

Tauranga & WBOP GREY POWER 50+ MAGAZINE

Official publication of Tauranga & WBOP Grey Power Phone 07 571 2558 email: tgagreypower@gmail.com

May 2015



Pensions



Wave goodbye



Family tradition

COMMUNITY COMES FIRST FOR HEARTLAND BANK MANAGER

Ten years after moving to Tauranga, Deborah Lee is confident she's "where she belongs". Originally from Palmerston North, Deborah returned from a long stay in Australia to manage the local Heartland Bank branch, purposely choosing to work for a business whose attitude and values reflect her own.

"I love the Heartland way: the importance we place on building genuine and caring relationships with customers and finding solutions for their specific needs.

"For example, I had one elderly lady with no family, who needed urgent cataract surgery. I went to visit her and organised a Home Equity Loan to cover the operation, and a new television to watch with her much-improved vision!

"Heartland's commitment to investing in the community is another great fit for me," says Deborah, who has volunteered for various organisations over the years, including Downtown Tauranga, the Chamber of Commerce, the Tauranga Club and other community clubs and events, many of which are sponsored by Heartland Bank.

Given her affinity for helping others, it's no coincidence that Deborah takes great pleasure in providing customers with financial support to achieve their goals.

"Products like our Home Equity Loan can be life-changing," says Deborah.

"Whether it's for an unexpected expense, some urgent repairs or home renovation, or to visit family overseas, we can help customers access the money they need, without having to sell their home. Instead, they can stay where they belong – in their own home."



Tauranga's Heartland Bank manager Deborah Lee takes great pleasure in providing customers with financial support to achieve their goals. Photo by Chloe Brown.

"We're committed to helping people through transitional stages in life, which otherwise might be quite challenging, and we take the time to talk to them about what they really need. We also make great cups of tea!"



Deborah Lee
Heartland Seniors Finance

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Office hours
10 – 1pm Mon to Friday

We would like to hear your opinions or concerns on subject matter for printing in our magazine. Mail to: The Editor, Tauranga WBOP Grey Power, PO Box 841, Tauranga 3140.
 Website : www.greypowertauranga.org.nz
 Email : tgagreypower@gmail.com
 Subject line - Letters. Letters must include the writers name, home address and phone number.
 Letters should not exceed 120 words inclusive.
 Letters may be edited for clarity and length.

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PRESIDENT'S WORD

May! 'Where have all the flowers gone?' I think I am passing myself; this year has gone so fast!

The month of May is our local AGM on the 21st and the National Grey Power AGM is on 12th May in Rotorua prior to this magazine being published.

We have one remit: that Grey Power Federation should lobby government for the removal of the GST component on private property rates for all superannuitant homeowners.

There will be criticism as usual, but guess that is part of the process!

You will read further on that we have had a busy week or two with getting signatures for a petition to 'FREEZE RATES.' This is for the WBOP District Council area. Local Grey Power and Western Ward Residents & Rate Payers Assn and the Te Puke Residents & Rate Payers Assn collectively have made a concerted effort to make the WBOP Council sit up and take notice.

Enough is enough! The people cannot take another rate rise. We are the highest-rated District in NZ. So watch this space!

Our office just seems to get busier, which is not a bad thing; we just need more able folks to help. Carolyn and I do seem to have unending work to attend to.

We hope some politically-minded members will offer to come on our 'working group' who can research and formulate specific topics and issues that we need to advocate for on behalf of Grey Power and the elderly. Just think! You could all meet in the Coffee Lounge next door for discussions!

Our monthly Coffee mornings are becoming increasingly popular, which is great. So we have decided to expand and have some in Katikati and some at Pacifica Café that is closer for the Te Puke members.

Jennifer Custins has retrenched back from our Committee to just attend to the Elders Forum as her paid workload has increased and she has less time for voluntary work. We thank her for what she has contributed to Grey Power.

Also thank you to Carolyn and Warren for a 'blue touch' to the front of our office. It does brighten it and give us a face-lift! Thank you to all volunteers who help us to get the job done and promote Grey Power; we can't function without that help.

Christina Humphreys
President



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Not all pensioners a

There is an increasing number of unhappy retirees who find to their horror that they are affected by an obscure and unfair part of our social security legislation.

Our first example is a married couple, Jan and Jon [not real names]. Jan has a good state pension from Norway, so it is understandable she does not also get the NZ pension, even though she has lived in NZ for 20 years and would qualify. Jon has been a good NZ citizen and lived here all his life and expects to get the married pension rate of the NZ Superannuation at the age of 65.

However he finds that not only does Jan lose all her NZ Super because her Norway pension is too high, but any excess of her overseas pension is deducted

back to the NZ level.

Application of the out-dated section 70 of the social security Act means Jon gets a pension many thousands of dollars lower than other married men simply because of whom he married.

He is told the government expects married people to share resources and support each other.

Further protests elicit the stock response that the policy is designed to ensure that a couple with an overseas pension are not in a better position than a couple who have spent all their lives in NZ.

Had Jon been sensible and married an Australian woman with a large Australian pension, he would get



are equal

Some are more equal than others

the full-married persons NZ pension. Though she too may lose part of her pension down to the rate of a NZ pension!

If Jon's wife had been a new immigrant with no pension and had not worked in NZ, after ten years she would get the full NZ pension.

Is divorce an option for Jon?

Perhaps the better option for Jon and Jan is to leave NZ. Under the 2009 amendment to the retirement legislation, he is entitled to take the full gross NZ pension, with no deductions, because of Jan's pension, to most countries in the world. Some of these countries will not even tax the NZ payment.

In our second example, Jane [not her real name] came to NZ when she was 60 years old; she was eligible for the UK pension, which is paid to women at that age. Her pension was from taxed income from her working life in Britain; as much as 70 pounds had been taken from her monthly pay packet.

This didn't only cover tax; it also included deductions for National Insurance, so she would get free or subsidized medical and dental treatment after she retired, and 'Graduated Pension Contribution', which earned her the basic pension when she retired. Money deducted from tax income was taxed again once the UK government started paying it to her as her pension. This Money stayed in her bank account in the UK and this she accessed through her plastic ATM card. Jane didn't know how she would cope if that card ever failed her! She would have no easy access to her money at all. Perhaps it would be easier to transfer it to NZ?

So off she went to the IRD, where somebody told her not to worry about it; the arrangement was 'reciprocal'

and she wouldn't lose out.

Big lie! Jane wrote to the IRS in Britain, closed her accounts there and arranged for her pension to be paid into her bank in NZ. Oh dear! It turned out that 'reciprocal' doesn't mean the same in NZ

as it means in the Oxford dictionary. It doesn't mean you get free medical and dental on the same basis as in Britain, nor does it mean that when you reach 65 – which a couple of years later she did – that you get your full UK pension.

Oh NO! That goes to the NZ government and you get the lower NZ pension, much, much less. So Jane is now 73 and much, much poorer!

She is still working part time, but is now just a conduit through which money passes.

She would be much better off in the UK, but loves NZ and wants to stay here, because her daughter lives here.

There is no logic to the way our government treats people. Both these above people should receive their full reciprocal pension, no questions asked. It would be all spent in our country, a benefit, and after all it is theirs!

Then, on the other hand, people can come to NZ from other countries with no pension, live here ten years and receive the full pension - no problem. Also under the 'Family unification' scheme they can then bring parents in, who have NEVER EVER contributed a cent to the NZ system and they can ALSO collect the pension. How unfair is that to us taxpayers and the above Jan and Jane. Something has to change NOW!

Another warning, folks, for your NZ families that are working overseas!

If they wish to collect the pension when they retire back to NZ they need to be back in this country ten years before pension time. Or the government treats you like a new immigrant and you are not deemed eligible for the NZ pension. The only other way around this one is if you are coming from a reciprocal pension country like Australia, Britain, Canada (and some others) that you then bring your entitled pension home from that country.

Just still be aware that our greedy government will take some of that from you, because those countries are all paid a higher pension.

This begs the question whether we should be paid a higher pension in line with other Western countries!

By C Humphreys

You can say no to paywave card

VISA and Mastercard credit cards now let you pay amounts of up to \$80 by simply waving the card in front of a retailer's card reading machine. The amount will then be charged to your account without you having to key in a secret number.

This feature is called 'Paywave' or similar and has caused great controversy ever since it was introduced. This is because, when you lose the card or it gets stolen, anyone can use it to pay for whatever he chooses. Multiple times. Up to \$80 each time of your money!

One Grey Power member took action. He went to his ASB Bank branch to get this feature turned off. They said it couldn't be turned off.

So he lodged a written complaint

then and there, demanding that he get a VISA card without the Paywave feature. No reply!

Then he wrote a letter to the bank's 'Card Manager'. No reply!

Finally, he wrote a letter to the Managing Director of the ASB Bank. Two days later he got a call from the ASB 'Complaints Manager', a charming lady. After apologising profusely for not responding to the complaint, she announced that as of 21 April 2015, the Paywave feature could be turned off, if a customer so desired. Also that she had already done that for him. Wasn't that nice!

The wider issue is that now all bank customers who don't like Paywave can demand that it be turned off. If their bank says it can not be done, just say to them: 'How come ASB can do it?'

This could serve as an example for others. Don't take NO for an answer. Take action!

By R Brandt



Grey Power Coffee Mornings

Held at Village Café next door to the Grey Power Office.

Historic Village, 17th Ave.

First Thursday of every month at 10am.

DATES: 4th June, 2nd July, 6th Aug, 3rd Sept, 1st Oct, 5th Nov, 3rd Dec.

Enquiries phone 571 2558. *ALL WELCOME*

Village Café, 'The Sugar Plum Tree' is next door to the Grey Power office. Grey Power has initiated this coffee morning for new and all members to meet. Also volunteers this may be an opportunity to meet each other too. Often this doesn't happen as they are at the office on different days. Joy will be your host, also John!

The Café offers a special price to Grey Power members of \$6.50 for a coffee and cake.

Wear your name badge if you have one. Please join us.

Because of the success of these Coffee mornings we have decided to organize some in other areas:

Pacifica Garden Centre, Tara Rd, Papamoa 10 am

Dates: 18th June, 15th Oct

The Balcony Café, Main Street, Katikati, 10 am

Dates: 16th July, 19th Nov

Café Botannix, Palmers Garden Centre, Cnr SH2, Bethlehem, 10am

20th Aug

Alimento Café, 72 First Avenue, Tauranga, 10am

17th Sept





Bay of Plenty residents can now have their say on which flag should represent New Zealand, with The Flag Consideration Project beginning the formal process for public consideration of a new national flag.

Kiwis can participate online – flag designs can be uploaded at www.flag.govt.nz to July 16 – and a roadshow including community meetings and engagement hui is being held throughout the country.

The meetings provide opportunity to discuss the flag and what it should signify about New Zealand, starting in Christchurch on May 16.

Flag Consideration Panel chair Emeritus Professor John Burrows says whether the public votes to change the flag or not – this is the first time in history the public has had the opportunity to discuss options and have a say in the future of the NZ flag.

“It is important that we, the panel, provide as many opportunities as possible for New Zealanders to get involved. Anyone can attend a community workshop, hold their own discussion or share their thoughts online.”

Resource tools, including a community kit and schools resource kit, are available.

Schools can run their own flag discussions and referendums to mirror the formal process as part of their own learning exercise, says John.

“New Zealanders can join the conversation online at www.standfor.co.nz to share their thoughts on what they believe the flag should stand for.

“These contributions, as well as those from community meetings, will provide us valuable insights and form the criteria for the panel to consider designs knowing what is most important to everyone.

Participants can also choose to have their name etched on a national flag pole monument, Te Pou Herenga Tangata – the post that binds the people together – that will be erected at the national museum, Te Papa, in Wellington.

Two postal referendums will be held by the Government, with the process and dates subject to legislation progressing through Parliament.

It's proposed the first will be held between November 20 and December 11, where eligible voters will be asked to rank the shortlist of four flag alternatives.

Between March 3-24, 2016, the choice will be between the current flag or to change to the preferred alternative determined by the first referendum.

www.standfor.co.nz



Get rid of a Smart Meter

It is NOT compulsory to have a “smart” or “advanced” meter” and a growing number of people have managed to get “smart meters” removed after they have been installed.

This may not always be easy, but it can be done. One of the purposes of this site is to share successful ideas to help people get rid of their “smart meter” with a minimum of fuss and bother. (This being said, it can be very difficult to get rid of a “smart meter” once it has been installed so if you do not have one, take steps to prevent an unwanted “smart meter” installation; see this link: <http://www.stopsmartmeters.org.nz/how-to-avoid-getting-a-smart-meter/>.)

The following ideas have been successful for other people so you may also find that they work for you.

1) Call your electricity company and insist that they remove the “smart meter”.

It is likely that you will be told that the “smart meter” is safe or compulsory and/or that you are neurotic or foolish to want to have it removed. Stand your ground and insist that it be removed. Ask for it to be replaced with an analogue (electromechanical meter) or if that is not possible, a new electronic meter that is not a “smart meter”.

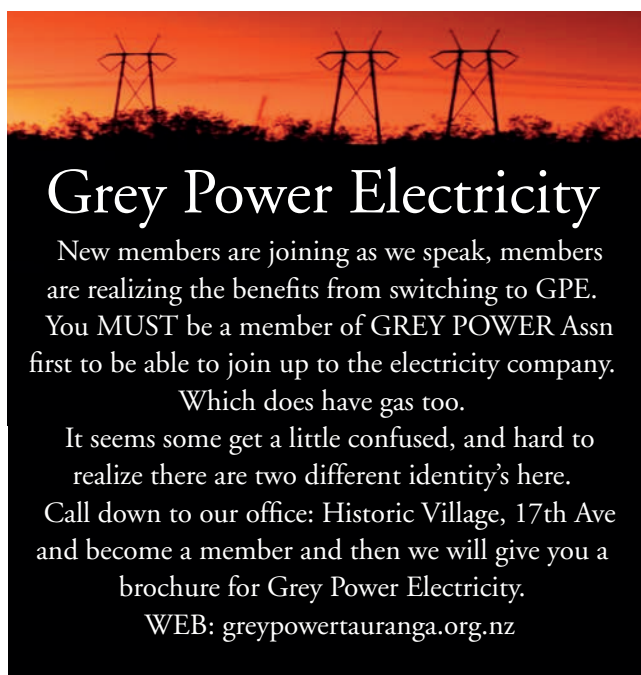
If you are completely insistent in your communications with your electricity company (you may need to make a number of calls until you reach someone who takes your concerns seriously, the company may respect your wishes. (In some cases, it may be helpful to tell your electricity company that you will change to another company if the company does not value your business!)

NB: If your electricity company is helpful, please email through the site Contact form so we know about this and can advise others.

2) If your current electricity company refuses to remove your smart meter and replace it with an analogue meter or digital meter that is not a smart meter, you may need to consider changing electricity companies to a company that will replace it. At present there appear to be several options. These options are listed in alphabetical order, out of fairness to the companies.

Read more on site below:

If you are interested in the smart meter issue, please sign up for the email list at www.stopsmartmeters.org.nz as this will allow you receive updates on the smart meter situation in NZ.



Grey Power Electricity

New members are joining as we speak, members are realizing the benefits from switching to GPE. You **MUST** be a member of GREY POWER Assn first to be able to join up to the electricity company. Which does have gas too.

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Les' medals stay in God's Own

The last surviving Dambuster pilot presented his war medals to MOTAT – the Museum of Transport and Technology – in Auckland in April in a ceremony attended by the benefactor who brought the medals to New Zealand, Lord Ashcroft, and Prime Minister John Key.

Tauranga's Les Munro put his World War II medals and logbook up for sale to raise money for the ongoing upkeep of the Bomber Command memorial at Green Park in London.

The sole survivor of Operation Chastise, which was carried out on German dams by the RAF in May 1943, intended to donate all proceeds raised from his memorabilia to the endowment fund paying for the memorial's upkeep.

But after his intentions surfaced, petitions, political interest and at least one online funding site emerged to keep them here in New Zealand – and the Ministry for Culture and Heritage got involved.

Lord Ashcroft, who also donated substantially towards the memorial construction, offered to donate \$150,000 towards the memorial's ongoing upkeep – and Les accepted the offer.

The medals and logbook were handed to Lord Ashcroft at the Bomber Command Memorial in March. He then flew with them to New Zealand to personally deliver them to Les, so he could in turn hand them to MOTAT chief executive Michael Frawley.

Les, aged 95, was also awarded the French Legion of Honour at a ceremony in Auckland in mid-April with seven other Kiwi veterans.

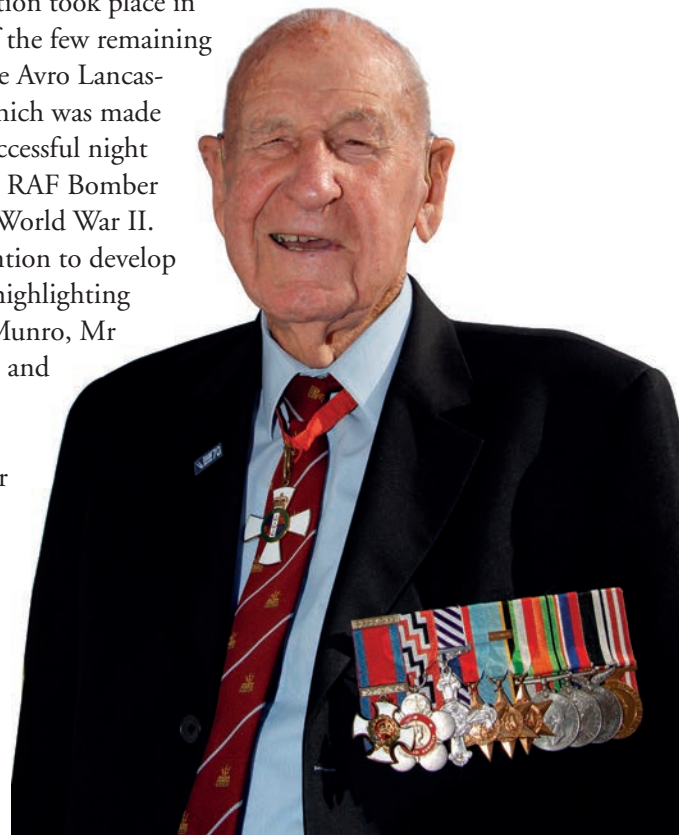
They were presented by the French ambassador, Florence Jeanblanc-Risler, in recognition of their bravery in defending France during World War II.

When asked if the Legion of Honour would join the other medals at Motat, Les said he didn't know.

"I've only known this for a week," he explained. "So I'm not quite sure where I'm going to wear it, so it may well end up with the others."

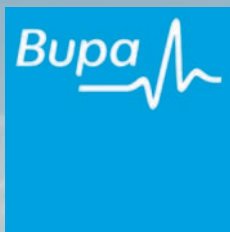
The presentation took place in front of one of the few remaining examples of the Avro Lancaster Bomber, which was made famous as a successful night bomber by the RAF Bomber Command in World War II.

"It's our intention to develop an exhibition highlighting what Mr Les Munro, Mr Len Chambers and the other New Zealand members of Bomber Command, in particular 617 Squadron, did during the war," says MOTAT chief executive Michael Frawley.



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- Bupa's buy back guarantee after six months

Care Homes


Care is at the heart of everything we do; at each care home we develop individual care plans and tailor activities to suit. Understanding what you need is really important, so that we can make sure your care is personalised and you live the best life possible. Your enjoyment of each day is our main focus – we make sure you can live 'your day, your way'

Rehabilitation

Bupa rehabilitation offers a broad range of services and care, specialising in traumatic brain injury and other neurological conditions such as stroke. We provide residential rehabilitation in the community which is primarily funded by Accident Compensation Corporation (ACC) and the Ministry of Health.

To find out more about our medical alarms, retirement villages, care homes or rehabilitation, call free on **0800 60 80 99** or visit **www.bupa.co.nz**

Superannuation Grey Power Report 2015



Our long term objective to attract government support for an increase in the base level of NZ superannuation to overcome the increasing impoverishment of older people relative to the median household incomes.

Next to strive to inject a Grey Power perspective into the public debate surrounding the 2014 general election.

Thirdly, a perceived need to develop an outreach approach to building relationships with other organisations representing younger generations, to increase their awareness of the 'trials' they will inevitably encounter as they reach their ultimate retirement.

Reflecting on the progress to date, ongoing issues and planned future action; our efforts are best evaluated by the realization that government has, so far, resisted the numerous calls from the well resourced, retirement fund providers to garner further subsidization of kiwisaver at the expense of a reduction level of NZ Superannuation entitlements.

Much as we expected the election campaign saw political parties avoid the sensitivity of entanglement in the controversy surrounding retirement income policy, with the notable exception of Labour's undertaking to increase the 'age of entitlement'. However, we should not become complacent. The real possibility of future adjustment of the funding allocations for kiwisaver, to the detriment of NZ Superannuation, still 'simmer under the surface' in an environment of public naivety as to the very real threat to the future well-being of retired NZ.

Progress has been made in our 'outreach' activity and

this will continue to be a priority in terms of the strategic approach to influencing political opinion. While we must prioritise our advocacy on finding solutions to the problems experienced by our members, within the community there is a misconception that we are a self-serving organization. In the course of time the entitlements we strive to preserve must be proven to be equally important to the younger generations when they in turn are displaced from the paid workforce.

The motivation of all of us who are active Grey Power advocates is actually built upon a conviction that under the prevailing economic settings the greater majority of our grandchildren and their descendants are exposed to an unsympathetic social environment and undeserved impoverishment, during their reclining years.

Now to Consider strategies:

How can we best address the challenges of restoring to younger people similar opportunities to those we enjoyed during our family former years?

The superannuation Advisory group [Grey Power] has compiled a comprehensive discussion paper we anticipate will be distributed to all Assns to this years AGM [May 11, 2015 we expect members can ask for this at our Assn Offices]. Given favourable Assn response to the principles and philosophy contained therein, this document will form the basis of an Assn resource kit to underpin local assns.

Participation in the outreach activity we need to adopt as a means of influencing and activating 'public opinion' supportive of our advocacy objectives.

We will welcome [emailed] submissions on the discussion document.

**Lew Rohloff – lew.rohloff@extra.co.nz
Chair Superannuation/Retirement committee**

**TAURANGA & WBOP
GREY POWER ASSN. INC.**

AGM

Venue: Wesley Methodist Church Hall,
100 Thirteenth Avenue, TAURANGA

Time: 1.30 pm THURSDAY 21st MAY 2015

Speaker: TAURANGA MAYOR: Stuart Crosby

ALL WELCOME
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POLITICAL FORUM

**Minister makes meager
effort to fix big problem**

By Annette King on May 06, 2015

Today's announcement by Health Minister Jonathan Coleman that Budget 2015 will include \$98 million for elective surgery over three to four years should be seen for what it is – a drop in the bucket in an effort to appease thousands of concerned New Zealanders, Labour's Health spokesperson Annette King says.

"This will be greeted by the sector with an awful sense of déjà vu. It is a re-announcement with a little gift-wrap-ping.

"The Minister's predecessor Tony Ryall, using exactly the same words as Mr. Coleman – 'elective surgery makes a real difference to patients and their families' – announced \$48 million of this funding in last year's budget.

"Jonathan Coleman has been under attack from all sides about the increasing numbers of Kiwis being rejected for a first consultation with a specialist or being kept out of operating theatres because they don't meet pain thresholds.

"At the same time he has repeatedly denied there's a problem.

"Now he thinks he's fixing it with \$50 million over three years. Do the math's – that's on average \$833,000 per year for each of the 20 district health boards.

"We welcome any moves to help in this area, but to steal a line from members of Hastings Grey Power: more honesty and fewer weasel words please Mr Coleman."

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POLITICAL FORUM

NZ First fighting TPPA with new bill

By Fletcher Tabuteau

Thursday, March 19, 2015 - 18:15

A New Zealand First bill pulled from the Members' Ballot today will axe the Trans Pacific Partnership Agreement's (TPPA) 'Trojan Horse' provisions, which allow foreign corporations to sue the New Zealand government for billions of dollars.

"The Fighting Foreign Corporate Control Bill in my name is our opportunity to learn the truth about the TPPA. It gives New Zealanders a chance to ban our government from signing any treaty that gives foreign corporates the right to seek compensation if they believe our laws affect their business," says Fletcher Tabuteau, New Zealand First Spokesperson for Commerce and Trade.

"Leaks from the Trans Pacific Partnership Agreement negotiations show provisions that put the interests of foreign corporates ahead of the New Zealand public. Our bill will stop such provisions known as investor-state dispute settlements.

"This is wrong. New Zealanders must rule our country, not foreign businesses. New Zealand absolutely relies on our exports so trade is essential but the price of trade agreements shouldn't mean selling our soul.

"It is wrong that the National government maintains a shroud of secrecy around TPPA negotiations,

especially when they go well beyond being just a trade agreement. National must do right by New Zealanders and let them know just what this government is prepared to give away to overseas corporates.

"New Zealand First's Fighting Foreign Corporate Control Bill will mitigate the worst of these new age trade deals," says Mr Tabuteau.

NOTE: There is a good article on TPPA, an 'Open letter to the Hon. Tim Grosser, the Ministry of Foreign Affairs and Trade, Defence and Trade select Committee. As concerned members of the community.

Read more on: www.itsourfuture.org.nz/take-action

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This kind of stuff has got to stop in our country!

Have you noticed that stairs are getting steeper?
Groceries are heavier and everything is further away.

Yesterday I walked to the corner and I was dumbfounded to discover how long our street has become! This extension work was apparently done at night!! Very sneaky stuff.

And, you know, people are less considerate now, especially the youngsters.

They speak in whispers all the time! If you ask them to speak up they just keep repeating themselves, endlessly mouthing the same silent message until they're red in the face! What do they think I am, a lip reader?

I also think they are much younger than I was at the same age. On the other hand, people my own age are so much older than I am.

I ran into an old friend the other day, and she has aged so much that she didn't even recognize me.

I got to thinking about the poor dear while I was combing my hair this morning, and in doing so, I glanced at my own reflection... Well, REALLY NOW - even mirrors are not made the way they used to be!

Clothing manufacturers are less civilized these days.

Why else would they suddenly start labelling a size 32 pair of pants a 42, or medium shirt as 'extra large'? Do they think no one notices that these things no longer fit around the waist, hips, thighs, and neck?

The people who make bathroom scales are pulling the same prank, but in reverse. Do they think I actually "believe" the number I see on that dial? Heck! I would never let myself weigh that much! Just who do these people think they're fooling? I'd like to call up someone in authority to report what's going on - but the telephone company is in on the conspiracy too: they've printed the phone books in such small type that no one could ever find a number in there!

All I can do is pass along this warning: We are under attack!

Unless something drastic happens, pretty soon everyone will have to suffer these awful indignities.

PS: I am sending this to you in a larger font size, because something has caused my computer's regular fonts to be smaller than they once were. (They must be sneaking into my house and messing around with my computer. Probably CIA!!!) Pretty scary stuff huh?



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“Let food be thy medicine and thy medicine be thy food”

Hypocrites

In earlier times people knew how to preserve vegetables for long periods without the use of freezers or canning machines. This was done through a natural process called lacto fermentation. Lactobacilli are bacteria on the plants and living things, especially plants growing close to the ground. These bacteria through this process feed on the sugars and starches of the vegetables and produce lactic acid as a by-product. Lactic acid is a natural preservative that inhibits putrefying bacteria, which would otherwise rot the vegetables.

Industrialisation caused changes in the way we preserved food so the product was more saleable and uniform but not necessarily more nutritious. Vinegar made a product more acidic and not necessarily beneficial if eaten in large amounts. Pasteurisation effectively kills off lactic acid and produces bacteria and has beneficial effects on the digestion.

Reasons to eat Fermented Foods

1. Fermented foods improve digestion.

Fermented foods are full of enzymes needed for digestion. Research has revealed the importance of certain raw and fermented foods in the diet. The enzymes in raw food particularly raw fermented food such as fermented vegetables and raw unpasteurised yoghurt, help start the process of digestion and reduce the body's need to produce digestive enzymes. As you age, your body's supply of enzymes decreases. This has caused many scientists to hypothesize that if you could guard against enzyme depletion, you could live a longer, healthier life.

2. Eating raw fermented food helps us to absorb the nutrients we're consuming.

Not only does your body need enzymes to digest your food but also to help it absorb and make full use of your

food. You can ingest huge amounts of nutrients, but unless you actually absorb them, they're useless to you. When you improve digestion, you improve absorption.

3. Fermented foods restore the proper balance of bacteria in the gut.

If you suffer from lactose intolerance, gluten intolerance, constipation, irritable bowel syndrome, yeast infections, allergies or asthma, all of these conditions have been linked to a lack of good bacteria in the gut. Eating a variety of fermented foods helps to heal and restore the gut.

4. A cheaper and more efficient way of adding pro-biotic to your diet.

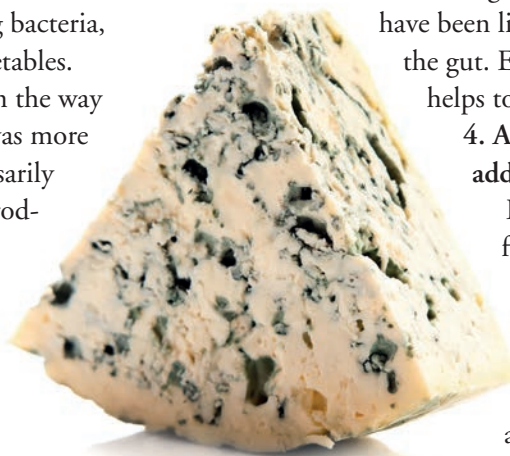
Each mouthful of traditionally fermented vegetables can provide trillions of beneficial bacteria, far more than you can get from taking a recommended dose of pro biotic supplement. And adding these foods to your meals is a lot more fun and interesting too.

5. Fermenting food actually increases the vitamin content.

The lactobacillus in fermented vegetables enhances their digestibility and increases their vitamin levels.

6. Fermented food is full of flavour.

There's a reason humans enjoy drinking wine and eating stinky cheese. There's a reason we like sauerkraut on our hot dogs and salsa on our tortilla chips. Because it tastes good, but as we add these foods to our everyday diet our taste buds change, sweet cravings reduce and our body starts to crave the fermented flavours because our body knows it needs these foods.



MaKutchen Organics NZ Ltd are producing Probiotic Fermented foods which are available at most Health Stores.

www.makutchenorganics.com.au
and facebook

By Jim Pringle

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E: ageconcerntga@xtra.co.nz

W: www.ageconcerntauranga.org.nz

Say no to elder abuse

Age Concern's elder abuse and neglect prevention teams work closely with older people and their families to resolve issues of abuse and ensure it does not reoccur.

Age Concern also works in communities to educate people about the signs and effects of abuse to help prevent it from happening and how to challenge disrespectful attitudes towards older people.

Elder abuse is a global problem. It happens to men and women of every religious, cultural, ethnic and income group. In Tauranga Moana alone, the Elder Abuse and Neglect Prevention service has active cases of confirmed abuse.

However, much abuse goes unreported. It has been estimated only 16 per cent of all abuse incidents reach service agencies. Known cases represent only the tip of the iceberg.

The personal losses associated with abuse can be devastating and include the loss of independence, homes, life savings, health, dignity, and security.

Abuse can destroy an older person's self-esteem and confidence. It also damages family relationships, the older person's financial security and their mental and physical health, increasing the likelihood they will require residential care.

If you suspect an older person is being abused or neglected ring Age Concern. Don't let your fear of meddling in someone else's business stop you from speaking out. Encouragement and support is a really important way you can help an older person to take action in the face of mistreatment.

If you feel you are being abused or neglected ring Age Concern. Your personal safety is most important. Talk to someone you trust about the abuse if you can do this safely. If your abuser is threatening you if you tell anyone, ask anyone you have a chance to speak to.

Phone 07 578 2631

Betty's two decades with U3A - University of the Third Age

In 20 years Tauranga's U3A branch has gone from offering 25 members three courses to a whopping 700 participants 80 classes – and stalwart Betty Clethero isn't giving up her involvement any time soon.

As a result, retirement life is never boring for Betty, one of three original members, who is keen to learn and socialise – the epitome of the club.

The 85-year-old decided to join Tauranga's U3A two decades ago, after a short stay at an U3A in Australia. "I enjoyed it so much I wanted to be a part of this in Tauranga."

Betty attended the inaugural public meeting at St Enoch's church on 16th Ave, Tauranga on March 17, 1995.

The first three classes formed offered literature, creative writing and a computing course.

Betty, who was in charge of writing the U3A newsletters for seven years, says it isn't hard to find a course she enjoys.

She still regularly attends French and computer classes and outdoor excursions out of a wide variety of on offer – from weekly yoga classes to monthly history classes, with physical activity sessions encouraged to keep retirees active.

Betty also keeps herself busy teaching Apple Mac Support classes every third Thursday of each month.

Betty says being a part of a growing community of like-minded people has allowed her to be heavily involved with the organisation.

"I've made a lot of friends and I've learnt so much through these classes," says Betty, who doesn't care to stay at home when U3A is on offer. "It's boring not doing anything when you've retired," says Betty.

U3A allows retired members of the community to study, socialise and keep their mind and body active. To be a member, fill out an application form at <http://u3atauranga.kiwi.nz/>



By Solbin Kang



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How many of you are aware that there are only two official languages of New Zealand – and English is not one of them!

The only official languages at present are the Maori language, made official in 1987, and sign language, in 2006. I queried my MP Simon Bridges about the status of the language and his response was:

Quote; it seems you are correct. There is no legislation that enshrines English as an official language of New Zealand.

The Justice and Electoral Committee states - In summary we are unaware of a statutory provision declaring English to be an official language, its status as an official language is based on custom and practice.

This outcome will no doubt lead you to wanting to petition Parliament seeking the necessary legislation.

At Mr. Bridge's suggestion I have begun a petition to make the English Language an official language of New Zealand.

The Clerk of the House has approved the wording of my petition and Simon Bridges will present my petition to Parliament.

The only official requirement for the use of English is in the Tax Administration Act, which requires records to be

English language not registered as New Zealand's official language?

kept in English, she said.

A few weeks ago I launched the petition in Tauranga and it has done very well locally.

I am finding that many older folk are very keen to sign the petition.

English is the language most New Zealanders use every day in general con-

versation, commerce, parliamentary and local government business, education, news media communication, and court proceedings, but it has no official status, she said.

Another benefit of the English language becoming an official language could be greater accuracy in the teaching and use of English.

I am an ordinary citizen, a mother and grandmother, and I believe this is very important for our country.

I hope that many of you will sign this petition as English is our common language and we need a good standard of written and spoken English simply to communicate, therefore we must take care of it and ensure it becomes an official language of our country.

You can contact me by emailing petition@inbox.com or going to a website <http://tinyurl.com/mraz4en> (this must be downloaded to your computer to print out) or simply phone me on 027 233 1595.

By R Bishop

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Digital heir

In 2005, a motorcycle accident took the life of 22-year-old Nebraskan Loren Williams. In an effort to find out more about her son's life, Karen Williams obtained his Facebook password from a friend and emailed the social networking company asking if she could log into the account and read his posts.

Within a couple of hours the password had been changed and she was locked out. By logging in to her son's Facebook account, Williams was in breach of the terms of service.

Under US law Williams was forced to sue Facebook Inc in order to obtain a court order to gain access to the account. At the time, this case was unique but as social networking sites grew in popularity, more users inevitably meant more deceased users.

Their next of kin – and the legal system began to think what about what it meant for a person's 'digital remains' to lie within the database of a third party service provider such as Facebook, Google or Yahoo.

"Once upon a time we had this shoebox filled with letters and photographs. We're now creating this situa-

tion where a lot of what we do is being committed to digital storage,"

"The difficulty is that after you die nobody can get into those [social media accounts] unless they have your password. And if you do log in, for most of these, you're acting in breach of the service as signed. "If you read Facebook's terms and conditions, very clearly, even with their updated service, it says that if you log into somebody else's account it is a breach of service and they will cut access to it."

Frozen in time;

In the 10 years since the Williams case, Facebook has provided options other than granting access to family or friends of the deceased: an account can either be closed down or 'memorialised', which is essentially an account frozen in time.



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Fashions

Carrying on a family baking tradition

Whenever Sandra Hunt bakes Aunt Daisy's Anzac biscuit recipe she carries on a family tradition that her mother started back in the 1940s.

The Omokoroa resident grew up in Point Chevalier, where her mother Rewa Rose Thackwell worked in a factory in Auckland's CBD making metal goods.

"She worked there when women had to work, when all the men were away at war and the factories had to be manned."

Part of Rewa's work involved sealing tins of Anzac biscuits.

"Local ladies baked these biscuits for their sons and husbands who were serving overseas, packed their biscuits into cake tins and took them into the factory to have the lids soldered on," says Sandra, who a little girl at the time, points out there was no Tupperware back then.

"Eggs, butter and sugar were rationed in those years, therefore the Anzac biscuit recipe was seen as ration-friendly."

When World War II ended in 1945 Rewa continued baking Anzac biscuits every year in the lead-up to April 25.

"The kids in our household were sent out to deliver them to ex-servicemen in our neighbourhood. Generally, we gave to them Returned Servicemen."

"This family tradition continued for many decades," says Sandra, who moved to Omokoroa about 15 years ago and cranked up the oven. To Sandra, she think the tradition isn't special. "I've done it all my life."

By Zoe Hunter



*Sandra Hunt
with her
Anzac biscuits*



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Tubular Equipment is dedicated to providing top quality, affordable and effective mobility equipment from right here in Tauranga.

The locally owned company has been owned and operated since 1986 by Allan and Maree Sargent. In December 2014 Logan Hunter and Beks Metcalfe joined them as partners in the company.

Tubular Equipment design and manufacture a large range of mobility equipment from their premises in Brook Street – they can even design specific products to suit your individual needs.

"As long as we can make it, we can do it," says Allan.

"Our products are easy to use, are safe and very stable."

Their new product they have available is the Tubular Knee Scooter.

This Scooter is designed for people who have non weight bearing injuries below the knee.

So if you are to have leg or ankle surgery, have injured your Achilles tendon, then hiring a Tubular Knee Scooter may be of benefit to you.

This three wheeled Scooter is built to support the injured leg/ankle and will allow you to move around confidently, while still recuperating. It comes with a drink bottle/cup holder, and basket, and can turn easily in small tight spaces.

The Tubular Knee Scooter has been designed by Allan and they are manufactured in their Tauranga factory. The Tubular Knee Scooter is hired nationwide.

Petition to freeze rates

Because the WBOP District Council has recently put out their Long term Plan 2015 -25 with larger spending and borrowing plans. Which is mainly On Monument building around Katikati, eg Library 2.3 – 4 million, Katikati Museum on going spending and/or transform the old firestation for the Museum over \$700,000 or cycleways \$3 - \$6 million [I enjoy my cycling, but not at this cost]!

All this is pure Monument building and borrowing to do so and then raising our rates every year to boot.

We all know if you can't afford something, you don't have it and you don't keep borrowing to do so!

As you will see from the article enclosed we are the highest rated district in the Country. Many people are selling their homes because they just can't afford the rates to stay here. Plus high % of Katikati people are pensioners on a fixed income.

The Council has lost sight of its core business of Water, sewerage, storm water and roading these are the essentials that are not being maintained enough.

I hope you all did put a submission to council to object and make a point by the 30th April? We Tauranga & WBOP Grey Power Assn have placed a submission in.

Also we your local Grey Power decided to support the 'Western Ward Resident & Ratepayers Assn in undertak-

ing a petition to 'FREEZE RATES'. We have to try and stop this madness, before none of us can afford to live here. We were a bit late in getting this under way, so far well received.

The petition has to be into the WBOP District council Thursday 30th April then later we speak to the submissions.

We have had a permanent stand on the street of Katikati to get signatures and people have been racing to sign. We also did a successful rural mail drop.

Te Puke has had a few stalwarts there with their clipboards and petitions. The difficulty is to find able-bodied people to help.

We will keep the petition running after the 30th April for a time, the petition is at the Grey Power Office.

Council will need to take notice of this petition; the people have spoken out against this Rates robbery it is time for them to get their funding management under control, because that is what it gets back too.

Council must listen to the people, if not we will have to take further action.

It is the people of the WBOP district that pay their wages and all funded by rates, we have a right to have a say!

By C Humphreys

Which place has the highest rates?

Ratepayers in the Western Bay of Plenty are paying almost three times as much as those in the Mackenzie District, figures reveal.

Those who live in the WBOP District Council area pay the highest in the country - an average of \$3274 a year. Mackenzie rates are the lowest in the country, with an average annual residential bill of \$1104.

Data collated by the Taxpayers' Union, a lobby group, from council reports has been turned into an online tool, Ratepayers' Report, to allow residents to compare their local council with 67 territorial authorities across the country. This data was checked by Fairfax Media and supplied to councils for them to review prior to publication.

Not surprisingly, rates in the most sought-after areas are also high. Those living in Auckland, where the average household income is around \$76,000, face annual bills of \$2636. The average house price in Auckland was \$678,533 in February.

But residents in Christchurch face comparatively low bills. At \$1706 a year, they make the top 10 for cheapest rate bills.

The Western Bay of Plenty district takes in the urban centres ie: Waihi Beach, Katikati, Omokoroa, Te Puna, Te Puke and Maketu.

Household incomes average \$55,600. Although the district council's headquarters are in Tauranga, it does not take in the city, where under the city council the average rates bill is \$2217.

The total revenue - including rates, charges such as consent fees and proceeds from council controlled organisations - for each WBOP ratepayer is \$3585.

People in the Far North have the second highest yearly rates bills, at an average of \$2841. Tasman ratepayers, paying \$2841, follow this. Nelson city residents fork out \$2597 a year, followed by those in the Manawatu on \$2566.

At the other end of the scale is Mackenzie District with its \$1104 average, Whangarei District (\$1213) and Southland District (\$1534).

A spokesman for Auckland Council said the figures are "to one degree or another, comparing apples with oranges".

By Andrea Vance

NOTICE BOARD May 2015

JULY CUTS OF THE ANNUAL VEHICLE LICENCE [REGO]

With the ACC levy portion falling by an average of 41% depending on vehicle type for cars under 40 years of age. The reduction will vary according to safety ratings because ACC is introducing risk rated levies. This means the owners of the safest cars will pay the least.

All cars will get a reduction: the annual savings will range from \$40- \$130 for petrol powered vehicles, and \$80- \$170 for diesels.

Other vehicles such as utes, vans and vintage cars, will get a flat reduction, although there is no change in license fees for motorcycles, mopeds, trailers or caravans.

If the vehicle license expires before July 1st, owners will be charged the old rate for the duration. To avoid paying too much, owners may want to relicense the vehicle for a shorter period so that the license expires in early July, and then renew for a longer period at the lower rate.

A vehicle can be relicensed for any length of time at AA Centres or online at: www.nzta.govt.nz/transact

ACC RULES

You may need to ask about this if you are a working pensioner. If you are on the pension and still working, it seems like ACC will not pay 80% of your weekly pay if you have an accident. ACC top up your weekly pension to 80% of your weekly pay and this only applies for two years.

If you are self employed and have personal accident insurance ACC will not pay out. You cannot have both!

WANTED

Keen followers of the political scene who are interested in helping to research issues that affect pensioners eg: TPPA, Pay wave cards, Smart Meters, Rates, Superannuation, health Insurance, the list goes on!

Tauranga & Western BOP Grey Power is organising a proactive working group to research issues and form submissions or write letters to government and the Grey Power Federation. The Federation needs these submissions/remits to present to the Ministers at Parliament on behalf of our members. At present these visits happen twice yearly.

If you think you would like to help, please phone or call at the Grey Power Office in the Historic Village and record your name and phone number with us 571 2558 or email: tgagreypower@gmail.com

JP SERVICE OFFERED

Mr Jim Pringle JP has kindly offered a once a month service for those who require a JP to witness papers etc.

It will be on the same day as our coffee mornings at The Historic Village, which would commence on: Thursday 4th June, 2nd July, 6th Aug, 3rd Sept, 1st Oct, 5th Nov.

GREY POWER ELECTRICITY

To maintain your Grey Power Electricity account you must remain a financial member of our Grey Power Assn otherwise you will revert to Pulse Energy and be charged at a higher rate.

The same applies to join Grey Power electricity, you must be a paid up member of your local Grey Power Assn.

SUPPORT OUR FLAG

We fought for freedom under this flag, we should still fight for this flag'. We are the NZ / ANZAC's.

Show your patriotism and fly this flag now. RSA has car stickers to sell with a picture of the flag.

Grey Power Office also has some to sell \$1.

EMAIL and WEB SITE

Email: tgagreypower@gmail.com Our web site is up and running: www.greypowertauranga.org.nz

You can apply for membership and renewal online.

You can also pay online as well at Kiwibank 38 9001 0051732 00, but be sure to add your name and send us a separate email with your full details.

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security protectors

We have a selection of these protection covers at Grey Power office, prices ranging from \$2.50 to \$20. These have been selling well so be aware you may have to wait on an order.

TAURANGA GREY POWER DISCOUNT BOOKLET

This year we have a new revamped book with quite a few new businesses Offering you all the more discounts and we thank them for this. Remember our booklet is offered to members 50+ and your Gold card is for over 65 so there are advantages here for our younger members!

ME/CFS Support (BOP) Inc

Looking for volunteers to serve as Board members . Ph 07 281 1480 Jacqui or Tina

NOTICE BOARD

TAURANGA & WBOP Grey Power AGM

Thursday 21st May 2015

Wesley St Methodist Church Hall, 1.30 pm

Guest speaker: TAURANGA MAYOR, Stuart Crosby

REMIT TO GP FEDERATION

Our remit to the National AGM in May 15 is:

'That Grey Power Federation should lobby government for the removal of the GST component on private property rates for all superannuitant homeowners.'

PETITIONS

We have two on the go at the moment at the office for you to sign. First, Legislate to make English an official language of NZ *[refer article]*

Second, that WBOP District Council 'FREEZE RATES' immediately *[refer article]*

GREY POWER SUBS

The new years subs were due on the 1st April 2015

\$20 single and \$35 double.

ADDITION TO DISCOUNT BOOKLET

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MAKE YOU SMILE

- * Politicians and diapers should be changed often for the same reason.
- * Remember be yourself, because the people who matter don't mind, the ones who do mind don't matter.
- * Do you realise that in about 40 years, we'll have thousands of old ladies running around with saggy tattoos!
- * Seat belts are not as confining as wheelchairs!
- * Be careful about reading the fine print, there is no way you are going to like it



TAURANGA & WESTERN BAY OF PLENTY GREY POWER ASSN INC. MEMBERSHIP APPLICATION/RENEWAL FORM

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

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- Volunteer drivers to assist you to get to hospital
- Day care



Aparangi Village hopes to provide options that suit your retirement lifestyle and needs in the most cost effective way. Whether you rent or own in our village we provide you with safe, secure and family centred services.

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