

Tauranga & WBOP
GREY POWER
50+ MAGAZINE

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

February 2016



**Who owns
our water?**

Understanding Bladder Weakness

WITH CAPES MEDICAL

Lots of men hate the idea of using incontinence products. Some even use womens menstrual products for bladder leakage. But when it comes to effective urine absorption there is no substitute for purpose-made continence products. If you're having a problem with male incontinence, these products can really help. They can prevent embarrassing accidents, simplify your life, and increase your confidence.

While women grow up using pads (albeit of a different sort), men can find the idea pretty weird and distressing. But these incontinence products can be enormously helpful. They can prevent leaking onto your clothes, control odour, and prevent skin irritation. What's more, knowing you're protected can provide you with a sense of security. So, the main differences between continence and menstrual products are:

1. Absorbency: Menstrual products are made predominately of fluff pup and are not structured to absorb urine. Continence products on the other hand are designed specifically to capture urine and typically absorb 2 to 3 times more than a similarly sized menstrual product. They contain higher amounts of Super Absorbency Polymer or SAP technology which can hold up to 50 times their own weight in liquid to lock the urine inside the pad.

Of course, there are so many types available that you may not know where to start. If you visit our web site you will find plenty of products with lots of helpful information. Or you can contact our customer service on 0800 200 823

2. Odour Control: Continence products typically have odour control to inhibit the formation of ammonia, to the keep the wearer feeling confident.

3. Topsheet and fluid distribution layers: Continence products have a special topsheet and fluid distribution layers to handle the quick, fast flow of urine. This helps to ensure the liquid is absorbed and retained, leaving the wearer feeling dry and comfortable.

TENA has a range of products specific to Men and Women catering to differing needs and anatomy, such as cricket box style pads for Men and a specific male and female pull up pant range. For all your bladder leakage supplies Capes Medical has the full range of TENA products and can help you with the best product to suit your needs.



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Phone 07 571 2558
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

HAPPY NEW YEAR and it seems like we are well under way already!

The humidity is turning our gardens into jungles and us into vegetables making it difficult for me to write/edit this magazine!

Please check out our article on volunteers needed, a number are leaving us and the few cannot manage all!

This is getting increasingly difficult. People don't want to give of their time so freely anymore, we know there is a cost involved in being a volunteer and maybe Grey Power will have to consider reimbursing travel costs etc. We have avoided this, because ultimately it means 'raise the subs.' I know I sound like a cracked record, but what other independent organization advocates for seniors on issues facing we 'Baby boomers'? We GP are the guard dogs of your pension!

We have seconded a remit by Rotorua to the upcoming April National AGM 'that Grey Power needs to pay a permanent Managing Director or CEO'. An organization of 73,000 people cannot and is not being run professionally enough in the chaotic world we live in and the issues that confront us daily!

We also have a remit for the AGM:

'That Grey Power Assns & Grey Power Federation each lobby their individual Regional Councils to stop the issue of giving over 'Authority and Control of Freshwater NZ to IWI Or Co-governance.'

Also check out our Coffee morning itinerary and consider a visit with your burning issues for discussion!

Christina Humphreys
President
Tauranga & WBOP Grey Power Assn

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- **Hawaii** 14 - 25 May
- **New Caledonia** 29 May - 5 Jun
- **Samoa** 4 - 11 Jul
- **Rarotonga** 18 - 25 Jul
- **Heavenly Hervey Bay** 5 - 14 Aug

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Homeless baby boomers

A Report from the Salvation Army Social Policy & Parliamentary Unit (Dec 2015)

This comprehensive report considers the housing futures of the estimated 200,000 people, who in 2030 will be aged over 65, and will not own their own home.

A large proportion of these people will be baby boomers. In general the baby boomers have done well out of New Zealand - its economy and social infrastructure. They grew up in a time of growing prosperity and rising levels of home ownership. With the support of the State they often gained access to affordable home ownership. In 1951 the home ownership rate was around 61% and this rose to 70% by 1976, and on to 74% by 1991.

However, in 1991 New Zealand's social policy – including its housing policy took a radical turn. This occurred in the so-called 'mother of all budgets' which was administered by the first baby boomer finance minister, Ruth Richardson.

This budget not only reduced the value of welfare benefits as an incentive to get the unemployed to work, but scrapped home ownership programs and sold off the State's \$2.4 billion mortgage portfolio representing the second largest privatisation of that era. Predictably home ownership rates have fallen ever since and now stand at around 64%, the lowest level in almost 60 years.

Nearly two thirds of the almost 430,000 new households formed between 1991 and 2015 are tenant households and there is clear evidence of a structural shift in both housing tenure and wealth. The baby boomers' children and grandchildren face the real prospect of remaining tenants for their whole adult lives – at least under present policy settings.

Perhaps only 62% of those born in 1965 can expect to be home owners by the nominal retirement age of 65 compared with 77% of the oldest baby boomers who reached 65 in 2011.

These trends of falling rates of home ownership prior to retirement for younger age cohorts, and the requirement for aged residential care in later old age create two sorts of housing demand.

The first is the demand for rental housing amongst as many as 30% to 35% of retired baby boomers, and the second is increasing demand for aged residential care as baby boomers reach 85 – an event which will occur from 2031 onwards. These two demands will place some stress on the financial resources of the State and significantly more stress on the housing stock.

It seems likely that more and more elderly people living on New Zealand Superannuation (NZS) will require some form of income top-up in order to pay their rent. Already over 5% of those receiving NZS, also receive the Accommodation Supplement and this number has grown by more than one third or over 9000 people in the past five years. The numbers of people receiving both payments could rise from around 35,000 in 2015 to as many as 100,000 by 2025.

This expense will likely remain affordable for the State but the more relevant question here is around that of adequacy! The Accommodation Supplement has suffered from quiet neglect at the hands of successive governments since 2007. The present policy regime applies one of four maximum payments depending on which region a person lives in. These maximums have not been adjusted since 2007 and were on any account based on 2005 rents.



In other words, the policy settings are ten years out of date and there appears little appetite to change things given the money Government saves by ignoring the problem. The problem here is that low income households, and especially tenants in Auckland and Christchurch, are being squeezed between rising rents and static income support which was meant to assist them with high housing costs. Plus consecutive governments have allowed no wage increases since the 80's [or very meager ones at best], banished penal rates in their bid to control inflation at a huge cost to middle class NZ trying to save or pay a mortgage. On top of this the 'baby boomers' from 1970 through to near 2008 have paid high interest on borrowings (up to 26% in the late 80's) and this was not conducive to paying off mortgages!

The country's over 65 year old population will grow significantly over the next 15 years through to 2030 when the youngest baby boomers reach 65. This growth from around 680,000 people in 2015 to 1.1 million by 2030 and from just under 13% of the population in 2015 to just over 22% in 2030.

The second area of housing demand amongst older people is that for aged residential care in institutions such as rest homes, geriatric hospitals and dementia care units. The real baby boomer tail is not expected to hit these institutions until 2031 and perhaps 2035 if improvements in life expectancy and aged care continue. The numbers of people requiring some form of residential care will grow by more than 20% or by over 2000 people per year perhaps to 57,000 to 58,000 beds by 2030.

The idea of downsizing is offered as a convenient solution for the asset rich but income poor retirees and this idea is already the subject of publicly funded studies. While downsizing for tenants will reduce rents to more affordable levels, it is clearly not the same for owner-occupiers. Downsizing requires another buyer to want to or be able to up-size. Given the sheer numbers of people likely to be looking to do this around the same time, the potential for realising cash from your assets may not be as great as anticipated.

Another situation arising is the almost 100,000 soon to retire baby boomer tenants living in Auckland. The surrounding regions of Northland, Waikato and Bay of Plenty have traditionally been the areas, which older Aucklanders migrate to. There are just over 150,000 rental properties in these three regions and tenants already happily occupy most. There are emerging signs of older people shifting out of Auckland in

search of sunnier climates and cheaper housing but given the size of Auckland relative to surrounding populations and housing markets it will not take much for such a trend to swamp these populations and markets.

Housing researchers are reporting increasing incidents of what they term first time homelessness amongst people in their later middle age or early retirement years. These are people who have held down jobs and led fairly conventional lives until an event such as relationship breakdown; redundancy, injury or a health setback means that they lose their housing and perhaps income. They become homeless and destitute.

December 2015. (www.salvationarmy.org.nz/socialpolicy)
Feedback to: social_policy@nzf.salvationarmy.org



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Grey Power Electricity Report

YOU MUST be a member of GREY POWER ASSN to qualify for the GREY POWER ELECTRICITY, which does have gas too.

It is only \$20 single to join our Grey Power Assn [07 5712558] that's a very cheap price so then you can qualify for reduced electricity from Grey Power Electricity [0800 473976].

Our last edition lead article was regarding Ross [No power for Ross for nine months] he is still without power, after nearly a year now. It still astounds me that this is legal, but think its just legal blackmail!

Part of the reply from the ELECTRICITY AUTHORITY to Ross:

The proposal seeks to require retailers to give customers choice over the type of electricity meter installed at their premises. [Does it]?

Competition - Retailers ability to differentiate their offering for different components of their service is an enabler of retail competition. Requiring retailers to supply all types of electricity meter will limit retailers' ability to differentiate their services and potentially have an adverse effect on retail competition and innovation. For example, new entrant retailers such as Flick and Electric Kiwi, whose business models rely on the use of digital smart meter data, would find themselves having to offer mechanical and digital analogue meters, for which they have not developed relevant reconciliation and billing systems and processes. Likewise, this proposal would prevent any retailer from developing a business model that is solely based on the use of mechanical analogue or digital analogue meters.

Efficiency - Currently, no barriers exist that prevent retailers from offering customer meter choice. In the absence of barriers to providing meter choice, retailers will offer the service if

it is commercially attractive. Obliging retailers to offer services that may not be commercially attractive is likely to increase their operating costs without an offsetting increase in revenue. This would be expected to increase the cost of the electricity supplied to consumers and reduce efficiency.

Reliability - The proposal will not have a material effect on service reliability. Although it is not a statutory objective of the Authority, the proposal is likely to diminish billing reliability. Different meter models offer varying levels of billing reliability. Digital smart meters allow for remote (and instantaneous) meter reading. This functionality allows retailers to ensure that every electricity bill is calculated using actual usage data. It is not economic for retailers to do the same for customers with mechanical or digital analogue meters. As bills based on estimated usage can vary considerably from actual usage (despite the retailers' best efforts), digital smart meters can materially increase billing reliability and certainty.

<http://www.ea.govt.nz/operations/retail/retailers/retailer-obligations/#contracts> NOTE: Ross still cannot get the go ahead on having a mechanical analogue meter installed [or his original old meter reinstalled] or his power reconnected!

Joys of a volunteer's job:

As President I received a strongly worded phone call from Mr Graeme Purches [CEO Trustpower] saying that I was giving you our members a one sided view on Smart Meters. My reply was we were trying to keep our members informed on the subject as they, power companies and government weren't. Also wasn't he just giving a one sided view himself i.e. nothing but Trustpower's view? This is why we Grey Power exist as an advocate for our members! So as we get a lot of response to our magazine we must be doing our job well!

To humor Mr Purches here is the web site he wished us to view: The EPE centre, www.epecentre.ac.nz re article called 'Smart meters get the safety nod'. *C Humphreys*

Grey Power Coffee Mornings

No Village Cafe as of yet so we are currently meeting at RAFT CAFÉ, Chapel St near Briscoes

10am first Thursday of every month.

DATES: – Thursday 3rd March and Thursday 7th April

[Please enquire at the office to confirm venue for March & April coffee mornings]

Enquiries phone 571 2558. Joy

Katikati coffee mornings at Summerset Retirement Village, Park Rd, Katikati - Thursday 10th March and Thursday 14th April

Joy or John –ph 571 2558

[Tauranga]

Baden & Lyn - ph. 549 5423

[Katikati].

Tree Church

After travelling the world and being a keen observer of Churches, Barry Cox decided to construct a unique Church of his own using living trees and utilising his Tree Spade (Treelocations).

After starting construction in April 2011, the Tree Church Gardens are now available for public visits and private events. The gardens also include a shaded area under a large canopy constructed from a military cargo parachute, which is raised by a hydraulic ram. Come and enjoy first-hand the living Church, the labyrinth walk and the extensive gardens for your viewing pleasure, photographic opportunities or private events.

Garden Visits

Gardens open from 18/10/2015 to 8/5/2016. Open Sundays and Tuesdays 10am – 4pm. No booking required. Admission \$10 per person. For groups & events on other days please phone for bookings. For all private events please contact the 'Tree Church' to secure a booking contact Barry Cox:

PH 0276 903 105

bjcox@xtra.co.nz

119 West Road

Ohaupo

www.treechurch.co.nz

Tree Church & Labyrinth Walk

Designed to show how an instant garden can be created using a Tree-Spade, the Tree Church gardens and Labyrinth walk is a welcome retreat from society.

Trees used in the construction of the Church are:

- Alnus Imperialis – Cut Leaf Alder (Roof Canopy)
- Leptospermum – Copper Sheen. (Walls)
- Camelia Black Tie
- Acer Globosum
- Thuja Pyramidalis

The Tree Church is set in 3-acres of gardens and our facilities include:

- Extensive gardens
- Off road car parking/Toilet
- Labyrinth walk
- Areas for photographic opportunities
- Shaded area under a large canopy



Volunteers – *Grey Power Needs You!*



Tauranga & WBOP Grey Power Association started the New Year with a problem which, whilst ongoing, worsened in 2015.

We need more volunteers to ‘man’ the office from 10am to 1pm, Monday to Friday each week.

Both men and women can do this – bring your book, knitting or needlework for when times are quiet, although a little dusting, cleaning or tidying would be appreciated from time to time, tea/coffee available in the kitchen. We have computer work too!

We currently have over 1300 members and are struggling, yet again, to find enough of them to volunteer for this job – we only need 10 of you to commit to 2 days a month. Last year we lost some of our longer serving volunteers, we all need a break from time to time, and have struggled to get replacements.

So what will be the outcome if no-one steps up to the plate? We may have to consider closing the office permanently and run Grey Power totally from home computers - is that what you want?

All we are asking is 2 days a month of your time, not even whole days, to help keep your association working. We all know there is an element of cost associated with volunteering, especially if you have to travel from areas around Tauranga – some current volunteers/members of the committee live at Katikati & Te Puke - but no matter where you live, Tauranga or the Western Bay, please consider if you can help.

Committee members do not have time to do this job as well as the other duties they undertake – then again, why should they? During the ‘busy’ time (February to July) the Membership Secretary and the Treasurer spend most weekdays at the office – and sometimes the weekend too – processing new memberships and renewals, plus keeping the records up to date. Then there are the

enquiries, the complaints – yes, complaints that things are not being done fast enough! Please remember that we are all volunteers. We try to use DXMail for our posted items, but for those who live in a P O Box or on Rural Delivery, DXMail must pass this mail to NZ Post for delivery.

Who of you know that mail posted (NZ Post) in Tauranga goes first to Hamilton, then to Auckland, then to the place of delivery, Tauranga included in some cases, so that mail posted in Welcome Bay or Mt Maunganui can take nearly a week to get to Otumoetai? A letter sent from Tauranga to Wanganui recently took 10 days to arrive! But I digress...

When you receive your new card and discount book, please check for your receipt – it will be in the envelope, so don’t throw the envelope away until you have thoroughly checked the contents and pulled it apart – the most common complaints are that the card or receipt are missing!

Tauranga & WBOP Grey Power Association doesn’t employ anyone to do work as this would cost a great deal of money and to pay for that the subs would have to go up, something we try to avoid doing. Remember too, that the Association does not retain all of your subscription money, \$5 per person must be sent as capitation fees to the Grey Power Federation – this is your contribution to receiving the national magazine (incidentally, all the rubbish that comes with the magazine might be a nuisance, but it also helps pay for that magazine and keeps capitation fees at the current level – bin it if you don’t want it, just don’t complain!)

So, please, consider helping your association for a year – the members need you! You may find that you enjoy meeting new Grey Power people at our Office, Coffee mornings and meetings.

TAURANGA & WBOP GREY POWER COMMITTEE

Take a trip to Middle-Earth

Venture from sunny Tauranga, across the Kaimai Ranges before finding yourself in the Waikato region and the deep captivating landscapes of the Shire.

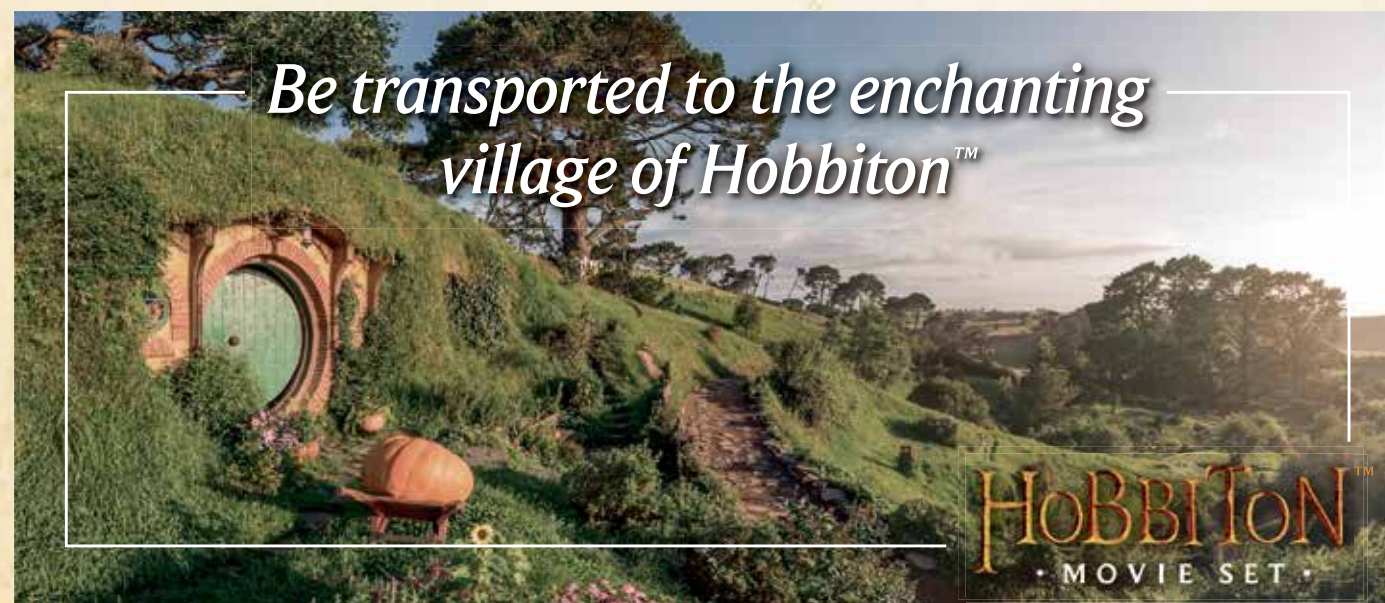
Hobbiton Movie Set is an experience to tantalise the senses, as you find yourself engulfed in the sights, smells, sounds and tastes of The Shire, at the home of the Hobbits, as featured in The Lord of the Rings and The Hobbit Trilogies.

The Hobbiton Movie Set is the only set that remains intact from the trilogies, and that allows visitors to fully immerse themselves in the wonders of The Shire. You will be given the once in a lifetime opportunity to see an iconic movie set in its full glory;

from the wandering rambling paths of The Shire, to seeing the submerged Hobbit Holes that are scattered amongst the rolling hillsides.

Fall in love with the Alexander family sheep farm, just as acclaimed director Sir Peter Jackson did, as you journey through the unequivocal beauty of the land, with the mighty Kaimai Ranges towering in the distance. Your guide will then escort you around the set, showing you the intricate detailing, pointing out the most famous locations and explaining how the movie magic was made.

You will be taken around the 12 acre set; past Hobbit Holes, the Mill and into the world-famous Green Dragon Inn, where you can sample our exclusive, specially brewed beverages to conclude your own Middle-earth adventure.



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Lopsided capitulation - a personal perspective

At the time of writing the TPP(A) is about to be signed by our National government in Wellington [4th Feb] enshrining this grossly uneven partnership into law (Note: The word Agreement has been dropped - probably as inappropriate).

Parliamentary approval gained in our manipulated, single chamber Parliament.

This so called trade agreement is not between countries that offer and receive concessions in trade from one another. But rather between countries that give concessions to multinational corporations and receive obligations from multinational corporations.

Concessions: We give extensions to patent and intellectual property rights (Added costs for us with little gain), tariff reductions and access to our market.

Obligations: The right to sue us in courts outside our jurisdiction via the ISDS (Investor State Dispute Settlement). This could result in our SOE's and government departments having to operate with profit as their prime incentive or else be accused of having an unfair advantage

over multinationals, seeking to offer similar services e.g. Serco on prisons and the like.

We know our health costs are going to rise, our Prime Minister admitted such. We are joining the group that charges \$800 for a Hepatitis C pill you can buy in India for \$4*. [a cost in the name of drugs that are tested and deemed safe to use]

The negotiations were in secret, so we still do not know or appreciate all the implications of this so called partnership. But it would appear that the great winners are the multinational corporations who were present and active during negotiations. We have no control over them, many of which have petty cash accounts bigger than our gross national budget.

We gain some minor trade concessions, many of which are deferred, balanced against open slather for multinationals to take over and dictate the way we run our country to their advantage.

*<http://www.abc.net.au/news/2015-08-20/hepatitis-c-sufferer-imports-life-saving-drugs-from-india/6712990>

P Dolden

Older workforce a must!

A lack of consideration in human resource strategies and practices to attract and retain older workers is a major concern, delegates at a recent Tauranga forum heard.



Preparing for the rush to retirement. Photo: Bruce Barnard.

The forum hosted in the Bay of Plenty by the Tauranga Chamber of Commerce and economic development agency Priority One examined the opportunities and issues of employing mature workers.

They are looking ahead to an expected sudden loss of skills and experience as a significant number of employees begin retiring from 2018.

Over the coming years there will not only be a decreased labour supply, but a sudden loss in skills and experience as increasing numbers of people reach retirement age, says Annie Hill at Priority One.

"Retaining and employing mature workers will be an increasingly smart solution for businesses in the attraction of skills and talent," says Annie. "There are a number of practices that employers could introduce to ensure they become an age friendly employer of choice in future years when the talent pool will become increasingly depleted."

New Zealand is ahead of most other OECD countries in recognising the value of older workers, coming second only to Iceland in terms of employing people aged 65 years and over.

But when it comes to recruitment, older workers are the least used option coming well behind recruiting

more female or immigrant workers, a recent report from AUT University and the Equal Employment Opportunities (EEO) Trust shows.

"The impact of an ageing population on the workforce is one of the top three concerns of industry, but they haven't yet got their heads around the implications," says Professor of Work and Organisation at the AUT Business School and keynote speaker Tim Bentley.

"Being age friendly will be a competitive advantage for organisations and being engaged in work will be good for older people."

Employees in their late fifties need to think about whether they want to continue working, what their options are in terms of transitioning to a less stressful or more flexible role, and how they can start the conversation with their employer. Employers need to understand what the intentions of their older workers are, what the implications are on the business if they leave, where they will get their next worker from, how much organisational knowledge will be lost.

The Workforce Ageing Survey 2014 finds workers aged 50 and over are seen as valuable and hardworking by employers, and are regarded as more productive and better in a crisis.

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Arthritis New Zealand Conference 2016
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ARE YOU READY TO GIVE UP WATER?

Yes, it's really come to this.

While you've been debating whether or not to give up your flag, your government's been preparing to give up control of your drinking water.

On Waitangi Day, iwi leaders issued an ultimatum to the government to surrender control of the nation's fresh water to Maori tribes within a year.

And believe it or not, your government is complying!

Co-governance. No comeback.

In April, the government met with iwi leaders to work out how to manage the surrender.

Together, they decided to hand over control of fresh water to iwi at regional council level. Catchment by catchment. Council by council.

Those regional councils and unitary authorities will then appoint unelected iwi representatives, and give them voting rights to control water.

Iwi want priority rights to water in perpetuity.

Memorandum says Iwi trumps Kiwi.

It gets worse.

While iwi leaders have been busy consulting their people about the plan, your government's been hiding it from you. Their trick: to let councils sneak

iwi water control clauses into complex fresh water management plans.

In August, Local Government New Zealand agreed in a Memorandum of Understanding with the Iwi Chairs Forum that they "acknowledge the mana and kaitiakitanga status of iwi over the nation's land and natural resources".

Is that fine with you?

How can this be happening?

Since 2008, the Maori Party, supported by 1% of New Zealanders, has effectively held the balance of power in Parliament. And with it, the power to demand 50% co-governance of our natural resources.

And what has been your government's response to this outrageous assault on the democratic rights of all New Zealanders?

Appeasement.

Five ways to fight back.

1. Get the full details (yes, there's more) by visiting www.nzcpnr.com.
2. Phone or write to your local MP, government MPs, opposition MPs and the Prime Minister. Tell them: "You don't have my permission to give away my water!" Ask them: "If it's OK to have a binding

referendum on which flag we fly, why can't we vote on who controls the water we drink?" Then ask: "Where do you stand?"

3. Do the same with your regional councillors. They're the ones who are voting to give unelected iwi the power to control your water. Demand a local referendum to get ratepayers' approval before doing such deals.
4. Tell your family and friends to do the same – in person, by email and on Facebook and Twitter. Show them this ad.
5. Ads like this cost big money – donate so we can run more.

NO, I'm NOT ready to give up water! Yes, I'd like to help you run this ad in more papers.

Here's my donation of \$50 ☐ \$100 ☐

\$500 ☐ \$1,000 ☐ Other \$

Post to: Keep Water Kiwi, PO Box 984, Whangarei.

Name .....

Address .....

.....

Email .....

Authorised by NZCPR, PO Box 984, Whangarei.

Exposing water fraud

There's growing disquiet about how Government is dealing with freshwater and its future control.

Mr Key is on record as saying no one owns the water and in effect the government administers freshwater, its use and allocation as guardian and trustee for all Kiwis.

Those who claim government or its representatives have held secret (confidential) public excluded meetings with tribes to the detriment of all other citizens are correct. Whether government itself does deals with tribes over freshwater or achieves this through pressure placed on Regional Councils to accommodate part-Maori interests is of little moment.

The Bay of Plenty Regional Council Draft Regional Water Quality Plan Change is underway and this BOPRC outfit is so beholden to Maori interests, it is a foregone conclusion that part-Maori will receive race-based and co-management preferential treatment to the detriment of other Kiwis.

Just checkout BOPRC 'Fact sheet for Maori', particularly Paragraph (7) Greater recognition of role of Tangata

Whenua on Fresh Water Management and Paragraph (8) Water Management areas and opportunities to engage with Maori.

See also 'Keep Water Kiwi' advert (visit NZCPR Website) for full details and if you want to scare the living daylights out of yourself, check out 'Freshwater Iwi Leadership Group' website.

<http://iwichairs.maori.nz/our-kaupapa/fresh-water/>
One Cabinet Minister says, "Government has made it plain no-one owns water, but the government has acknowledged that iwi have rights and interests in Freshwater and Government and Iwi Groups are exploring these." Control of water effectively equals ownership.

This should focus locals' attention on BOP's National MP's Bridges, McLay, Muller and Tolley who are not being up-front with citizens. You should be outraged so don't put up with it, demand a referendum on freshwater – after all it was good enough for Mr Key to spend \$27 million on the inane flag change fiasco to divert attention away from TPP, freshwater and economic issues.

R Paterson, Tauranga

Unfair section 70 tax law

The May 2015 Grey Power magazine contained an article regarding how Section 70 affects a person's superannuation. This was something I had recently become aware of and I was learning just how this unfair and outdated law would affect my superannuation, an individual entitlement that every NZ'er is entitled to. My "entitlement" amounts to just a fraction of what I should be receiving. This is effectively theft no matter how you look at it!

I did request, and was granted, a Benefit Review meeting. In attendance was myself, my support person, two MSD employees and a community person. No surprise that there was no positive outcome.

Next step was to file a complaint with the Human Rights Commission. This was done in early October 15. I received an acknowledgment of receipt of the complaint and also a copy of the Government's response to an earlier complainant. (The persons' details were blacked out so privacy was maintained). I am not sure what stage this complaint is at as I have not had any further communication.

Now, 10 months after I applied for my entitlement, I am still receiving a small fraction of that entitlement. The amount varies each month, depending on the fluc-

tuations of the NZ dollar. When I first started receiving my pittance I would be advised of the amount that I would receive for the current month. For some reason, this practice was stopped and nobody in the local MSD office can tell me why, but everyone is sorry and all assure me that the notifications will be reinstated.

As my funds do not allow for an entertainment budget I entertain myself by calling MSD each month to ask why I have, yet again, not received the notification. I do explain to the staff that how am I expected to budget when I don't know if I will be receiving \$40 a fortnight or \$90?

The Government states that there is an expectation that married couples share resources and support each other. Obviously I am fed and housed, but what gives the Government the right to have such expectations? The couple determine how their marriage works, not the Government! Plus since when were we kiwi's means tested?

I will continue to fight this unfair law, for myself and others like me who have been born in NZ and who are currently affected and for those who are yet to feel the impact of this archaic Section 70.

Donna

POLITICAL FORUM

Changes to Resource Management Act will take NZ down path of separatism

Hon. Winston Peters, NZ First Leaders address in Orewa 27th Jan 2016

Changes to the Resource Management Act are the result of the Maori Party “brownmailing” National and will take New Zealand down the path of separatism, New Zealand First leader Winston Peters says.

Mr Peters has focused on the reform of the RMA in his state-of-the-nation speech, delivered at the Orewa Rotary Club -- the same venue where former National leader Don Brash made his controversial remarks on what he saw as a trend to racial separatism.

The NZ First leader said that under the new RMA bill, every council would be required by law to invite local iwi to participate in the formulation of policy plans, including water management plans.

“This is just the starting point,” Mr Peters told the audience. “Iwi really want much, much more.”

He said the Freshwater Iwi Leaders Group had stated goals including ownership of all Crown-owned River and lakebeds and the water column.

National had also backed away from reforming sections six and seven of the RMA, which set out environmental bottom lines.

“It is obvious that National have been brownmailed into making policy concessions to the Maori Party. They were bent over a barrel and, not surprisingly, didn’t have the backbone to stand up to them.

“The proposed changes to the RMA are a signal flare to the entire country that the two parties are taking us down the track of separatism. ‘We are no longer one people’. We are moving towards two separate groups with separate rights.”

NZ First supported “common sense” reforms, Mr

Peters said, but in the wake of his Northland by-election victory, National had not turned to it for support, instead reaching a compromise with the Maori Party.

Mr Peters said NZ First would remove all reference to the principles of the Treaty of Waitangi from the RMA legislation, and rid it of terms relating to spirituality.

“We announce here tonight, that New Zealand First will, in the committee stage of the RMA Bill, move amendments to cut red tape and bring common sense to the RMA. We will do so on one condition, that National will drop all provisions in the bill that provide separate rights based on race,” Mr Peters said.

“Our strongly held belief is the Treaty should be a source of national pride and unity and not used to expand the separate rights of Maori or anyone else. Too often the Treaty now divides, polarises and isolates us.”

Mr Peters’ speech also focused on concerns over record immigration levels, resulting from an “open door” policy, a “highly vulnerable” economy, and National’s agenda to “systematically undermine New Zealand’s identity and sovereignty”.

“This agenda lurks behind a number of issues -- including changing the flag, encouraging foreign ownership and flooding the country with immigrants.

“Mass immigration is directly counter to the interests of most Kiwis in terms of jobs, housing and already overloaded services especially in an age of robotics.”

POLITICAL FORUM

Ministers report to Tauranga Grey Power

February 2016 – SIMON BRIDGES MP National Party

With the holiday season well and truly behind us, I am looking forward to another busy year ahead advocating on your behalf and representing your views in Parliament.

While confidence in the economy and people’s outlook for the future is generally positive, my colleagues and I are motivated to keep doing everything we can as a Government to address the issues that matter to New Zealanders – building a stronger economy and more jobs, better frontline health and education services, and a safer New Zealand.

Tauranga projects

The future for Tauranga in particular is looking very strong. The Bay of Plenty is one of the fastest growing regions in the country, with a booming construction sector and rising employment.

Evidence of this growth can be seen all over the city, from new subdivisions and housing developments to roading projects such as the Maungatapu underpass and Hairini Link.

The \$102 million Baypark to Bayfair roading project, which includes the construction of two flyovers, will also begin shortly. This project will separate local and state highway traffic, improve safety and reduce congestion at peak times.

I am also excited to see the work continue on the missing links in our city’s urban cycle network. I hope we can encourage more people to get on their bikes, for example getting children to cycle to school.

Freshwater Management

I have been approached by a number of constituents recently regarding the control and ownership of New Zealand’s freshwater. There appears to be some misinformation surrounding this so I thought I would take this opportunity to clarify the situation.

The National-led Government has always had a clearly stated position on this issue, which is that no one owns the water. The Government is currently working with the Land and Water Forum, which includes stakeholders from various sectors, including iwi, to develop a common direction for freshwater management in New Zealand.

A discussion document is expected to be released this year, at which time the public will be able to have their say before any decisions are made. To be clear, there are no plans to give control or ownership of our country’s lakes and rivers to iwi, or any other group.

As always, if you have any ideas you wish to share with me or concerns you think I may be able to help with, please contact my office on (07) 579 9016 or at Tauranga.MP@parliament.govt.nz.

BUPA IN THE BAY OF PLENTY

Bupa's purpose is to enable people to live longer, healthier, happier lives. We do this by providing a broad range of healthcare services, support and advice to people of all ages.



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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'**.

0800 60 80 99
info@bupa.co.nz
bupa.co.nz



Should I Really Join Facebook?

When I bought my Blackberry, I thought about the 30-year business I ran with 1800 employees, all without a cell phone that plays music, not to mention pictures, Facebook and Twitter.

I signed up under duress for Twitter and Facebook, so my seven kids, their spouses, my 13 grand kids and 2 great grand kids could communicate with me in the modern way. I figured I could handle something as simple as twitter with only 140 characters of space.

My phone was beeping every three minutes with the details of everything except the bowel movements of the entire next generation. I am not ready to live like this. I keep my cell phone in the garage in my golf bag.

The kids bought me a GPS for my last birthday because they say I get lost so I keep that in a box under my tool bench with the Blue tooth [it's red] phone I am supposed to use when I drive. I wore it once and was standing in line at the supermarket talking to my wife and everyone in the nearest 50 yards was glaring at me. I had to take my hearing aid out to use it so I got a little loud!

I mean the GPS looked pretty smart on my dashboard, but the lady inside that gadget was the most annoying and rudest person I had met in a long time. Every 10 minutes, she would sarcastically say, "Re-calc-u-lating." You would think that she could be nicer. Then tell me to make a U-turn at the next light. If I got that wrong.... Well, it was just not a good relationship!

When I get really lost now, I call my wife and tell her the name of the cross streets and while she is starting to develop the same tone as Gypsy, the GPS lady, at least she loves me!

To be perfectly frank, I am still trying to learn how

to use the cordless phones in our house. We have had them for 4 years, but I still haven't figured out how I lose three phones all at once and have to run around digging under chair cushions, checking bathrooms, and the dirty laundry baskets when the phone rings.

The world is just getting too complex for me. They even mess me up every time I go to the grocery store. You would think they could settle on something themselves but this sudden "Paper or Plastic?" every time I check out just knocks me for a loop. I bought some of those cloth reusable bags to avoid looking confused, but I never remember to take them with me.

Now I toss it back to them. When they ask "Paper or plastic", I just say, "Doesn't matter to me. I am bi-saksual." Then it's their turn to stare at me with a blank look. I was recently asked if I tweet. I answered, No, but I do fart a lot."

P.S. Hoping your sense of humor can handle this....

We senior citizens don't need any more gadgets. The TV remote and the garage door remote are about all we can handle!








We can help.

Cooney Lees Morgan specialises in issues affecting the elderly.

When you're looking for legal advice, confidence is knowing that you're dealing with people you can trust.

Call us to arrange an appointment on 07 578 2099

Home visits available for Grey Power members.

CooneyLeesMorgan
www.cooneyleesmorgan.co.nz

Joint ownership and tenancy in common

PETER WASHER FROM COONEY LEES MORGAN DISCUSSES TWO METHODS OF LEGAL OWNERSHIP

The method of ownership needs to be decided before Title is transferred to the new owners.

The basic differences between the two methods of ownership are:

(a) Where the property is owned in joint ownership, if one of the owners dies, this deceased owner's share in the property will automatically belong to the surviving owner (or owners). The deceased owner's Will cannot override this.

(b) Where the property is owned as tenants in common, if one of the owners dies, this deceased owner's share in the property will not automatically belong to the surviving owner (or owners). The deceased owner's Will would decide who takes the deceased owner's share in the property.

While joint ownership can be more simple and straight forward if it is intended that surviving co-owners should have automatic full ownership on the death of one owner, there are advantages to ownership as tenants in common, which include:

(c) Owners can still leave their share in the property to the surviving owners. However, this is something that can be decided in an owner's Will, instead of being automatic.

(d) Owners would have the option of leaving their share in the property on trust (for the surviving owners or anyone else) under their Wills

The point at (b) above can be utilised to protect against this example:

- o A couple own their property in joint ownership. One partner in the couple dies and the surviving partner receives full ownership in the property.

- o The surviving partner later enters into a relationship with a new partner.

- o After 3 years in the new relationship, the new partner claims a half share of ownership in the property.

- o This results in the deceased partner's share in the property being taken by the new partner, and this means:

- o the surviving partner loses ownership of the deceased partner's half share in the property; and

- o any children from the first relationship could miss out on their deceased parent's share in the property.

If the property had been owned as tenants in common (instead of joint ownership), the deceased partner's share in the property could have been left on trust (under a life interest Will) for the surviving partner and any children. This would mean that:

(a) Ownership of the deceased's partner's property would not legally pass to the surviving partner; and

(b) Any new partner would be unable to make a claim for ownership in the deceased's partner's property, because this property would be held on trust by the surviving partner; and

(c) The surviving partner would still have full use and control of the deceased partner's property, and final ownership of this property could be preserved for any children of the deceased partner.

Tenancy in common ownership and life interest Wills are nothing new. They have been a method used for estate planning and asset protection for many decades, and as illustrated by the above example, they are an important structure to consider.

A family trust brings a whole new level and scope to estate and asset protection matters. However, if you do not have a family trust, consideration should be given to the above matters.

Members perspective's on our local Councils (A tale of two Councils)

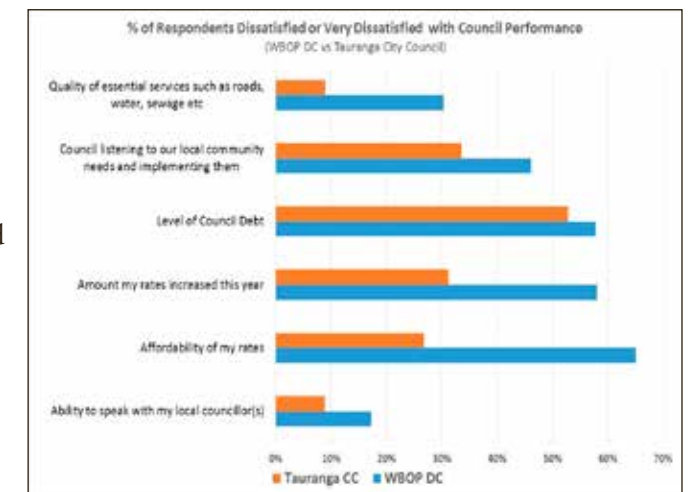
In our recent on-line survey you provided feedback on our local councils.

It was clear that there was significantly higher satisfaction rating from those living in Tauranga City, compared to those in the WBOP District Council. The only area where dissatisfaction was similar in the two council regions was with respect to the level of Council Debt. In both areas over 50% were dissatisfied with the level of Council debt.

The figure below shows our members' level of dissatisfaction with Council performance in a variety of areas.

Clearly those in the WBOP District Council are only too aware that they have the highest average rates in New Zealand, and that ongoing rate rises are unacceptable. With Council elections in 2016, the mayors and councillors need to take a careful look at the issues of concern to Grey Power ratepayers and implement remedial initiatives well prior to election day.

Of interest was the fact that only 16% of WBOPDC



Grey Power members had claimed a rates rebate (despite rates being around \$1000/per year more than in Tauranga City), compared to 22% claiming in Tauranga. With around 18% of those in WBOPDC not sure if they are eligible for a rebate we need to continue informing our members about their entitlements. (See our November 2015 issue for an outline on eligibility and how to claim your rebates.)

D.Marshall

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HELPING PEOPLE TO KEEP MOBILE

Do you or any family member have mobility problems?

Do you or any family member require help in making areas in or around the home safe?

Tubular Equipment can help. They provide top quality, affordable mobility equipment here in Tauranga. Their products are available for sale or hire, are safe, easy to use and very stable.

They can even design specific products to suit individual needs.

Their product range consists of Walking Frames, Wheelchairs, Orthopaedic Chairs, Shower Stools, Overbed tables, Crutches, Walking sticks, Grab sticks, Chair/Bed Raisers, Grab Rails and more.

Grab Rails for instance can be custom made and fitted for inside or outside the home. Are you or someone you know having lower leg or ankle surgery?

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.

As the only manufacturers of the Tubular Knee Scooter in New Zealand, Tubular Equipment hires the product nationwide.

LOCALLY OWNED AND OPERATED.

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

The company are members of the "Buy NZ Made" campaign.

Come and visit their showroom in Brook Street Tauranga, near the Fraser Cove shopping centre.

WE OFFER GREY POWER MEMBERS A 5% DISCOUNT ON ITEMS OVER \$50.00

(Excludes hires)

Thanks for Participating in our Survey

Late last year we conducted our first on-line survey. We want to thank all those who participated.

With 302 responses from 486 members with valid email addresses, this was a remarkable 62% response rate. Your input helps us better set our priorities for 2016. While the majority were aged between 65 and 75 (50%), there were 38% of members aged 75 or more, while those under 65 made up 12% of our respondents. Key results from our survey on Health Insurance and on our local Councils are summarised in separate articles in this issue.

Thanks for all the positive comments about the local Association, our campaigns, and our local magazine. As volunteers we thrive on your feedback. There was one comment of concern about Grey Power Electricity incorrect invoicing – we can only follow up such issues if you supply us with contact details & permission to intervene. Please contact us if you were expecting follow-up. If you missed out in this survey please let us know your email address when you join, or renew your membership. This will ensure that you are included in future surveys. You can email us your details at tgagreypower@gmail.com

D.Marshall

Senior Net Learning Centre Members TEC Funding 2016

From the Federation of NZ Senior Net Societies Inc.

Since the inception of the Senior Net Federation in 2006, a significant portion of our funding has been derived through the Tertiary Education Commission (TEC) by way of a grant from the Adult Community Education (ACE) division.

To achieve this, the Federation has been required to write and submit an annual Investment Plan stating its purpose and its alignment with the current education priorities of the sector. In addition, the Federation has been required to report back to the TEC, again on an annual basis, showing how the funding had been used with supporting data of courses, workshops and demographics of our learners undertaking the sessions throughout the country.

The Federation was advised in April 15, that funding applications for 2016 were to be made available to the wider community, whereas previously the ACE funding was only available to already registered community education providers – of which the Federation was one of 32 in the country. This new process, in the first instance, required an application to be submitted, to be considered for funding. Successful applications would then be required to submit Investment Plans as before. The application required significant detail; more so than in previous Investment Plans,

however, we were satisfied that our application showed strong alignment with education strategies for the community education, and you can rest assure a lot of careful work went into this.

To our absolute surprise, we were informed that our application to be considered for funding in 2016 had been unsuccessful. No specific reasons were given; only an indication that the number of applications they received had been significant, and the total funding requested outstripped the capped funding available in the ACE pool, which is \$10.8 million (it's been capped at that level for several years).

As you can appreciate, this will have a significant impact on our funding for 2016 and, of course, the Federation's ability to fund its Learning Centre members to similar levels as in previous years. The TEC funding currently represents approximately 60% of the total income to the Federation.

The Federation Committee and the Executive Officer will be working hard to find alternative funding streams for 2016. There is strong determination to find ways to bridge the gap. There are a number of positive aspects in this regard – firstly, the Federation is currently in a strong financial state and secondly, we have a number of months to plan ahead.

For the remainder of 2015 our current funding contract with TEC remains intact, so it's business as usual, and the funding arrangements via Learner Hour payments will continue for now.

What do you look for in private health insurance?

Survey Results

Both your Association and the Federation have been evaluating whether or not we can secure less expensive health insurance for our members. To better define what we should focus on in any negotiations with insurance companies we asked your advice in our on-line survey.

Just fewer than 20% of members have never had health insurance. However only one third of those who once had health insurance still have it today.

The reasons for discontinuing health insurance were clear – unaffordability. 79% stated that they cancelled their policies as premiums became too high.

When asked about the importance of a range of features of any Grey Power health Insurance Policy the features endorsed by 80-90% of respondents were: Premium increases from age 65 no more than cost of living increases; Hospital costs & specialist visits covered, and premiums no more than \$50/person per month. Less favoured options included Optician costs, GP visits, Dental cover & Medicine costs.

When it came to the maximum that members would pay per person/month for a policy that ensured that members could have surgery or other expensive hospital treatments



when needed, it was clear that cost was a major factor for the majority. While 12% were not interested in paying anything for private health insurance, 88% would pay \$25/month, 70% would pay \$50/month and only 30% would pay \$100 per month.

Conclusions: There appears to be a real need for an economically priced health insurance policy for Grey Power members that is no more than \$50/month/person. The cover needs to include as a minimum, hospital and specialist costs, with premium increases from 65 years of age capped at the rate of inflation. Your Association will continue negotiations with the GP Federation and insurance companies to try and secure an offer aligned to these goals.

D.Marshall

FRANCE 2016



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and embrace the rich
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NOTICE BOARD November 2015

TAURANGA & WBOP GREY POWER OFFICE

Do we need one? Check out our volunteer article, we are re-evaluating our operation, your comments welcome?

PETITIONS & SURVEY

At the Office we are always running petitions for people to come in and sign/support. We do have quite a few at the moment, which are:

1. Make the English Language in NZ official.
2. Increase free Breast screening time frame, qualifying age from 69 to 74years
3. Do you support the Iwi Leaders Agenda to have Central and local government pass the control of freshwater to local Iwi? Yes or No

JP SERVICE OFFERED BY:

Mr Jim Pringle JP kindly offers a service for those who require a JP to witness papers etc. phone 578 3808 Ring for an appointment.

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.

EMAIL & WEB SITE

Our email is: tgagreypower@gmail.com

Our web site is www.greypowertauranga.org.nz

You can apply for membership and renewal online then pay online as well.

NOTE: Do we have a member who has Web site skills- we could do with some help please?

SUBSCRIPTION RENEWALS

A reminder that subscription renewals for the 2016/17 financial year are due on 1st April.

Preferred payment is by direct credit, either online through your bank or counter payment to account: Tauranga & Western BOP Grey Power Association Inc. Kiwibank 38 9001 0051732 00

Please remember to post/drop in or email from the web-site, your renewal form – payment without a form or a form without payment, cannot be processed!

Cash payments may be made in person at the Office – not through the post please.

At the recent Committee Meeting it was agreed that

we look at eventually phasing out payment by cheque.

This decision has come about because during the current financial year dishonoured cheques have proved something of a problem.

The usual procedure when receiving a subscription was to write a receipt and issue membership card and discount book immediately.

This procedure has now been amended slightly, so that if paying by cheque, the bank must clear the cheque, before the membership is actioned. This can take up to five days and cause problems for any members wanting to register with Grey Power Electricity.

We will still accept your cheque for now, but please be aware that there will be a delay with processing.

Joan Willcock, Treasurer

FUND RAISING FOR GREY POWER

Fund raising initiative for Grey Power Liquid Gold Fertilizer makes up 10 litres for those pot plants or small Gardens. \$4 per sachet

CREDIT CARD and or PASSPORT WALLET 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.

SCAMS

The police station advised the following web site: www.theorb.org.nz available to view and enter any scam you have experienced!

DISCOUNT BOOKLET

The 2016-17-discount booklet should be available in Feb. It contains many new Business's who have agreed to give you, Grey Power members, a discount on their goods or services. To continue this service we need you to please support them when you can. A big thank you to Warren for his time and effort in bringing you this comprehensive booklet, a volunteers effort to do this!

AGED CARE – SUB COMMITTEE

I still have concerns that District Health Boards Needs Assessment and Coordination Centre (NASC) are still

Noticeboard

reducing hours of approved home care to save costs of providing care. Time allocated for personal care is restricting the time allowed for giving showers especially when the client needs help to undress and be dressed again.

We ask Members to provide evidence of cases where reductions have been made and is causing increased hardship to those people assessed as needing care to be able to remain living in their own homes.

Details to be forwarded to the federation office.

R Reid [Grey Power Federation]

email: r.mb.reid@xtra.co.nz

HEALTH INSURANCE:

Grey Power Federation has come up through a broker with a health insurance option.

We have chosen not to fully promote this option yet as there are a few queries concerning the cover, one that it only applies til you are 70 years, what happens after that?

Vesta Cover Ltd is the company, web site:

www.vestacover.co.nz

We will keep you posted!

THE BUSINESS WORLD IS READY AND WAITING,

Are you knowledgeable and skilled enough to survive and thrive playing a new game?

I have learnt the new rules for you during 15 years of coaching.

Let us talk for 2 hours free. It may protect any investment you make.

Tauranga Grey Power Member.

Eddie Gudopp 0274 756029.

COFFEE MORNINGS

These are proving very popular! The Tauranga gathering at the 'Raft' there were approx. 40 people who attended and Katikati at Summerset village there were approx. 50 People thur 11th Feb.

Contact convenor for Katikati Coffee mornings is Baden Jury 549 5423

MAKE YOU SMILE:

What happens to a frog's car when it breaks down?

It gets toad away.

Simplest toy, which even a child can operate:

Is called a Grandparent!



TAURANGA & WESTERN B.O.P. GREY POWER ASSN INC. MEMBERSHIP APPLICATION FORM

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