

TAURANGA & WBOP

# GREY POWER

## 50+ MAGAZINE

Official publication of Tauranga & WBOP Grey Power | Phone 07 571 2558 | Email [tgagreypower@gmail.com](mailto:tgagreypower@gmail.com)

AUGUST - OCTOBER 2016

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 Mail to: The Editor, WBOP Grey Power  
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 Website: [www.greypowertauranga.org.nz](http://www.greypowertauranga.org.nz)  
 Subject line - Letters. Letters must include the writer's name, home address and phone number.  
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 We may not always print all letters we receive.  
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## President's Word



I feel very honoured to have been voted in as your new President and a very big thank you to everyone who attended our AGM last month. I would again like to acknowledge Christina's dedication and hours of hard work over the last 4 years. Although now on the National Board as our Zone 3 representative, she will still be a committee member looking after the magazine and hopefully help with speaking engagements. A new person who has joined the committee is Donna La Fauci and she is doing a splendid job as our membership secretary plus dealing with all the other office admin until we secure a secretary. A big thank you to her for the long hours she is putting in. I'd also like to take this opportunity to thank all our other volunteers, without you we just could not operate.

The local council elections are coming up soon so we need to be mindful of who we vote for, so we have people who will not push our rates up but still have more than just a vision for our city. We must have a revitalised city centre which is vibrant but easy to use and accessible to all ages. Check out the TCC web site for more information on the options that have been drawn from public submissions on Tauranga's Civic Heart and keep up to date on how it will be reshaped.

As I'm writing this, winter seems to have set in with a vengeance but we have had such beautiful sunny weather so far. I hope everyone has been able to enjoy it. All too soon we will see signs of spring and start thinking, hopefully, about warmer weather, a more stable economy and brighter prospects for us all.

Positivity and mindfulness are the key words for me this year!  
 Stay warm dry and happy,

**Jennifer Custins [President]**  
**Tauranga & WBOP Grey Power Association**



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# Grey Power Presents Gold Card Petition to Parliament

**On Tuesday 5th July, about 70-80 Grey Power members from Waitomo, Tauranga, Hastings, and the larger Wellington area went on a pilgrimage to Parliament to present approx. 4000 petitions to the Rt Hon Winston Peters from the NZ First party, and Shadow Minister Hon Annette King [Labour]. Minister for Senior Citizens, Hon Maggie Barrie, was conspicuous by her absence.**

*Our petition was worded: We the undersigned, respectfully request that the House of Representatives examine the capped bulk funding model to ensure SuperGold Card free of peak public transport scheme is adequately funded and appropriately resourced by central government.*

Our group was well received and certainly every newspaper and all TV cameras were there, so we certainly got our share of publicity - though we only featured on Prime TV at 5.30 pm. I guess we can't be too famous!

All in all the entire trip was successful. Norm and I were your representatives from Tauranga.

When we went into Parliament Café after the presentation, we received a good reception from Annette King again, Ruth Dyson, Clayton Mitchell and Scott Simpson. So I think we put Grey Power back on the map.

At 2 pm we went up to the gallery and watched our petition being presented to Parliament.

We really could have done with more time to acquire more signatures, but 1st July was the due date for the changes to take effect in Auckland - where pensioners would have to find where ever it is in Auckland they have to collect and pay \$15 for a new HOP card to ride on the buses in the off peak times for their so called free bus ride! What free bus ride? Our question is why should an elderly person who has possibly lost their driver's license and sold their car have to go to such extreme lengths to acquire this HOP card, which is not really a free bus trip anymore, as well as produce identification into the bargain? Life at this age is difficult enough for older persons living alone and maybe the only respite from loneliness is a trip to town or the library on the bus. There has been no consideration shown of the inconvenience and hardship this imposition has on the particular bracket of people that this is affecting.



Or maybe that is the purpose here, so people won't use the service as much which will lead to the government's reasoning to remove the privilege and so erode our Gold Card further. We must not allow this to happen! No excuses to remove our Gold Card.

Our reasoning for this protest rally was that approx. 680,000 of us pensioners are becoming weary of being treated like second-class citizens, pushed aside on many fronts like elective surgery, rates, health care and now the Gold Card.

Through our lifetime we have paid the highest taxes, the highest interest rates and now in our twilight years Government and the NZ people are forgetting we are still putting a huge amount of money into this economy, so we want them to take us seriously! Grey Power has consistently asked the Minister of Senior Citizens to develop our Gold Card into a more user friendly Smart Card that we pensioners can swipe to get on a bus or swipe for many other discount services. We also asked that it could become an ID card as well, including a photo, but Minister Maggie Barry says that barely 20% of us would require the ID part so this could not be justified. Rumor has it the Minister is now taking this seriously and we await the announcement of how soon a Smart Gold Card can be rolled out and made to happen. It won't be as soon as tomorrow!

So our trip to Parliament certainly was a success and we were mentioned in most major papers around the country, Prime TV @5.30 pm, my online video, Hon Winston Peters videos.

<https://www.parliament.nz/en/watch-parliament/ondemand?itemId=176926>

So the word is Ministers Maggie Barrie and Simon Bridges are feeling some pressure! I made it quite clear that we are the biggest demographic group in NZ, that we exercise our right to vote and now, a year out from an election, is not the time to make us angry!

**Christina Humphreys**

# Finding the Best Fit

## Housing, Downsizing and the Older Person in a Changing Society.

**I attended a presentation last year on the above subject and extensive research had been done and it covered a very diverse range of situations and circumstances.**

The subject focused on what 'downsizing' meant for a lot of people and what their expectations were. For example it could be to realise some capital out of a family home so as to do or buy other things. It could be to move to a smaller home with less maintenance or move to a retirement village. The research showed that there were a diverse number of reasons and requirements for moving. It also showed that a large

*... continued on page 6*

# FMT

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proportion of those people were pressured into downsizing by their children for a variety of reasons.

The majority of people were looking for extra warmth, independence, cheaper running costs and to be handy to services but they also needed space and an outlook. It was noted that new housing developments were not allowing for any outlook for people and this can cause a disconnection from society, and the community. Space could just be a convenient place to put the computer or a spinning wheel. An outlook in this context is not a view but means that people need to be able to see some part of their community in action, the street, a neighbour or a park for instance. This gives them a sense of being connected to those around them and goes a long way to reducing 'social isolation' which is a growing issue that can lead to ill health.

The barriers to moving were often that there were fewer housing options and a dominance of larger homes in the market and cheaper options could be in undesirable areas. There can be financial constraints on making the change and the majority of

houses were not designed for older people's needs and requirements. People were very conscious of needing to be close to services, i.e. medical, financial and transport.

Another interesting subject that arose was the financial facts regarding 'revolving credit'. People who have not paid off a mortgage by retirement age are adding to their mortgage to buy boats or cars or to travel. They therefore go into old age in debt. It was surmised that a lot of our young people (20-30yrs) will go into retirement with revolving debt.

I attended another presentation yesterday where the research group introduced us to a new tool kit called 'My Home, My Choices'. It consists of a series of cards designed to be a decision support tool to help clarify issues for anyone over 50 and outlines alternatives and solutions. For instance – stay or move, do renovations or not, financial implications and future needs. This new tool kit is to be trialed and then launched on 31 August this year and I hope to write a follow up article to that in our next magazine.

**Jennifer Custins**

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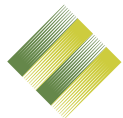
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# LOCAL BODY ELECTION WATCH

## Time for a change at Western BOP District Council?

**There has been a smouldering discontent amongst ratepayers across the WBOP for some time. Being identified as having the highest average rates in New Zealand in 2014 is not an accolade that ratepayers welcome.**

Paying approximately \$1000/year above the NZ average is challenging for retirees and those on low incomes. The fact that rate increases have exceeded the rate of inflation year on year, has exacerbated the financial burden for many.



**Western Bay of Plenty  
District Council**

Property Location Capital Value	2016 Rates incl GST	Rates Increase over 5 years	CPI Increase over 5 Years
Te Puke \$181,000	\$3037	42%	4.1%
Katikati \$196,000	\$3021	42%	4.1%
Waihi Beach \$376,000	\$3701	32%	4.1%

WBOPDC was challenged to freeze rates with a 2000+ petition presented during the 2015-25 LTP submissions. While the concerns regarding the high burden of rates was acknowledged, the mayor

concluded that "A freeze would lead to a significant decline in Council's ability to service ratepayers' needs, a reduction in operational and maintenance work and no ability to reduce debt."

The Western Ward Residents & Ratepayers Association was not prepared to accept the status quo and sought examples of councils who had responded to ratepayers concerns and put a lid on rate increases. Thames Coromandel DC underwent a restructuring to focus on essential services and infrastructure, while devolving local decisions to Community Boards. The results speak for themselves – average rates have been frozen for 6 years in Thames Coromandel DC.

While much has been made by the PR machine of the low increase in rates for 2016/17, announced just prior to the forthcoming elections, the increase is still well above the rate of inflation.

We are seeing long term residents and retirees in our towns forced to sell as their rates bills have become unaffordable.

The elections provide an opportunity for ratepayers and residents to say enough is enough!

Concerned ratepayers have formed a campaign to support fundamental change at WBOPDC at this election. The FreezeOurRates.com Campaign has 3 main goals: 1. To freeze rates for 3 years. 2. To restructure council services and finances to empower local communities to determine their own project & maintenance priorities. 3. To lower council debt.

The FreezeOurRates.com Campaign will provide information to help voters decide which candidates are committed to fundamental change at WBOPDC. Watch out for the campaign and make sure your vote counts at this election.

**David Marshall**

# freezeourrates.com

**A Ratepayer Campaign to change the culture of the Western BOP District Council**

Visit [www.FreezeOurRates.com](http://www.FreezeOurRates.com) or email us at [comments@FreezeOurRates.com](mailto:comments@FreezeOurRates.com)

# Living Alone

Report from Statistics NZ [May 16]



**More New Zealanders are living alone and about two thirds of those doing so are divorced, separated or widowed, according to a new report.**

Half of the people living alone said they felt lonely, compared to 34 percent of those living with others.

The report by Statistics New Zealand looked at the latest available census data from 2013 and found there were 355,000 people, or about 11 percent of the country's population, living alone, almost 50,000 more than in 2001.

Statistics New Zealand social statistics manager Scott Usher said living alone was a relatively recent trend in society, but one that was becoming increasingly common.

"You're more likely to live alone the older you get ... Around 44 percent of people who live alone are 65 years or older, and there's still a quarter of people in 2013 who lived alone [that] were 75 years or older, so it's still primarily the older, widowed or divorced people."

The report found New Zealand European or European ethnicities had the highest rates of people living alone, whilst Pacific and Asian ethnic groups had much lower rates.

Massey University demographer Paul Spoonley said more people living alone was not always for the best, despite a shift in attitudes towards it.

"I think there's quite an interesting debate of what the advantages or disadvantages are of living alone," Professor Spoonley said.

"Myself, I think the advantages of living alone are actually

somewhat exaggerated because I think we are social people."

But Maya Jones, 35, who has been living alone since 2011, said it wasn't lonely and definitely had its perks.

"Living alone is pretty much the best thing that's ever happened to me - you're totally responsible for all your own stuff, so for example if there's dishes in the sink then you know that they're yours and you don't have to get worried about someone else not doing them."

Ms Jones said living alone had given her the freedom to do whatever she liked in her own space, which was empowering. The report also found a gender imbalance in the statistics, with older women more likely to live alone - attributed to the difference in life expectancy between men and women. In the period from 2012 to 2014, the life expectancy for women was just beyond 83 years - nearly four years longer than men. Age Concern Canterbury chief executive Simon Templeton said it could be hard for older people to live on their own.

"Isolation and loneliness is a big issue for older people. Certainly the majority of people that we interact with as an agency are women because they have a longer life expectancy, so where there's a partner death later in life it is more likely to be the man."

The number of people living alone was expected to continue rising.



# GREY POWER coffee mornings

THE VILLAGE CAFÉ hasn't re-opened yet!  
Now we meet at Raft Café,  
Chapel Street, near Briscoes.

10am on the first Thursday of every month  
for the City meeting.

**DATES:**

10am Thursday 4th August  
10am Thursday 8th September  
10am Thursday 6th October

**KATIKATI Coffee mornings**  
Summerset Retirement Village  
Park Road, Katikati  
10am Thursday 11th August

**Katikati Resource Centre, 45 Beach Road**  
10am Thursday 13th October



Phone Jenny 5737081 or  
Maureen 021744 208 or  
the Grey Power Office - 571 2558  
for the Tauranga coffee mornings.

**Baden and Lyn**  
Phone 549 5423 for Katikati

ALL WELCOME - Wear a name badge if  
you have one and bring along issues for  
discussion!

## May Coffee Morning at Raft Café

Jenny Utting

**Twenty Grey Power members gathered at the Raft Café on Thursday 5th May for our monthly coffee and natter.**

Dan and Maureen are co-ordinating these get-togethers and have decided to invite speakers to address the group on matters relevant to older people. Tony from ANZ at Greerton was invited to answer our questions about visa debit "paywave" cards and bank cards in general. Banks are working very hard to keep us and our cards safe from would-be 'crooks'. We were concerned about the possibility of our cards being "read" while still in our pockets or purses by skimmers or even by some check-out machines. He told us that it would be very unusual for a paywave card to be 'read' from further away than about 30cms. In general it's a good idea to be careful when using any card. All 'Paywave' payments are limited to a maximum of \$80, anything higher than that requires a pin. We can also get straight EFTPOS cards without the paywave facility if we want.

Credit cards are monitored by fraud detection systems. If the card is used outside your normal spending patterns, those transactions get "flagged" in the system. If the unusual pattern continues, the card will be blocked and you will be contacted to verify the transactions. Banks generally refund money lost through credit card fraud, provided you advise your bank as soon as possible. All banks are making cards very much safer; with chip technology, making it harder to skim, and encrypting the information on them. The encryptions on them are very complex, making them almost impossible to decipher. If you lose a card, let the bank know straight away - within 24 hours preferably. If you suspect that there may be a 'skimmer' on an ATM, don't use the ATM.

Let the bank know if you are going on holiday, especially overseas.

If we receive an e-mail from our "bank" asking for our log-in numbers and password/pin numbers, report it straight away to your bank, they have specialist teams to shut down these fake e-mails.

## Katikati 16th June Coffee Morning

A lively group of around 40 gathered in the Summerset Village lounge to enjoy fellowship over coffee. Our guest speaker was John Anderson, Principal of the Katikati Anderson Law Office.

John bought members up to date with a number of relevant legal topics including Wills, Powers of Attorney, Family Trusts, and Property Estates. Unfortunately too few have thought about Enduring Powers of Attorney to protect their interests should they be incapacitated, be that by accident, stroke, dementia etc. All were urged to ensure they had planned for the future.

The value of Family Trusts to preserve assets has been eroded in recent years and are probably of little value to most members. Some were astonished at the impact of the law changes over recent years. Seek advice if considering or reviewing family trusts.

Our next guest speaker, on 11th August at Summerset Village, will be Mary Weal, Respiratory Nurse Practitioner. Attendees are requested to not park in the complex, but on the road please.

A big thanks to Baden & Lyn for their great organisation of the Katikati Coffee Mornings.

*Jenny Utting*

# Our Volunteers make a positive contribution

**For anyone with spare time on their hands, Waipuna Hospice offers a variety of meaningful roles at our facility in Te Puna, in our four Hospice shops and at our Depot.**

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# Recent developments with Auckland Transport

**Recent developments with Auckland Transport where the new HOP card scheme for free public transport of SuperGold holders was introduced on July 1 although initially very disappointing now look promising.**

The Auckland Transport HOP card comes with a fee and appears to undermine an undertaking by Transport Minister Hon Simon Bridges that there would be no changes to the principle of free off peak times. I have raised that matter with the Minister of Transport Hon Simon Bridges and have an arrangement to meet with him in August.

However, I am of the view that the Auckland shambles was not created by him or his department and he is entitled to the opportunity to address that issue but it may well be too late to turn things around.

I have also had a discussion with Seniors Minister Hon Maggie Barry and explained to her that, in my view and the view of the Grey Power Federation, the Auckland Transport scheme destroys the concept of free off peak travel as promised to us by Government and sets a dangerous precedent for other areas of the country. We have also attempted to discuss the matter with Auckland Transport, but they have refused to engage with us.

Hon Maggie Barry has assured me that the best way forward is to pursue a smart card option for the SuperGold card. This is something that the Minister has been considering for some time now and has been working on it as quickly as technology allows. A smart SuperGold card would allow access to free off-peak travel to be compatible nationwide without the need for a HOP card or anything similar. However, before this happens there needs to be certainty that such a card will work seamlessly with minimal disruption to Seniors around New Zealand.

The option to turn the SuperGold card into a full ID card is still some way off and we have agreed that this option can be left to the future. This will allow the technicians to move much quicker with a SuperGold smart card for off-peak free travel. This option will also require all major transport companies to adopt the same smartchip technology. This will be an added complication. It is not insurmountable but it will take a little time to work through.

As an interim measure therefore I have asked Hon Maggie Barry to proceed with the free travel smart card option only as a matter of urgency and she has promised she should be able to make a public announcement on time frames etc in the next few months.

Given the positive reception to my request, firm assurances and my meeting with both Ministers in August during a very busy parliamentary schedule can I ask all members to give me and our two relevant Ministers time to work through this very complex issue without further public pressure?

*Tom O'Connor*

# Funeral Insurance

## Financial Investment or Rip-off?

As we age we start to consider how we can ensure that our funeral is not a burden to our children. To have a funeral plan is great foresight, regardless how much.

### What are the hidden Costs?

TV ads encourage us to have peace of mind by having ensured that all is taken care of when we pass on. We are encouraged that there are no medicals required, automatic acceptance, and affordable premiums. Premiums for a \$10,000 policy for a 65 year old tend to vary between \$50 and \$80 per month depending on the insurer and are less if you are a woman! (Where is equality when it comes to insurance premiums?)

While such costs per month may be affordable today, how affordable will they be when you have no income other than National Super, and there are

repairs to be made to your home, car, appliances etc? Also check that the premiums do not increase year on year – with many of us on fixed incomes annual increases soon become unaffordable. Insurance companies profit from the significant number of customers who simply stop paying due to financial constraints – there is no payout in these cases!

What you also need to look at is how long you are expected to continue paying premiums. Some policies need to be paid for life or to age 90, and with life expectancy increasing, that could be a long time! If you are aged 65 your life expectancy is 85-86. That means you have a 50% chance of living for longer than that! If you started your policy at age 65 and were paying an average of \$60/month for 20 years, you would have paid a total of \$14,400. This is a massive 44% more than the payout of \$10,000. Just think how much you would have thrown away if you survived to 100, and paid all your premiums – a massive \$25,200 paid for a \$10,000 peace of mind!

The June 2016 issue of Consumer has an extensive article looking at Funeral Insurance and they conclude *“Overpriced and overhyped, funeral insurance may be the most expensive way to pay for your last hurrah.”* They also point out that insurance remains the only industry currently excluded from the unfair terms provision of the Fair Trading Act. Perhaps it's time for Grey Power to support Consumer's call for this exemption to end? Look at this Consumer issue for more in depth details.



### When does Funeral Insurance make sense?

Consumer did find one company, with higher monthly premiums, that collected premiums only until you had paid the cover you wished to purchase. We feel that this is a fair deal and for those looking at Funeral Insurance we would recommend contacting Greenwich Life and reviewing their terms.

So, who should consider Funeral Insurance? Only those who are absolutely confident that they will be able to afford the monthly premiums well into the future, and who join a scheme where premiums cease once the full cover has been paid. Perhaps those in poor health may see this as a way to quickly ensure that their dependants are covered should they pass away in the next 2-15 years, but it needs to be noted that most Insurance Policies do not pay out

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in full for death from natural causes during the first 2 years of the policy.

### Are there better alternatives to Funeral Insurance?

While many will have invested a specific sum to cover their funeral expenses, others may not have the capital to do this, and for them we suggest looking at Pre-paid Funerals. The benefits of a pre-paid funeral is that up to \$10,000 per individual in such a plan is exempt from the asset-testing requirements for a long-term care residential care subsidy.

Funeral Trusts are offered by the Public Trust, organisations such as Trustees Executors, and some law firms. Funds can be deposited initially, as well as on a regular basis. There will be some administration charges but these may be fully or partially offset by income from the trust that is credited to your fund. The Funeral Directors Association (FDANZ) also offers a pre-paid funeral plan through their members. Space does not permit a greater evaluation of such schemes but we recommend you investigate if they are right for you. If there is sufficient interest we will gather information on these schemes for another issue.

David Marshall



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## The 10 Can Nots

- \* You cannot bring about prosperity by discouraging thrift.
- \* You cannot strengthen the weak by weakening the strong.
- \* You cannot help little men by tearing down big men.
- \* You cannot lift the wage earner by pulling down the wage payer.
- \* You cannot help the poor by destroying the rich.
- \* You cannot establish sound security on borrowed money.
- \* You cannot further the brotherhood of man by inciting class hatred.
- \* You cannot keep out of trouble by spending more than you earn.
- \* You cannot build character and courage by destroying men's initiative and independence.
- \* You cannot help men permanently by doing for them what they can and should do for themselves.

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# POLITICAL FORUM

## National Party Local Minister - Todd Muller

It has been an immense privilege to serve as the Member of Parliament for the Bay of Plenty for almost two years now. Of the much learning I have had, one of the most striking is how actively engaged our seniors are in our community. There simply isn't a community group that doesn't have someone with a few years wisdom who is sharing that for the benefit of many. I thank you, and our wider community thanks you. Your attitude and commitment to the fabric of our society does you immense credit - it is even more impressive that most of you will just shrug your shoulders and say it's just what you do.

In my recent electorate survey a couple of issues came through that effect you that I wanted to talk about.

I am happy to let you know that recent claims the SuperGold card is being killed off are just wrong. In fact, Budget 2016 provides an additional \$41 million of operating funding for the scheme over the next four years. This is on top of baseline funding of \$18 million a year bringing our total annual investment to around \$28 million a year.

The SuperGold card is just part of the Government's package supporting older New Zealanders. We have increased funding for health to a record \$16.1 billion

including a \$250 million increase in funding for aged residential care and \$76 million to improve hospice and palliative care. Superannuation has gone up 34 per cent since 2008, and more businesses than ever are part of the SuperGold scheme; now 8,000 businesses offer SuperGold discounts - up from 876 in 2008. We have also allocated \$39 million to start the roll out of a national bowel screening programme and \$124 million for Pharmac to provide more New Zealanders with access to new medicines in Budget 2016. As always a solid economy remains critical for us to have these choices in Government spending.

I was recently involved in supporting the Elder Abuse awareness week and it is extremely important that light be shone on this issue. There are many forms and nuances of elder abuse and our community needs to keep aware of the pressure points and ensure that our vulnerable people are kept safe. Age Concern Tauranga and a number of other agencies are available to help should you suspect or fall victim to elder abuse and it is vital that we all reach out to our fellow elders and community members to ensure that everyone is kept safe.

As you help the community, the community needs to help you in your moments of need in my view.

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# New official figures show DHB's financial strife

Posted by Annette King on July 08, 2016

New figures from the Ministry of Health show 12 out of 20 district health boards have not been fully funded this year to cope with the aging population, says Labour's Health spokesperson Annette King.

"The Ministry's own figures to the Health Select Committee show that – as part of \$1.7 billion of Government cuts to the sector over the past six years – DHBs are not getting enough money to meet the costs of New Zealand's growing elderly population.

"Canterbury DHB is bearing the brunt of this underfunding, receiving \$50 million less than what they need to meet their population costs. They are already being forced to cut funding from other areas to pay for the shortfall in mental health services.

"Some DHBs are having to cap the number of nurses and doctors because there is not enough funding in spite of a growing need for services.

"Jonathan Coleman claims this year's Budget 'pretty much' covers cost pressures; that's an inventive way of admitting to a spending cut, if ever I've heard one.

"The Minister has admitted in The Listener that DHBs are going to have to absorb record pressures this year. Already across the country, DHBs are desperately trying to find ways to remain financially sustainable.

"Jonathan Coleman keeps sending in consultants to blame the DHBs for the Government's underfunding. He needs to take responsibility and fund district health boards to stop further cuts and loss of services," Annette King says.

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# Grey Power slams Government, claims elective surgery for elderly is underfunded

Grey Power has blasted the Government over the number of elderly people missing out on non-urgent surgeries such as knee and hip replacements.

Grey Power national president Tom O'Connor, in Invercargill for the Grey Power Southland annual general meeting this week, said the government made a big song and dance when they added \$96 million to the nationwide elective surgery budget this year.

He was not impressed.

The waiting lists were too long and district health boards were not sufficiently resourced to deal with the issue, he said.

However, the government said there had been a 32 per cent increase in the number of Southland patients alone who had received elective surgery in the past seven years.

Elective surgery is surgery that does not need to be done right away and includes knee and hip replacements.

O'Connor said he was frustrated because successive governments had known for years that the baby boomers would be reaching retirement age at the same time, but there had been no planning for it.

"They knew a certain percentage of those people would need knee and hip replacements, particularly people who have worked in physical jobs all their lives. Successive governments over the last 30 years or more have underfunded health for elective surgeries."

The government needed to significantly lift elective surgery funding for both humanitarian and economic reasons, he said.

When elective surgeries were delayed people became immobile and some became too fragile and old to undergo the procedures, O'Connor said.

Those people then became a significant burden on the community and were sometimes forced into retirement homes.

Earlier surgery would allow many older people to



*National Grey Power president Tom O'Connor.*

stay mobile and live in their own homes, and in some cases continue working.

"We have got too many people who are not mobile and not in their own homes and they are a big cost on the health system... it makes sense to invest in elective surgery sooner rather than later," O'Connor said.

Health Minister Jonathan Coleman said a priority for the Government was to increase access for elective surgery.

There had been a 32 per cent increase in the number of Southland patients who had received elective surgery in the seven years from 2007-8 [8,391] to 2014/2015 [11,039], Coleman said.

The number of over 65 year olds receiving elective surgery had increased by 14 per cent under the National led Government, Coleman said. In addition to doing more elective surgery, the Government also put a focus on non-surgical options.

Grey Power vice president Mac Welch said the organisation was lobbying the government to subsidise people with private health insurance, given how much money they saved the country by not going through the public health system.

He suggested people with private health insurance should be subsidised to the tune of between \$500 and \$1000 a year.

"They still pay the same amount of taxes towards the public health system but get no recognition for the amount of money they save the country." He understood about 50 per cent of all elective surgeries in New Zealand were carried out by the private health industry.

"Without that, the public health system would collapse overnight."



# Clarity over Care Decisions Reduces Stress of Mum's Final Days



*Rauhina Moke, who passed away on 21<sup>st</sup> March, was a passionate advocate of Future Care Plans.*

"It feels good to know we got it right for mum," says Rangitawhai Rahiri.

Rangitawhai's mother Rauhina Moke died in March this year, aged just 63. Her diagnosis of terminal cancer, in June 2015, rocked her family but one simple document, a Future Care Plan, helped bring clarity and reduce some of the stress of her last days.

"If you knew my mum you would know that she liked to be in control of things," laughs Rangitawhai from Te Puke.

"She obviously didn't have any control over the cancer so this (a Future Care Plan) at least gave her a sense of control over what was going to happen at the end. She was very excited about that.

"She would whip out her care plan to everyone who came in our house, get them to take a look and read it. Pretty much everyone who would listen got to hear about it."

A Future Care Plan is a document which gives people the opportunity to write down their wishes for their healthcare. This includes things such as: people you would like involved in decision-making, your spiritual or cultural needs, even simple preferences such as a fondness for spicy food or bright rooms for example.

Rangitawhai says for her family, having Rauhina's wishes written down by her, took away a lot of pressure and helped them cope better with the fact they were losing her.

"It made things heaps easier for her care, and after she passed as well. It saves having to think about these things when you don't feel like thinking about them.

"There are lots of things we don't discuss, especially to do with sickness. There's a lot kept secret. But going through this process has definitely made our family closer.

"Everything was coming from her. Right down to her funeral, it was all in her care plan and she would keep scribbling things on it. At her tangi I was walking around with it in my handbag in case I had to whip it out and clear anything up."

For more information on future/advance care planning go to [www.advancecareplanning.org.nz](http://www.advancecareplanning.org.nz)

To download a Future Care Plan go to the BOPDHB website [www.bopdhb.govt.nz/media/58138/my-future-care-plan-paua.pdf](http://www.bopdhb.govt.nz/media/58138/my-future-care-plan-paua.pdf)

Free hard copies of the Future Care Plan are available at the receptions of both Tauranga and Whakatane Hospitals.



*Rangitawhai Rahiri has encouraged other family members to complete a Future Care Plan.*



## Parkinson's?

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[www.parkinsons.org.nz](http://www.parkinsons.org.nz)

# Winter Time

## Clean Up That

## Garden



- To protect your plants from cold weather, now is a great time to add a layer of mulch- about 5cm thick over your whole garden this will protect from the cold, conserve moisture and also add valuable nitrogen back to the soil.
- Healthy additions such as natural blood and bone, sheep pellets and mulching straw to replenish nutrients, some or all of these will set your garden up for spring.
- Check your tool cupboard and give them some TLC - sharpening, cleaning, oiling and replacing tools beyond repair.
- Feed your local birds, the feathered kind! Natural food sources are scarce for birds during winter so help them out with a regular food source – they will reward you with hours of entertainment.
- Get planning for spring. Think about what crops you may want to grow and harvest, along with flowers you would like to pick!
- Apply liquid seaweed extract/fish/liquid blood and bone that contains high levels of naturally occurring growth that stimulants promote strong root growth, reduce transplant shock, help plants cope with temperature extremes like frost, better resistance to pests and diseases.

### IN THE VEGETABLE GARDEN

- For root crops, dig over garden beds in another week or two when all this heavy rain has stopped! If you have lumps in your soil chances are your carrots won't grow straight.
- In July it is time to sprout new season seed potatoes ready for planting in August or September. Always choose certified seed potatoes, as these are specifically selected to thrive in the home garden and guaranteed to be free of viruses and pests that affect potatoes.
- Plant broad beans, beetroot, broccoli, cabbage, celery, garlic, kale, onions, peas, shallots, silverbeet, spinach, coriander. Dig in more sheep pellets before planting to replenish nutrients used by previous crops.
- Sowing seeds - in warmer parts of New Zealand use sheltered areas of your garden to sow broccoli, broad beans, cabbage, cauliflower, and peas. Lettuce seeds - these grow well in Tauranga if you choose hardy winter varieties.
- The shortest day of the year is traditionally garlic-planting day, but you can plant through into early

*continued...*

## Stimulating Talk on Health Issues at AGM

**Those attending our AGM on the 9th of June were privileged to be addressed by Helen Mason, the current CEO of the Bay of Plenty District Health Board.**

Helen was an engaging speaker who provided a little on her background before moving on to informing us of the achievements and longer term goals of the BOPDHB.

Helen was born in Ireland, but spent much of her life in Zimbabwe, before moving to Scotland for 6 years, and then to New Zealand for close to 20 years. As a

consequence, her delightful accent is international in flavour. She followed her mother into a career in nursing and midwifery. Since joining the BOPDHB she has held a number of roles including night shift nurse, nurse manager, planning and funding, finally being appointed CEO in 2016.

Helen presented a wide range of facts on the work that the DHB is engaged in to serve a diverse population of 221,000 across a wide area - from Waihi Beach, through to Waihou Bay on the East Cape, and south to Murupara.

Currently 19% are aged over 65 years of age, but this is anticipated to grow to 24% over the next 10 years. Last year almost 1 million hours of home support services were provided for those over 65. 16% of the

*continued...*





spring in some areas. Dig the soil over well, Plant cloves 5cm deep with the pointy bit to the sky. Garlic can be harvested mid-late summer.

- If frosts are a concern, plant crops into containers that you can move around to catch the midday sun and keep under the veranda or glass house

### IN THE FRUIT GARDEN

- Harvest grapefruit, lemons, kiwifruit, mandarins, tamarillos, and oranges.
- Winter is the best time for planting new season deciduous fruit trees. Select the healthiest specimens from your garden centre with straight stems. Stake newly planted fruit trees.
- Apply layers of mulch around fruiting trees and shrubs.
- Maintain vigilant weed control - weeds compete for valuable nutrients.
- Most deciduous fruit trees can be pruned except peaches, plums, and nectarines.
- A copper based spray is the most effective way of controlling leaf curl. Leaf curl overwinters in buds of infected trees. Winter clean up sprays are

recommended - use a copper fungicide and oil just after pruning until bud burst in spring at 10-14 day intervals.

- Prune grapes and kiwifruit vines, and prune autumn cropping raspberries back to ground level.

### IN THE FLOWER GARDEN

- Plant calendula, nemesia, pansies, polyanthus, poppy, snapdragon, stock, and viola, there's many to choose.
- Winter is the best time to plant new season roses. Garden centres will have the best range available now and, as the plants are dormant, planting stress is reduced. Roses respond well to lots of mulch, sheep pellets and fertilizer. Mulching now means less spraying required in summer.
- It's time to prune your roses, shrubs and any perennials that are looking untidy, or have finished flowering for the season. Get ruthless with your pruning. Shrubs and trees respond well to pruning and, certainly in Tauranga, grow more vigorous than ever.
- Fertilise garden beds ready for new season's planting by adding compost and sheep pellets.
- Deadhead any plants that have finished flowers for the season to encourage new foliage and flowers. Clear away all dead sticks and foliage that have died back ready for the new growth to come through.
- Keep on top of weeding and apply mulch around plants to help suppress weeds and guard plants from frost.
- Roll on springtime!



*Helen Mason MBA, RN  
CEO BOPDHB*

DHB \$706 million funding for 2016/17 is invested in rehabilitation services and support. This includes palliative care, aged-related residential care, home-based support services etc.

There were a number of lively questions posed to Helen during her presentation, and she

graciously dealt with all. Concerns regarding waiting lists and access to elective surgery in the face of reported budget cuts was a recurring theme. Helen demonstrated that, through some innovative measures, they had been able to deliver more on

their key health targets despite having constrained budgets. More elective surgeries were completed last year and there is a goal to increase these by at least 4000 discharges annually. Investment in older people's services has increased by 13% and home-based and community support services by 22% over the last 3 years.

Due to the wide range of questions and interest from our members at our AGM, we have agreed to keep in touch with Helen, and to provide more answers to your health related questions. Please send your questions to the Editor, so that we can try and have them answered. Where issues are of wider interest we will include summaries in future magazine issues.

**David Marshall**



# LETTERS TO THE EDITOR

## Letter to Members

*From Christina Humphreys your retiring President.*

Welcome to Jennifer your new President, a fresh perspective.

We, your committee, have achieved much in the last six years,

We have met with many Ministers over that time. We have lobbied WBOP council on the high rates, continually, and you will see changes there, this next election. We have lobbied on issues like fresh water future; we helped stop the changes of our NZ Constitution and it was us who led the petition to Parliament on the Gold Card. Plus many more issues like health, Smart meters, TPP, etc, the list goes on.

So I feel I leave Tauranga & WBOP Grey Power Assn in good heart, considering what it was like when I began. Though I will still be on the committee and editing the magazine. Plus also I will mention and say a big thank you to Carolyn and Warren, because if it wasn't for their big effort our Grey Power Assn may never have survived after 2010, they have worked tirelessly and we wish them well in their upcoming move.

So thank you all for the privilege of being your President.

## Letter to the Editor

**Now/Rebus clubs/Fellowship club – What's in a name?**

**- by Roly Hammond, a past President of the Otumoetai Men's Probus Club.**

Has written us a letter on the reasons why Probus has had to change its name!  
Shakespeare "A rose by any other name"!

Enquiries welcome to Don phone 5768402

## The Editor,

*Tauranga Western Bay of Plenty Grey Power Magazine*

Dear Madam,

First I must congratulate you on your excellent publication. I was however alarmed to read on your Notice Board page 23 under the heading Health Insurance the following incorrect statement. I quote "We have chosen not to fully promote this option yet as there are a few queries concerning the cover, one that it only applies until you are 70 years old what happens after that?"

I would say the following there is no queries concerning this cover unanswered, if you have any queries you need to direct them to me ASAP and I will answer them. The cover does not only apply until you are seventy once you have joined you will be covered until you die as long as you continue to pay the premiums. You cannot obtain a NEW policy once you have turned 71 quite different from what you have stated. This is an excellent policy at a price no one else can come close to let alone match, it's underwritten by a leading Insurer (Partners Life). A great deal of work and lengthy and thorough due diligence has gone into achieving this agreement and I would hope that you encourage your members to take full advantage of it. I would also trust that you will publish this letter in your next magazine.

Yours faithfully

**Mac Welch- macndol@gmail.com**

**Vice President NZ Grey Power Federation.**

*We apologise for the confusion in our item. Cover is available to those aged 70 or younger. Ed*

**Bill Harding, Taupo**

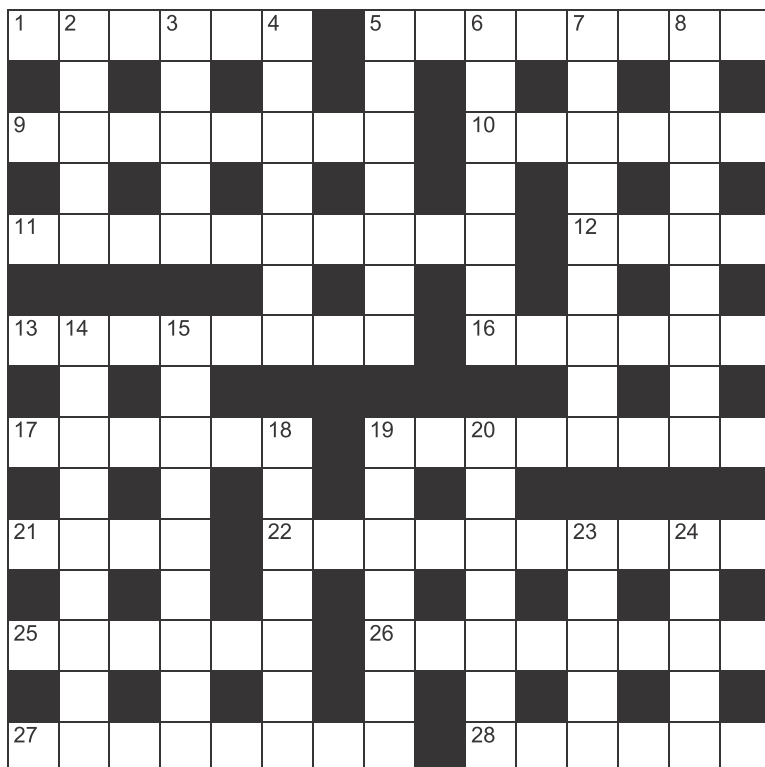
Has written us a very long letter on the effects of 'dirty electricity' you can read this on our web site.



**website: [www.greypowertauranga.org.nz](http://www.greypowertauranga.org.nz)**



## QUICK CROSSWORD



### Across

1. Frustrate (6)
5. Politeness (8)
9. Holiday (8)
10. Cricket team (6)
11. Reconsider (5,5)
12. Assist (4)
13. Run wildly, especially animals (8)
16. Four-sided figure (6)
17. Mix (6)
19. Dagger (8)
21. Likelihood (4)
22. Administrator (10)
25. Bravery (6)
26. Preliminary test (5,3)
27. Colossus (8)
28. Spade (6)

### Down

2. Moor (5)
3. Once more (5)
4. Scottish symbol (7)
5. Share a secret (7)
6. Futile (7)
7. Arboreal residence (4,5)
8. Become suspicious (colloq) (5,1,3)
14. Of poor quality (5-4)
15. Large shop (9)
18. Trade ban (7)
19. Extend (7)
20. Slanted writing (7)
23. String instrument (5)
24. Entertain (5)

## NUMBER GYM

How good are you at mental arithmetic? Follow the commands from left to right on each of these puzzles and come up with the answer in less than 30 seconds.

**DIFFICULTY LEVEL: EASY**

**ANSWER**

4	-3	+9	x7	-6	÷8	-3	x4	+7	
---	----	----	----	----	----	----	----	----	--

**DIFFICULTY LEVEL: MEDIUM**

**ANSWER**

21	x3	-7	÷8	+29	75%	+81	÷12	+46	
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## KIWI QUIZ

### How much do you know about New Zealand?

1. Which town has streets called Falstaff, Hathaway, Hamlet, Lear and Romeo?
2. What took place for the first time in New Zealand on May 14, 1870, at the Botanical Reserve in Nelson?
3. How many former Prime Ministers are still alive?
4. Measuring 29km, which is New Zealand's longest glacier?
5. Which North Island town has an 11-letter name, with the last three letters being a Maori word meaning 'earth oven'?
6. Which fictional farmer owns 160ha of swamp 'between the Ureweras and the sea', and plays hooker for Raupo rugby club?
7. Which has the most participants in New Zealand: netball, rugby, golf or cricket?
8. The inter-island ferry Wahine was wrecked on Barrett Reef on April 10 in which year?
9. New Zealand's only Winter Olympic medal came in 1992. Who won it?
10. How old was Anna Paquin when she won an Oscar for best supporting actress in The Piano?
11. In which decade did the Auckland Harbour Bridge open?
12. The 1978 book Beyond Reasonable Doubt helped bring about whose release from prison?

*Simon Shuker's*

### MINI CODECRACKER

	1	2	1	3	4	1
2				2		5
1	6	5	4	1		7
1		2		5		2
4		1	4	4	8	9
0		5				1
5	7	9	1	5	1	

Enter the letter or letters given, then solve the puzzle.

**5=T 9=Y**

*Puzzle solutions on page 23*



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# NOTICE BOARD - August 2016

## 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. 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](mailto:tgagreypower@gmail.com)

Our web site is [www.greypowertauranga.org.nz](http://www.greypowertauranga.org.nz)

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

## SUBSCRIPTION RENEWALS

- \* We prefer direct debit: Tauranga & Western BOP Grey Power assn. inc – Kiwi bank account 38 9001 0051732 00
- \* Grey Power also needs a form or email on payment with your details to acknowledge your payment and to be able to process your membership card etc.
- \* Cash can be made in person to our Historic Village office-hours 10am-1pm.
- \* If paying by cheque, remember there will be a delay of at min of 5 days to clear.

Grey Power has had to do this, because of a number of dishonored cheques. We only manage on a shoestring budget and cannot afford this situation.

## SERVICES FOR SENIORS:

Grey Power has the booklet for the above at the office, this is an amazing service and the old adage if 'we don't use it we lose it'. Phone 0800 552 002

They have so many HELP services on guide for financial help in the different areas! They have a healthline 24 hour service 0800 611 116 to talk to a nurse.

The book is a must! Don't be afraid to use this service, ask advice on anything of concern.

## COFFEE MORNS

These are proving very popular, check the advert page for details.

## 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

## SCAMS

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

## HEALTH INSURANCE:

Grey Power Federation has come up through a broker with a health insurance option. Vesta Cover Ltd is the company, web site: [www.vestacover.co.nz](http://www.vestacover.co.nz)

## ID on SUPER GOLD CARD

If you require a photo on your Gold Card to use as ID, you can take it to the AA office and they can do that for you just like a Drivers License. Apparently the Banks don't accept this as an ID, but it maybe of help for other situations.

## MOVING ON? FEELING OVERWHELMED?

Fork in the Road provides a service to the residents of the great Bay of Plenty to relocate, de-clutter, downsize or prepare a property for sale. We can help whether you are faced with the challenge of downsizing, the transition to rest home living, deceased estate dispersal or need help clearing a home for sale or rent. Phone for a free consultation. Tauranga Grey Power Member, Marg Engelder – 0800 228 824 [www.forkintheroad.co.nz](http://www.forkintheroad.co.nz)

## ROOM TO RENT

(large bedroom) \$200 per week - 2 single beds, tallboy, table and chairs. Own private entrance, toilet and handbasin adjacent to room 5 minutes walk to shopping plaza at Papamoa and 2 minutes to beach. Phone Graham on 027 604 8578 or email: [projectc@xtra.co.nz](mailto:projectc@xtra.co.nz)

## WE NEED YOUR EMAIL ADDRESS

With cost for mailing escalating we can keep our subscriptions down if we can communicate with you via email. It also allows us to keep you up to date when urgent issues arise. In addition, you then have an opportunity to participate in our member surveys. Thanks for your help in advising us.

# NOTICE BOARD

## Make You Smile:

#A woman went to the Doctor and said "When I looked in the mirror this morning, I saw my hair was frizzy, my skin wrinkly, my eyes bloodshot – what is wrong with me?"

The Doctor replied "Well the good news is that your eyesight is fine

# If APPLE made cars would it have windows?

# What's a man's idea of a balanced diet?  
- A beer in both hands

## ALTERATIONS TO DISCOUNT BOOKLET

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### A1 DECORATING SERVICES - delete

Easy: 27, Medium: 55.

## NUMBER GYM



## CODECRACKER

**KIWI QUIZ**  
1. Stratford, 2. A game of rugby, 3. Five  
(Palmer, Moore, Bolger, Shipley, Clark), 4.  
Tasman, 5. Paraparamu, 6. Wai Footrot,  
7. Golf, 8. 1968, 9. Annelise Coberger, 10.  
Eleven, 11. 1950s, 12. Arthur Allan Thomas.

**CROSSWORD**  
**Across:** 1. Thwart, 5. Courtesy, 9. Vacation, 10.  
Eleven, 11. Think twice, 12. Help, 13. Stampede,  
16. Square, 17. Mingle, 19. Silletto, 21. Odds,  
22. Bureaucrat, 25. Valour, 26. Trial run, 27.  
Behemoth, 28. Shovel.  
**Down:** 2. Heath, 3. Again, 4. Thistle, 5. Confide,  
6. Useless, 7. Tree house, 8. Smell a rat, 14.  
Third-rate, 15. Megastore, 18. Embargo, 19.  
Stretch, 20. Italics, 23. Cello, 24. Amuse.

## PUZZLE SOLUTIONS

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

NEW MEMBER ☐ RENEWAL ☐ CHANGE OF ADDRESS ☐ MEMBERSHIP NUMBER \_\_\_\_\_

NAME (S) MR / MRS / MISS / MS \_\_\_\_\_

ADDRESS \_\_\_\_\_

POST CODE \_\_\_\_\_ PHONE NO \_\_\_\_\_ MOBILE \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

ANNUAL MEMBERSHIP SINGLE \$ 20.00 ☐ DOUBLE \$35.00 ☐ DONATION \$ \_\_\_\_\_

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

A receipt will be given for donations if requested YES ☐ NO ☐

AGE GROUP INDICATION: 50 - 65 66 - 75 76 - 95 + [circle one]

CASH OR CHEQUE OR PAY ONLINE. PLEASE NOTE: NO EFTPOS AVAILABLE. Office hours 10 am- 1 pm

ONLINE BANKING: Kiwibank 38 9001 0051732 00 [Use membership number as reference] PLEASE NOTE WE DO NOT HAVE EFTPOS

**PRIVACY ACT REQUIREMENTS:** All information will remain confidential and will not be supplied to any other party. Please note promotional material maybe inserted in mailouts for the interest of members.

For Office Use Only

DATE RECEIVED..... TOTAL ENCLOSED...\$.....CASH / CHEQUE/ ONLINE

DISCOUNT BOOK RECEIVED..... RECEIPT #..... CARD SENT / GIVEN .....

ALTSHEET AK..... ALT SHEET TGA..... DATA BASE .....

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