrictions on some sweet and fruity products to curb youth vaping.

Today's decision will likely come down to whether e-cigarettes have a net positive or negative effect on American public health. Is there enough data that supports the potential good of adult cigarette smokers switching to a less harmful option? Can a case be made that vaping is more detrimental than smoking due to young people getting hooked on nicotine? Stricter controls may also be implemented on the way e-cigarettes are marketed and sold, while manufacturers might have to submit future marketing campaigns to the FDA.

Outlook: While the agency won't be able to render decisions on every single product by today's deadline, it is fast-tracking those with the largest market share. The FDA has already blocked the sale of 55,000 flavoured vape products from three companies that did not meet its standards and more crackdowns may be on the way. In April, the FDA announced plans for a proposal that would ban menthol cigarettes and flavoured cigars, and is also reportedly considering whether to seek limits on nicotine levels in cigarettes to reduce their addictive potential.

Welcome

to Simply Cremations Funeral Services

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**07 849 2139 or 0800 920 222
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CHRISTMAS MEMORIES

Long ago when families prepared for Christmas it was a time when thoughts went to friends, family and neighbours; business colleagues, people who helped make their year run smoothly – the postie, the paper boy and others who they had interacted with in their community.



Christmas cards were bought and evenings were spent writing greetings and good wishes to all the people in your address book. The mail

was delivered six days a week and there was that exciting buzz when you opened the box to discover Christmas cards for you, especially the early ones from foreign soils. It could have been weeks since news had come from family overseas so it was a real delight to read about what they were doing.

Thoughts went to making rich, fruit laden Christmas cakes well in advance so the flavour had time to mature. Plans were made for gifts – many could be made in the home with men working secretly in their workshops making wooden toys or refurbishing a bike, cart or tricycle. The females might be sewing a dress or other garments or embroidering or crafting a gift for loved ones. Before the 1st December decorations had to be unearthed from the garage or a hard-to-reach cupboard. It was an exciting time for everyone to ooh and ah when the tinsel was released from its bag and it wrinkled and glittered. Groans when the yards of coloured fairy lights are taken from their box only to discover that some of the bulbs are not working. Just another job to do to pop into a shop to buy new bulbs.

Next it was off to the place where you could choose a real live tree – great consideration was taken to have just the right shape and size. Then the hilarity and frustration of having to fit a much bigger tree than intended into the car! So much to do when you got it home – the bucket, the sand – move half the furniture around, find a cover to hide the unsightly bucket, with an increasing number of pine needles littering the carpet but oh what a wonderful smell! The decorations from last year are sorted out and used to adorn



the tree with each family member hanging something special. At last, when evening comes, the lights are switched on and it creates a wonderful, magical sight.

The days march by and there is a real scurry on to get extra food cooked in advance and delicious baking done. Handmade presents often required some late-night stitching and crafting but eventually the time comes to wrap everything up – choosing from an array of brightly coloured paper and hoping the roll of cello tape will last the distance. Name tags are attached and finally everything is ready to arrange under the tree!

Many people, old and young, enjoyed going to the evening or midnight Mass on Christmas Eve, especially to some of the bigger churches. Others attended early morning church before the hustle and bustle of opening presents and other family arriving.

Christmas day is different for everyone depending on the size of the family, their beliefs and traditions but years ago it almost universally heralded in a time of coming together, relaxing and enjoying good food, good cheer and good company. Also, in years gone by, religion was more to the forefront of peoples minds and they took the time to pause and reflect on the year and life in general. All the hustle and bustle came to a stop and people sat and chatted to each other and you heard the tinkle of bicycle bells on the street as children rode their new bikes. Many in NZ looked forward to the Queen's message being broadcast on the day and originally people gathered round the radio to listen but later were able to watch and listen on the television.

However you and your family are celebrating Christmas this year, do take a little time to acknowledge some of the older traditions on a day that has become so very commercialised.

Remember friends and family who can no longer be with you but also allow your hearts to lift with what you have and be positive of what is ahead.



I wish you a very merry Christmas and a happy and healthy 2022.

Jennifer Custins

WESTERNERS UNDER ATTACK

Western colonialism is a political-economic phenomenon whereby European nations (fortunate for NZ it was the British) explored, conquered, settled, and exploited large areas of the world. Yes, the good, the bad, and the ugly.

What would Britain look like today without invasions by the Romans, Vikings, and William the Conqueror?

Nationhood developed over thousands of years through one or more processes of invasions who sought to impose their way of life, bringing many inventions and improvements. Our ancestors just had to grit their teeth and get on with it.

Today, the world is at war with any nation connected with colonialism. It is hard to imagine what this country would look like if we turned the clock back to pre-colonial times and the British never turned up. For a start, not one of us living today would have been born; think about that?

Negatives of Colonialism in NZ

- Colonialism caused wars and conflict.
- Loss of culture and identity.
- Extensive loss of land.
- Taxation impositions.
- Entry of new illnesses.
- Economic dependency syndrome.
- We know best mantra.

Positives of Colonialism in NZ

- Cessation of inter-tribal killing, slavery, land appropriation and in some cases cannibalism.
- Improved health and care system.
- Industrial and technological enhancement.
- Progressing children's and women's rights.
- Development of infrastructure.
- Food security and world-wide trade.
- Political development (Democracy?).
- Reduced poverty.
- Literacy through education.

The progress of Māori social and economic indicators stands in stark contrast to the constant barrage of perverse claims.

And it's all driven from some deep sense of shame and guilt at the supposedly terrible injustices visited on Māori since colonization. It conveniently overlooks the atrocious practices and injustices that Māori visited upon each other prior to colonization and ignores the considerable benefits gained since 1840.

It seems strange to me that most 'whiners' are those who benefited greatly from colonial influence, with well-paid jobs and Western-style education, health and welfare, law and order.

Courtesy of Nth Shore Assn magazine

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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Classic Chocolate Chip Cookies

Ref: Nourish Mag Aug 2021



Recipe: Vicki Ravlich-Horan
Wakefield from the Toll House Inn in Whitman, Massachusetts. The recipe for these cookies, where Ruth had added pieces of a Nestlé semi-sweet chocolate bar, first appeared in her recipe book Toll House Tried and True Recipes and the original chocolate chip cookies were invented in the 30s by American chef Ruth Graves True Recipes in 1938. With World War Two raging at the time, legend has it soldiers from Massachusetts would receive homemade Toll House cookies in their care packages and share

these around. This led to soldiers writing home requesting Toll House cookies and in turn Ruth was inundated with requests for the recipe.

The worldwide popularity of these cookies is hard to deny. In 1997, Massachusetts even declared the chocolate chip cookie as their official state cookie!

My recipe (below) is very similar to Ruth's, which she apparently sold to Nestle for just \$1. I prefer a good quality dark chocolate like Whittakers 50% dark or Callebaut 70% dark callets (cooking choc) from Vetro, Tauranga. Omitted from many modern recipes, mine, like Ruth's, dissolves the baking soda before adding. Ruth used water, I use milk—the result is the same, no awful baking soda aftertaste.

Apparently, the original Toll House version called for half a teaspoon of dough per cookie. I'm not sure that would be classed as a cookie in my house. I also think a slightly bigger one yields the perfect texture: crisp on the outside but soft and gooey on the inside.

Chilling the dough before baking was also a key step of the original recipe and a step I can highly recommend. Chilling the dough before baking solidifies the fat in the cookies. As the cookies bake, the fat in the chilled cookie dough takes longer to melt than room-temperature fat. And the longer the fat remains solid, the less cookies spread. Chilled dough also results in browner cookies with a superior texture.

The good news is the recipe below makes 40-50 cookies. I will often make a batch, roll and chill a tray or two and then freeze the rest. This means you have fresh homemade cookies at a moment's notice.

225g soft butter	1 cup brown sugar
1 cup white sugar	1 tbsp milk
1 tsp baking soda	2 tsp vanilla extract
2 eggs	2½ cups flour
250g chocolate	

Cream the butter and sugars until light and fluffy. Dissolve the baking soda in the milk then add to the beaten butter with vanilla. Add eggs one at a time, beating between each. Finally, mix in the flour and chocolate chips until well incorporated.

Roll tablespoonfuls of dough (approx. 25g each) into balls and place well spread out on a lined baking tray. Chill for at least 30 minutes or if possible, overnight.

Bake (in batches) at 180°C for 10–12 minutes.

NOTE – you can bake frozen dough balls. Simply take them out of the freezer and place on an oven tray. By the time the oven has heated up, they will be ready to bake.

Oat and Raisin Cookies

1 batch of the chocolate chip cookie dough.

Replace the chocolate chips with:

1½ cups rolled oats ½ tsp cinnamon
1 cup raisins (or cranberries)

Other variations –

Replace the chocolate chips with M&Ms

Replace the chocolate chips with ½ cup of cocoa and 1 cup peanuts. Use a mixture of white, milk and dark chocolate



Ice Cream Sandwiches

1 batch of the chocolate chip cookie dough. Replace the chocolate chips with: ½ cup cocoa

Roll the cookie dough into 20g balls and bake at 180°C for 9–12 minutes.

When cool sandwich a scoop of ice cream between two cookies. Dip the sandwiches with chocolate, sprinkles or chopped nuts. Freeze until ready to eat.





I want to touch on the Government's handling of Covid-19 since its re-emergence in the community in August, in the form of the Delta variant.

While the Government duly received some credit for its Covid response the first time around, its handling this time around has been underwhelming.

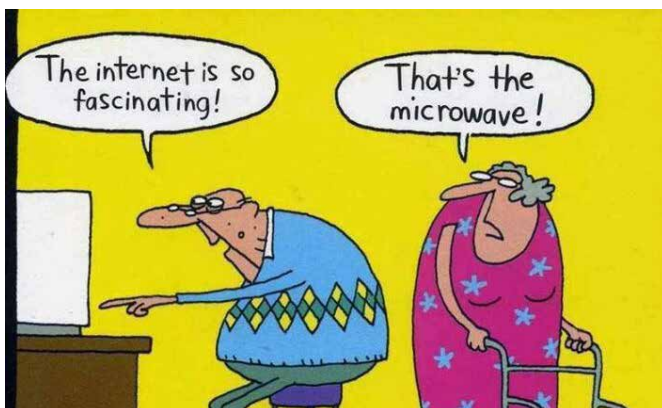
Firstly, the downsides of the Labour Government's restrictive approach to Covid have outweighed the upsides. For instance, some of the consequences of the restrictive lockdowns - that we know of so far - include the many Kiwis who've had surgeries and critical health screening delayed, kids who haven't been at school, the thousands of businesses who've gone to the wall, and people separated from dying loved ones.

Secondly, as we transition into the new traffic light system, it's still about as clear as mud to me and I know many of my constituents too. My simple view is one of two things is likely to happen over the summer period: Either New Zealand will become a temporary Police state, with Police looking here there and everywhere for proof of vaccine certificates, or the response will completely fall by the way side as Kiwis struggle to understand the unclear and constantly moving goalposts.

What was needed instead was a clear, simple plan - while supercharging vaccinations - which would've given Kiwis certainty and the opportunity to be with family at Christmas. Instead, thousands of Kiwis stuck in Australia and other low-risk countries will be apart from family this Christmas. In closing, I want to wish you a very

*Merry Christmas and a
safe and happy New Year*

as you spend time with family and friends. Please take care on the roads, and I look forward to seeing you out and about in 2022.




**From my family to yours
I wish you a very Merry
Christmas and a safe
and happy New Year!**

Best wishes,

Simon Bridges
MP for Tauranga
07 577 0923

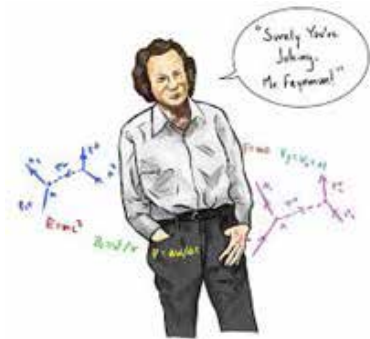


Authorised by Simon Bridges,
Parliament Buildings, Wgtn.

"SURELY YOU'RE JOKING MR FEYNMAN"

By Richard Feynman born 1918
Eighth instalment of his book.



I slept in a little room in the back of the hotel, and there was some stew about turning out the lights when you leave your room, which I couldn't ever remember to do. Inspired by the Leonardo book, I made this gadget

which consisted of a system of strings and weights Coke bottles full of water that would operate when I'd open the door, lighting the pull chain light inside. You open the door, and things would go, and light the light; then you close the door behind you, and the light would go out.

But my real accomplishment came later. I used to cut vegetables in the kitchen. String beans had to be cut into one-inch pieces. The way you were supposed to do it was: You hold two beans in one hand, the knife in the other, and you press the knife against the beans and your thumb, almost cutting yourself. It was a slow process. So I put my mind to it, and I got a pretty good idea. I sat down at the wooden table outside the kitchen, put a bowl in my lap, and stuck a very sharp knife into the table at a forty-five-degree angle away from me. Then I put a pile of the string beans on each side, and I'd pick out a bean, one in each hand, and bring everybody's giving me the beans, and I'm going like sixty when the boss comes by and says, "What are you doing?" I say, "Look at the way I have of cutting beans!" and just at that it towards me with enough speed that it would slice, and the pieces would slide into the bowl that was in my lap. So I'm slicing beans one after the other chig, chig, chig, chig, chig and moment I put a finger through instead of a bean. Blood came out and went on the beans, and there was a big excitement: "Look at how many beans you spoiled! What a stupid way to do things!" and so on. So I was never able to make any improvement, which would have been easy with a guard, or something but no, there was no chance for improvement. I had another invention, which had a similar difficulty. We had to slice potatoes after they'd been cooked, for some kind of potato salad. They were sticky and wet, and difficult to handle. I thought of a whole lot of knives,

parallel in a rack, coming down and slicing the whole thing. I thought about this a long time, and finally I got the idea of wires in a rack. So I went to the five-and-ten to buy some knives or wires, and saw exactly the gadget I wanted: it was for slicing eggs. The next time the potatoes came out I got my little egg slicer out and sliced all the potatoes in no time, and sent them back to the chef. The chef was a German, a great big guy who was King of the Kitchen, and he came storming out, blood vessels sticking out of his neck, livid red. "What's the matter with the potatoes?" he says. "They're not sliced!" I had them sliced, but they were all stuck together. He says, "How can I separate them?" "Stick 'em in water," I suggest. "IN WATER? EAGHHHHHHHHHHH!!!"

Another time I had a really good idea. When I was desk clerk, I had to answer the telephone. When a call came in, something buzzed, and a flap came down on the switchboard so you could tell which line it was. Sometimes, when I was helping the women with the bridge tables or sitting on the front porch in the middle of the afternoon (when there were very few calls), I'd be some distance from the switchboard when suddenly it would go. I'd come running to catch it, but the way the desk was made, in order to get to the switchboard, you had to go quite a distance further down, then around, in behind, and then back up to see where the call was coming from it took extra time. So I got a good idea. I tied threads to the flaps on the switchboard, and strung them over the top of the desk and then down, and at the end of each thread I tied a little piece of paper. Then I put the telephone talking piece up on top of the desk, so I could reach it from the front. Now, when a call came, I could tell which flap was down by which piece of paper was up, so I could answer the phone appropriately, from the front, to save time. Of course I still had to go around back to switch it in, but at least I was answering it. I'd say, "Just a moment," and then go around to switch it in. I thought that was perfect, but the boss came by one day, and she wanted to answer the phone, and she couldn't figure it out too complicated. "What are all these papers doing? Why is the telephone on this side? Why don't you... raaaaaaa!" I tried to explain it was my own aunt that there was no reason not to do that, but you can't say that to anybody who's smart, who runs a hotel! I learned there that innovation is a very difficult thing in the real world.

To be continued...

Make Your Museum Experience Come Alive with a Guided Tour

If you're planning your day out in Katikati, the Western Bay Museum has made your visit easier by offering Guided Tours at specific times, four times a week.

"The best way to experience the museum and to unlock the stories of our past is through an experienced tour guide," says Paula Gaelic, Museum Manager. "With more people travelling domestically and stopping at Katikati to experience all that we offer, we believe offering guided tours at specific times helps visitors get the most from their visit and enables them to plan their day."

The Museum's Tour Guides are knowledgeable local volunteers with a passion for the town, the museum and its rich history.

Tours are brief and informative – just 20 minutes long with the opportunity for visitors to stay longer and explore areas of interest or to ask the guide more, or to relax in the reflection area and listen to iconic songs from New Zealand's past.

Included in the tour is the fascinating story of George Vesey Stewart, Founder of the Ulster Plantation settlements of Katikati and Te Puke and the background behind Samuel Middlebrook's collection of Maori artefacts. Guides give an insight into the latest exhibition Music Music Music and the stories behind our first international singing stars and their songs.

Visitors have the opportunity to step back in time with a 1900s School Room and enjoy the 'hands-on' Technology Collection with a working telephone exchange and morse code machine. Outside, looking out over the Uretara Stream, visitors can explore a Maori Medicinal Garden (Te Rongoa) a traditional pioneers herb garden and the original jail/lockup from 1880.

Western Bay Museum is highly rated by visitors of all ages and ranked in the top five things to do in Katikati by Trip Advisor. The only museum in the Western Bay of Plenty, it's bright and modern and well regarded for high quality exhibitions.

Tour times are:

Mondays 11am	Wednesdays 2pm
Thursdays 11am	Saturdays 12 noon.

No booking required.

Western Bay Museum is open:

Monday-Friday	10am - 4pm
Saturday-Sunday	11am - 3pm.

Phone 07 549 0651.

Adults \$5, Gold Card \$4.

Western Bay residents and ratepayers free entry and tour.

Make your museum experience come **alive** with a guided tour

Visit the Western Bay Museum



Guided Tours Available:
Mondays 11am | Wednesdays 2pm | Thursdays 11am | Saturdays 12 noon
Tours - \$5 Adult (\$4 Gold Card) per person.
Western Bay residents and ratepayers free entry

32 Main Road, Katikati 07 549 0651
info@westernbaymuseum.nz www.westernbaymuseum.nz

What sorts of situations is PHONE 105 for?

You can use 105 to report non-emergency situations online or via the phone, such as when your car has been stolen, your property has been damaged, or you want to give Police information about crime in your area.

The key message is that if it's happening now or just happened and there's a threat to life or property, call 111. If it's already happened and there's no immediate danger, use 105.



NON-EMERGENCY
Ohotata Kore



105



Christmas in Germany

by Jill Marshall

Around the turn of the century, we lived for a few years in Germany, a country with a rich tradition of colourful Christmas festivities. When the weather was beginning to turn grey and cold with occasional snow the season of Advent began, usually on the last Sunday of November or first Sunday in December, and the Christmas markets began. Living 20 minutes from Frankfurt we liked to go into Frankfurt in the late afternoon of the first Sunday to hear the incredible sound of all the church bells in Frankfurt ringing at the same time – it reminded me of stories about Church bells ringing at the end of a war. But it was so loud it wasn't possible to have any conversation for the time this was happening. We would join the dense, jostling crowds at the Christmas Market or Weihnachtsmarkt in the centre of the town with its bright lights, tasty eats, mulled wine (really warms the insides on a



cold December day), Christmas tree ornaments and traditional carvings as well as a variety of other wares.

Most houses would have a Christmas wreath on their front door and many families would also have an Advent Wreath on a table inside the house made up of 4 candles in a base of greenery, berries, cones and some ornaments. One candle would be lit each Sunday of Advent so that by the fourth Sunday they would all be alight and then on Christmas Day a central white candle would be lit. This tradition was begun in the Lutheran Church in the 16th Century. The rest of the house would be decorated through Advent but the Christmas tree traditionally wouldn't be decorated until Christmas Eve although some families would decorate it earlier. Some houses would put a 5–7-piece candle stand in their front window which would light up enough of the dark outside to appear like a warm welcome awaited any visitors. Other popular ornaments included angels, nativity scenes and nut crackers.

In Germany, December 6th is the day for Saint Nicholas to arrive and stockings are hung on the outside of a child's bedroom door. They are duly filled with an orange, small toys and chocolate coins. The singing of Christmas carols with enthusiasm seemed to be important at any time during the Christmas season and it was quite an emotional experience to hear Silent

Night sung in its original language by some German friends.



The main place for the celebration is on Christmas Eve when, traditionally, the Christmas tree is decorated. There is a huge variety of possible ornaments, from shining coloured balls of different sizes and materials to carved angels and nativity figures as well as popular folk figures and, much to our surprise, small but real candles which were lit with matches and quite a fire hazard! In the evening there is a celebratory family meal/feast, the opening of presents and some families will attend a church service at their local church.

Christmas Day is a public holiday and a time for family and friends to get together and enjoy eating! Traditional German Christmas food is available through Advent and some is now sold in New Zealand such as gingerbread men, chocolates and stollens, a stollen being a fruit bread with nuts and spices and very tasty! As it's a while since we lived in Germany and we were part of an international community I know there are probably some experiences of Christmas traditions there that I haven't included. However, hopefully this article has given you some idea of how Germans celebrate Christmas and maybe you could try something you've read about as a new thing for your Christmas celebrations this year!

HDU vs ICU

The main difference between intensive care and high dependency care is the nurse-to-patient ratio. Usually, an ICU patient requires one to one nursing care, whilst a high dependency patient requires one nurse to every two patients. In contrast, on a normal ward two qualified nurses often care for up to 30 patients between them.

Whether a patient requires 1:1 or 1:2 nursing care depends on many factors including the number and nature of the organ support therapies they are receiving.

Some hospitals have separate intensive care and high dependency units. Other hospitals have combined units with a mixture of patients in one location. In the latter case, a patient may 'step down' from being an ICU patient to being a HDU patient without moving units. They may move bed space to facilitate 1:2 care.

Vaccine Passes

There appears to be at least one pharmacy in each neighbourhood that will be able to provide a Pass. Walk in with your NHI number and be patient as the staff need to attend to medical matters first.

If a vaccine is needed you will need to book a time.

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

**Please call the office
571 2558**



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

MEMBERSHIP APPLICATION / RENEWAL FORM

Tauranga & WBOP Grey Power Assn Inc

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

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

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

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Email Address: _____

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

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Single \$20.00

Double \$35.00

Donation \$

TOTAL: \$ _____

Online Banking: Kiwibank 38 9001 0051732 00

Cash - pay at office

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

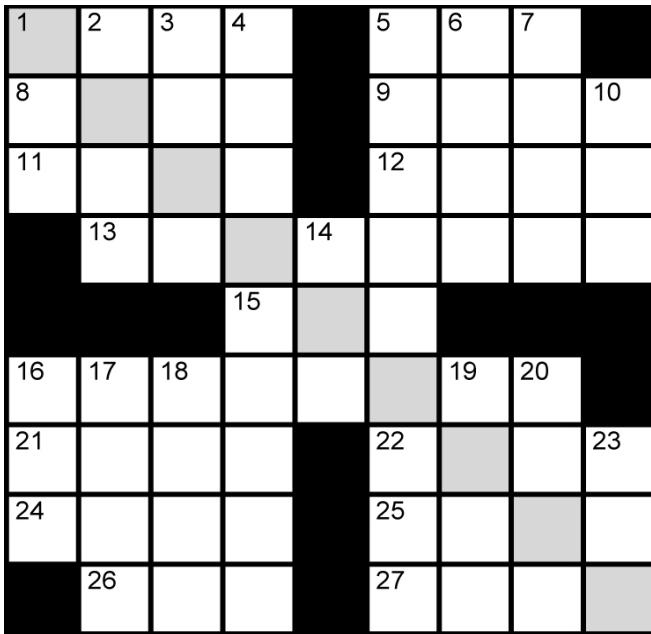
Please note we do not have eftpos

(Renewals use membership number as reference.

New members use phone number)

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

Settlers



Across

1. Van. alternative
5. Mountain pass
8. Santa ____, Calif.
9. Maui dance

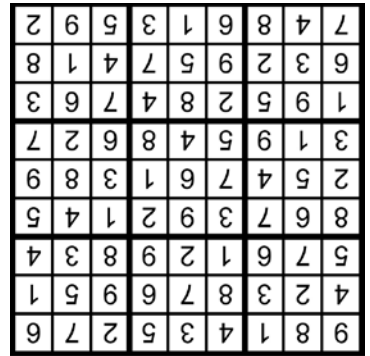
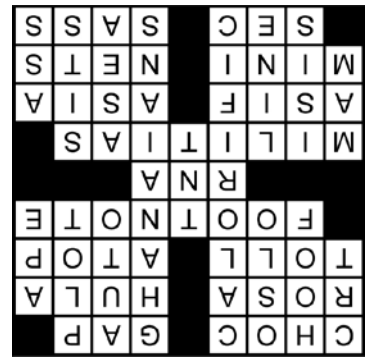
11. Turnpike fee

12. At the peak of
13. Annotation
15. Genetic material
16. Groups of minutemen

21. "Dream on!"
22. Atlas section
24. Short skirt
25. Fishing gear
26. "Hold on a ____!"
27. Back talk

Down

1. Computer monitor, for short
2. Horseshoe site
3. Nobel Peace Prize city
4. Relating to heat
5. Inhabitants of the Gold Coast
6. Vehicle
7. Scheme
10. "Tarzan" extra
14. Atlanta-based station
16. Mayan Indian
17. Egyptian fertility goddess
18. Queue
19. Fishing, perhaps



20. Takes a seat
23. Blockhead

ATTACK

BISHOP

BLACK

BOARD

CASTLE

CASTLING

CHECKMATE

DEFENSE

DRAW

EN PASSANT

ENDGAME

FIANCHETTO

FORK

GRANDMASTER

KING

KNIGHT

PAWN

QUEEN

RED

RESIGN

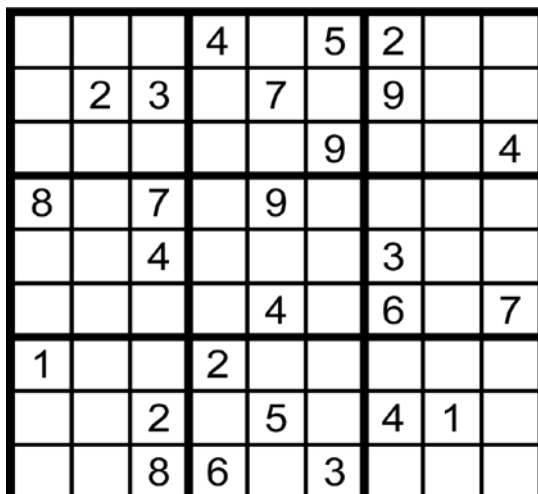
ROOK

SACRIFICE

STALEMATE

STRATEGY

THREAT



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.*

GAME OF CHESS