


TAURANGA & WBOP

GREY POWER

50+ MAGAZINE

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

NOVEMBER - JANUARY 2017



**Consider carefully
before you sign**

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We would like to hear your opinions or concerns on subject matter for printing in our magazine. Mail to: The Editor, WBOP Grey Power Box 841, Tauranga 3140.
Website: www.greypowertauranga.org.nz
Subject line - Letters. Letters must include the writer's name, home address and phone number. Letters should not exceed 120 words inclusive. We may not always print all letters we receive. Letters may be edited for clarity and length.

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President's Word



Greetings everyone and oh goodness it will be greetings of another sort in just a few weeks! Personally I can understand how the year has zipped along – meetings, workshops and summits! One of the highlight meetings was our very own coffee morning in Tauranga, great coffee, good speaker & lots of fun.

I attended a half day workshop on being a Trustee or committee person. The analogy that was used was, 'you are the parent looking after the child'. Was very apt, reminds you of the responsibility. It was an excellent refresher course. The Summit was the last meeting for the Best Fit Housing which was the end result of several years of research done by Cresa on this subject. See article in the magazine.

I have two requests that I'm going to pop in here and it may be just what some of you are looking for to fill in some of your time. We need a bit more help in the office – nothing too hard. Also we thought it would be a bit of fun and more inclusive, if you, as members, would like to write an article for the magazine? It could be about your latest adventures in a motor home, your thoughts about life, your community and so on. (Check Notice Board page at the end of the magazine for both requests).

The Local Elections will have been and gone and I was very glad that I made the time to go to the 'Meet the Candidates' evening. Fingers crossed that our new Mayor Gregg Brownless [Tauranga and Gary Webber [WBOP District Council] and the refreshed councils will continue the work to make our city Age Friendly and vibrant. I would also like to congratulate our very own David Marshall [WBOP Council] and Norm Mayo [WBOP Katikati, Community Board] for their success in being voted on to the WBOP Council.

Spring has been a bit bumpy but summer will settle in soon and don't the bright coloured flowers look cheerful?

My very best wishes to you all. Have a great Christmas and a happy and safe New Year. Take care and be positive.

Jennifer Custins [President]
Tauranga & WBOP Grey Power Association



Consider carefully before you sign

C Humphreys

Grey Power has received a very long letter from a couple re their investment and purchase of a unit in a local retirement village with a 'license to occupy'.

This is all quite a normal practice in NZ, BUT as per usual there certainly is no capital gain after the purchase [just depreciation] and this is very accentuated at the moment, because of the excessive capital gains that are happening in Auckland, Hamilton, and Tauranga.

So the people who have written to us [and we do receive a few of these letters], have obviously paid [500k] and moved in, but are not enjoying village life. They understood that on termination they would only get 75% of the entry price back after 4 years, losing a Deferred Village Contribution [DVC] of 7.5%pa or 30% over the first 4 years and therefore receiving the exit payment \$350,000. This was on a 'take it or leave it' basis as there were others ready to purchase that unit.

If one of them needed to transfer into a serviced apartment, the operator would charge a 5% transfer fee and a further loss of a 20% DVC over 2 years of purchasing a new ORA.

The operator will get \$600,000 plus reselling their villa. So a huge profit to be had along with the transfer fee and DVC over 2 years.

If they decide to leave for personal reasons their \$350,000 exit price would hardly buy a small section near where they live now, nor could they buy a small, single bedroom unit in their suburb. They would not have kept up with inflation being in a village. Hence they feel 'locked in!' They can only move out of retirement village living if they have other savings to add to the \$350,000 to be able to purchase another house.

They have referred their ORA to the Commerce Commission under the recent changes to the Act to see if their ORA meet the new criteria for having unfair contract terms [UCTs]. It would appear it does, but they cannot do anything because their agreement was entered into before the effective law change date of 15 March 2015.

At the end of the day, the retirement villages have the upper hand as you have signed their forms to enter and should have signed it together with a lawyer. You are as it were, 'locked in.'

So people really have to be aware of these facts and really know what you are signing up too.

Also be very sure that you will know you will enjoy the village type of lifestyle, because it is really difficult to move out. That is unless you have excess money to be able to afford the capital gain that will have happened outside the village, while you have been in there.

Below, for your information, we have attached a partial piece of the ACT regarding the occupation rights:

RETIREMENT VILLAGE ACT [partial] 2003

27 Occupation right agreements

- (1) No person may make any other person an offer of occupation in a retirement village, or accept an offer by a person to become a resident in a retirement village, except in accordance with an occupation right agreement that contains, in a clear and unambiguous form, —
 - (a) Provisions and information of the kind specified in Schedule 3; and
 - (b) Any other provisions required to be specified in an occupation right agreement by this Act or regulations made under this Act; and
 - (c) If the occupation right relates to a residential unit to be built or completed at a later date, a proposed date for completion of that unitReprinted as at Part 2 s 28 Retirement Villages Act 2003 1 July 2015
- (2) An occupation right agreement may contain—
 - (a) A provision requiring decisions of a majority of residents or a specified proportion of residents greater than a majority to bind all residents, except where this Act or any other enactment requires a specified proportion of residents to give consent in relation to any matter:
 - (b) Provisions that differ from the provisions of the current registered form of occupation right agreement, but only if those provisions are no less favourable to the residents concerned than the provisions contained in the registered document.
- (3) An intending resident must receive independent legal advice before signing the occupation right agreement.
- (4) The signature of the intending resident, on the occupation right agreement must be witnessed by a lawyer.
- (5) The lawyer who witnesses the signature of an intending resident must certify on the prescribed form (if any) that, before the intending resident signed the agreement, the lawyer explained to that person the general effect of the agreement and its implications.
- (6) The explanation required to be given by subsection (5) must be given in a manner and in language that is appropriate to the age and understanding of the intending resident.
- (7) If an occupation right agreement is to be signed by an attorney of an intending resident, or a

welfare guardian or manager of the property of an intending resident appointed under the Protection of Personal and Property Rights Act 1988, that person must be treated as the intending resident for the purposes of subsections (3) to (6).

28 Cooling-off period and cancellation for delay

- (1) An occupation right agreement must contain a provision allowing a resident (other than a person who is a resident solely because paragraph (c) of the definition of resident applies to that person) to cancel the agreement, —
 - (a) Without having to give any reason, by notice given not later than 15 working days after the agreement is signed by the resident; and
 - (b) If the agreement relates to a residential unit to be built or completed at a later date and the residential unit is not finished to the point of practical completion within 6 months after the proposed date for completion of the unit, by notice given at any time after the expiry of that 6-month period.

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How to Stay Healthy

In 1988 he wrote and published a do-it-yourself book on practical nutrition called *"NZ Nutrition and Your Health"*. This book instantly sold well, as it was timely and easy to follow. Ideas and suggestions flowed in from readers and the next edition was republished as *"Stay Healthy - by supplying what's lacking in your diet"*.



The Stay Healthy book is constantly updated and sales have now exceeded 88,000 copies and became the catalyst for the development of more Health House products.

In 2002 David read the renowned book *"Cancer: Cause and Cure"* by 97 year old Australian farmer Percy Weston and immediately identified with the importance of his findings regarding common health disorders and depleted soil minerals.

Health House was founded by David Coory, author of New Zealand's top-selling health book *"Stay Healthy – by supplying what's lacking in your diet."* Health House has been supplying quality natural health products and health books for nearly thirty years.

David believes we could empty half our hospitals if we provided correct nutrition to our entire nation. While a good diet is important to overall health there are no guarantees that you can obtain all the minerals you need from food alone. The level of trace minerals in our soils has reduced and our foods are not as nutritious as they were in the past.

Whenever someone expresses doubt that we need to supplement our diet with minerals, he suggests they ask any farmer whether they could farm properly without providing supplementary minerals to their stock.

Readers of the Stay Healthy book and David himself were keen to source the minerals and vitamins required for optimum health.

As David could not find an effective 'multi' that included all the missing minerals and vitamins, *"CAA – Multi"* was developed. This formula inspired by Percy Weston's book and based on David's years of

Continued...



David's journey started in 1982 when he was 35 years old and his 66 year old father had a serious heart attack. While his dad survived (he lived to be 96) it was a health wake up call for David and sparked his lifetime

interest in natural health. He researched natural health topics passionately over the next five years and experimented with improving his own health.



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“CAA – Multi” is Health House’s top selling product and relied on daily by thousands of New Zealanders to maintain their good health.

In 2009 Health House bought the factory that was manufacturing their products. This was to ensure the highest standard, best quality ingredients and top processes could be maintained and improved. At the same time Mike Coory, David’s eldest son came on board to manage the business.

The success of this led to a new purpose built, modern facility being constructed in 2014 in Tauranga and allowed the manufacturing, sales, dispatch and retail to be set up on the one site. Customers visiting the retail store at 1 Whakakake Street, Tauriko Business Estate can see the products being manufactured on site as they walk in.

All products are made in temperature, humidity and pressure controlled cleanrooms. The modern facility and the strict attention to quality, ensure the integrity and efficacy of the product is maintained from start to finish. All systems and processes operate to either HACCP standards which are annually certified by the Ministry of Primary Industries or audited Cosmetic GMP standards.

Health House’s commitment is to only produce “*Quality Natural Health Products that work*”.

You will find an advertisement for the new 10th edition of the Stay Healthy Book and another of Health House’s top products, the unique ‘capsule in a capsule’ Probiotic Multi 9 in this edition of the Grey Power Magazine.

You can also buy online at their website www.healthhouse.co.nz or by free phoning their friendly knowledgeable team on 0800 140 141.

Why do the big pharmaceutical companies want to remove our access to Natural Health Products?

Lisa Er

In this interview Dr Guy Hatchard addresses this and explains how plants, animals and humans have evolved together and how our gut is made to digest natural products better than synthetic ones. He is an absolute mine of information around this, the Gaia principle and quantum physics.

Dr Guy Hatchard was formerly the Natural Health Products director at Genetic ID, a global food testing company. He now runs the Natural Food Commission to inform the public about the benefits of traditional natural medicine and the dangers of food regulation. Working with industry and natural health practitioners, he has organised a campaign to oppose the Natural Health Products Bill, which is in the queue for its final reading in parliament.

Alliance against this Bill

An alliance of Natural Products companies, doctors, and affected individuals are mounting a legal challenge to the provisions of the Natural Health Products Bill.

The government is planning to present the Natural Health Products Bill for its final reading shortly with provisions that resemble the original bill, the Therapeutic Goods Act, which was abandoned in the face of huge public opposition. The Ministry of Health has already begun to implement the bill’s anticipated provisions. Analysis of the latest version of the bill released on 15th March shows it will greatly disadvantage traditional medicine, affecting the health care choices of tens of thousands of kiwis. However as opposition to this bill is mounting, Government has pushed it down on the order paper in parliament. This is an opportunity to provide more opposition, which as you listen to the interview and read below; you will see is most necessary!

Continued on page 8...

A Draconian Law

In 2011, the Government and the Green Party promised a law that would encourage the use of natural health products alongside conventional medicine as a precursor to an integrated, science-based approach to health. Instead the law has emerged from the corridors of power as a draconian and restrictive approach, which is very different from the integrative approach to medicine, which is beginning to flourish overseas.

- 1) The Bill has adopted a list of 5500 controlled substances from Australia and Canada which means that its provisions are similar to the Trans Tasman Therapeutic Products Agreement proposed in 2006 which was later abandoned after being roundly rejected by the NZ public.
- 2) Because the permitted natural ingredient list contains approximately 3000 chemicals and synthetics in addition to herbs, it will allow products labeled as natural to contain synthetic additives, thereby debasing the meaning of the word natural, which will confuse and disadvantage the public.
- 3) It enshrines in law the idea that serious illness cannot be benefited by natural health products despite the growing scientific evidence published around the world that nutrition and traditional medicines can have a hugely beneficial impact on cancers, heart disease, digestive and respiratory illness, and other chronic illness.
- 4) It restricts free speech about the health benefits of food and introduces chilling penalties of up to \$250,000 for those who communicate the benefits of natural products without first obtaining Government permission.
- 5) It places pharmaceutical regulators with no interest or expertise in natural health in charge of our food and health choices. These same people will adjudicate on traditional Ayurvedic, Chinese, Maori, and herbal systems of medicines. This is contrary to assurances given by the Hon. Jonathan Coleman to Parliament that Medsafe would not administer the Bill and product suppliers would be able to self-certify compliance.
- 6) The Government has tried to justify the Bill by saying that it will ensure the safety of the public, but no evidence of risk has been presented. It fact evidence shows it is far more dangerous to go out to eat in a restaurant or consume a bowl of salad at home than it is to take a natural health products. Therefore there is no justification for introducing pharmaceutical style regulations.
- 7) It is a Henry VIII Bill, containing enabling and regulatory provisions, which allow the Ministry of Health to take decisions for any reasons it believes to be relevant. This is poorly written legislation, which is open to abuse, misunderstanding, and litigation.
- 8) It contains a clause, which prevents unfairly treated individuals and firms from asking a court of law to uphold the safeguards contained in the Bill. The only redress available is to ask the Authority to reconsider its decisions. This will frustrate justice and enable the Authority to ignore matters of fact.
- 9) Because there has been no credible attempt to rationalise the provisions of the Natural Health Products Bill with the Medicines Act 1981 and the Food Bill, it contains a hidden mechanism to allow pharmaceutical companies to gain effective patents over health, giving traditional herbs, which have already been exploited in Australia and will now be available here.
- 10) It wastes money and resources on restricting the natural health choices of the public, while serious and growing problems such as childhood obesity, hypertension, ADHD, and anxiety, which are largely caused or complicated by poor diet and nutrition, are almost completely ignored.
- 11) It places an additional huge cost on the natural health products industry through onerous regulations and charges. Companies have to go out of business, as happened in Australia where dozens of firms have been forced to close their doors and traditional medicine suppliers have all but disappeared.
- 12) It allows unhealthy foods and products; including tobacco, sugary drinks, and alcohol to continue to be sold, while restricting healthy choices. How irresponsible is this, and what a complete waste of resources?



GREY POWER coffee mornings

Held at the CITY- RAFT CAFÉ,
Chapel Street - near Briscoes

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

DATES:

10am /3rd NOV/1st DEC/2nd FEB 2017

[Please enquire at the office to confirm
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Maureen and Jenny

KATIKATI Coffee mornings
10 am – Thurs 13th OCT/
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Phone Jenny 5737081 or
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enquiries.

Baden and Lyn
Phone 549 5423 for Katikati

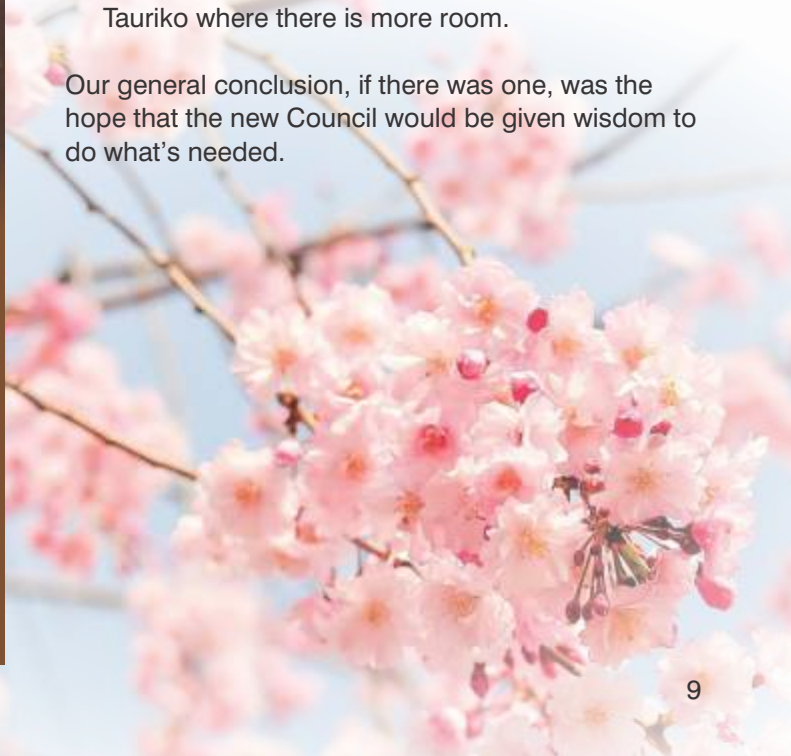
ALL WELCOME - Wear a name badge if
you have one and bring along issues for
discussion!

Report on raft coffee morning October 6th

A regular group of Grey Power members, plus two new-comers, met for coffee at the Raft Café on 6th October. As usual, there was a loud buzz of conversation until Dan called us to order and asked for our comments or questions. Someone raised the topic of a museum for Tauranga and that kept the discussion going until well after 11am! In note form, these were some of the points raised:

- There is a common cry from visitors off the cruise ships that there is nothing to see in Tauranga.
- Any museum must be “live”, on the model of places like New Plymouth. It should be more than a collection of “dead” relics but reflect the energy and vitality of the area and its history.
- Make something of the old “redoubt” in the centre of the city.
- Don’t try to duplicate what’s here already but encourage the new Council to do some strategic planning to make sure that places of interest in the central city are close enough to access for tourists and cater for all sections of the community.
- The city centre is dying and people are not coming there to live because the infrastructure couldn’t handle high density housing in high-rise apartments. This is what the city needs to generate income to keep the city centre alive. At present, Tauranga is an old city in need of an upgrade – the streets are narrow and shabby, parking is limited and costly and people are preferring to move to the outer suburbs like Tauriko where there is more room.

Our general conclusion, if there was one, was the hope that the new Council would be given wisdom to do what’s needed.



NZ Super (NZS) and Overseas Pensions

NZ born, and a follower of politics from the Muldoon era into the new millennium, I believed NZ Super to be a universal entitlement under its own Act, available at 65 to all who have resided in NZ over ten years between age 20 to 65, five of which must be after 50. I found reality different when I applied for NZS.

Our very richest get NZS without needing it, as do many who have never worked a day in their life here, but if you are a typical work-proud Kiwi with a few years overseas work experience in the UK, Europe, the Americas or Asia you will have entitlement to overseas pensions (OPs) and back in NZ at 65 will be forced to apply for them. Your NZS will be withheld from you if you don't. OPs are the only retiree income that is means-tested as NZS is classed a social welfare benefit under 1938 written law. Today there are 89,000 (13% of all getting NZS) who have nominal OPs that are 100% deducted from their NZS, surely the meanest test possible? No, worse results if you have earned an OP greater than the married rate of NZS the excess will be then deducted from the NZS of your partner (the so called spousal provision).

WINZ/MSD foster a fairness myth, often claiming OPs must be deducted to be fair to Kiwis who have not had the advantage of working overseas to get an OP. OPs were earned in a very similar manner to KiwiSaver here. Those who have stayed home have had different opportunities to accumulate retirement-supporting assets the Government doesn't means-test in the same way.

MSD's published rationale for direct deduction of OPs acknowledges the international norm of proportional pensions based on working-age residence, a "one pension" equivalent. It was clearly written pre 2010 when it says "the one-pension principle operates easily where people move between countries with proportional payment pension schemes. However, the NZ Super scheme is not structured this way." NZ law since 2010 has allowed us to keep our OPs and get proportional NZS when we are leaving NZ, but to date the Government won't consider allowing the same inside NZ. The reason is money, not principles. The Government got \$322 million from OP direct deductions in 2015. We are the only country in the world with such legislation.

If proportional NZS was allowed in NZ for just those who wanted to keep their OP no Kiwi would be worse off and our children and grandchildren would be able to fully participate in a mobile global labour market without having to save twice over for a NZ retirement pension and be deterred from bringing their experience home. A Private Members Bill for Proportional NZ Super is coming. Using former MSD estimates of a 34% loss of deductions from such a policy change we know there would be a negative impact of about \$110m or less than 1% of NZS cost if it were passed, almost within the range of natural demographic fluctuations.

What is on the table right now is the Social Security Legislation Rewrite Bill 2016. For the first time in decades your MP will get to vote for or against direct deduction. We all need to watch what they do with a view to our own vote next year. A simple amendment to section 174 could lessen the percentage deducted to a fairer level. At 50% that would have a negative impact of about \$161m. It will cost more than proportional NZS and be less helpful to future generations but it is a start. That money was never morally the Government's to take. It is a 100% tax. Its rightful owners would spend it in the NZ economy to the advantage of all Kiwis in the same way tax cuts are considered helpful.

For more information between newsletters send an email to me via the Editor.

Bert Youngman

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A Bypass for Katikati...

the never ending dream?

Katikati is a wonderful small town for retirement. Great weather, everything grows here, close to fishing & beaches, tramping, bird watching, murals, a multitude of clubs etc. BUT – there is no heavy traffic bypass for the town.

Trucks rumble through the centre of town in increasing numbers as the Port develops. The noise, pollution, pressure on parking, difficulty in turning right onto SH2, barriers to children biking to school, are but some of the issues residents & visitors face. In summer holidays trying to access the centre of town is almost impossible due to the congestion. The locals want their town back!

When the Transport Minister attended a recent Katikati Public meeting on the safety improvements along SH2, the NZTA staff were booed from the stage when they said they would not be supporting the case for a Katikati Bypass. This was the angriest community meeting I have ever attended & the Minister was left in no doubt about the high value the community places on securing a heavy traffic bypass.

The Community Board & other interested individuals came together following the public meeting, to spearhead an evidence-based case for a bypass. This work is ongoing but it is gratifying to see that the

Minister, in his editorial in this issue, has asked NZTA to “..take another look at the Katikati section..”. No doubt the Minister will be hoping to wrap this up with a favourable outcome prior to next year's election! Through the Official Information Act we have discovered that several bridges are being strengthened, including the bridge over the Uretara Stream at Katikati, so that NZ's largest heaviest vehicles (58 tonne HPMVs) will be able to travel through Katikati's main street, so the problems will only be exacerbated. Heavy traffic from the port will also be encouraged to wind through Katikati when the much needed Tauranga Northern Link is completed. Why should heavy vehicles crawl over the Kaimais & use more fuel when they can instead travel along SH2 to the Waikato, Coromandel & Auckland? The inevitable heavy traffic increase demands a bypass around Katikati - one of the BOP's jewels.

Lobbying for a heavy traffic bypass has been ongoing for over 30 years, with the last attempt almost succeeding in 2004. Let's hope that Katikati gets its much needed bypass soon & the town can refocus on developing a delightful small town centre that can be enjoyed by locals & visitors alike. The locals mean business this time around!

David Marshall

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Downsizing – the best fit housing summit



Finding the Best Fit for Comfortable Living in Older Age

At the end of 3 years research, the team at Cresa have developed a decision-support tool. They understand that an older person's home is their biggest asset and this tool helps people think through how they want to use that asset to live in or move on to the future.



The new tool helps older people and/or those who want to support them work through information at their own pace. It helps clarify their own issues, priorities, wants and needs, consider the pros and cons of different options, compare options and look at the different options on future choices.

This new tool comes in a box of colour related cards which take the person through a series of questions and possible outcomes. For example, the first set of cards look at the issues – do you need to stay put or move, what are my future needs, will you need help? The next set of cards gives you some of the options to consider and the third set helps explore some of the options and gives you information sources.

They have named the box, 'My Home- My Choices' and it will be available as an on line tool, hopefully by the end of the year.

As part of the summit Professor L Murphy spoke about home ownership and said there are an increasing number of people who will still be in debt well into their old age. He mentioned that home ownership had dropped, in 1991 – 74% by 2010 – 64%. Also in 1990 the total value of all homes owned in 1990 equalled \$123bn and now in 2016 (May) it is \$905bn.

The things people over 55yrs most wanted for their homes were – warmth, independence, maintenance free homes, space, outlook and cheaper running costs. This new tool could help people work towards and achieve this goal.



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Nikau Cave is the best place to see glowworms close to Auckland. Nikau Cave and Café is less than 90 minutes drive southwest of Auckland, New Zealand. The one and a half hour tour through Nikau Cave is personal and unhurried. It is great for family groups, social clubs, team-building exercises and wet days, but please book for Cave tours.

The beautiful café is the perfect place for a relaxing day trip from Auckland or refreshing getaway. We are fully licensed, serve coffee roasted onsite and a range of food and drink options.

Open Monday to Friday 9:30 am-4:30 pm, Saturday and Sunday 8:30 am – 5 pm, all year; please book for caving. Closed on Christmas Day, Boxing Day (26 December) and Good Friday.

Bush & Waterfall Walk

Five minutes' walk from the café is the bush and waterfall walk, a circuit walk with two sections. From the bridge there is a half hour circular walk with numbers identifying plants such as hanging orchids and points of special interest like the child sized holes in the limestone cliff.

Tracks have been created by Philip and Anne and now extend to a waterfall in an adjacent 2.5-hectare bush remnant, which was covenanted in 2008. Please enquire at the café for directions to waterfall.

Directions from Hamilton

Take State Highway 1 to Rangiriri, but do not turn right to the settlement. Instead continue around the bend and turn left over the river, then almost immediately, turn right onto Glen Murray Rd. (People have trouble seeing this side road, so if you have driven more than half a kilometre without seeing it, please turn around!). At the end of Glen Murray Rd, turn left, and drive about 6 kilometres to the Telecom tower where you take the right-hand fork into Waikaretu Valley Rd. It's 15 kilometres to Waikaretu (small school and hall) and then another 3 kilometres to our entrance on the right. You will see our Café on the right, with a large car park and sign.



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POLITICAL FORUM

Rt Hon Simon Bridges - National Party

For this issue I have been asked to discuss the SuperGold card, water management and Katikati roading.

Super Gold Card

Ensuring our seniors have the security, wellbeing and respect they deserve is a priority for the Government and the SuperGold card is a key component of this. When the card was launched in 2007 there were less than 200 businesses offering discounts. Now, the card covers more than 8000 businesses with 12,500 outlets.

The SuperGold Card continues to provide a vast array of benefits for seniors. We're currently in the very early stages of discussion around a smart SuperGold Card. We are making progress but there is a lot to work through before we make any

decisions on adopting it. A smart SuperGold Card would keep up with technology, offer more flexibility and security to cardholders.

We remain committed to ensuring card holders can continue to enjoy the benefits of the SuperGold Card scheme in an increasingly accessible manner.

Freshwater

The Government is committed to better managing the quality of New Zealand's abundant sources of freshwater. Since 2009, we have undertaken a comprehensive set of reforms to improve management of our freshwater.

Earlier this year we announced proposed new measures to improve the management of New Zealand's rivers, lakes, aquifers and wetlands.

The Government's position is clear that no one owns water in New Zealand. The reforms emphasise that local communities, through councils, are in the best position to make decisions about managing the freshwater in their region.

The next steps in the process are to build on previous work by the Government and create a realistic programme of improved management and tighter regulations that will put water quality onto a better path.

SH2/Katikati Highway

It has been good to hear the range of views of the local community on the proposed Katikati bypass.

I have asked the Transport Agency to take another look at the Katikati section of the Waihi to Tauranga road improvements programme on State Highway 2 to see if there may be viable alternatives that could better meet the concerns of the community.

Over the next six to eight months the Transport Agency will finalise the plan for this section of SH2 and carefully consider all the options for Katikati, and how they fit into the overall plan for the route.

The final decision will be made on what best meets the needs of Katikati and the wider Western Bay of Plenty.

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Freshwater Swindle

There is mounting anger about how the Government is dealing with freshwater and its future control.

While Prime Minister Key and his Cabinet ministers are on record as saying, 'no one owns the water,' they go on to say the Government acknowledges that Maori may have undefined interests in freshwater, whatever that inane statement might mean.

Government and iwi groups are surreptitiously exploring these, and remember, control of water effectively means ownership.

In reality the government administers freshwater, its use and allocation, as guardian and trustee for all Kiwis. People who fear that Government or its representatives have held secret, public excluded meetings with Maori tribes to the detriment of all other citizens are on to it, and look to be correct. Whether government itself does sweetheart deals with tribes over freshwater or places pressure on regional councils to accommodate part-Maori interests is irrelevant; the result is equally bad.

Regional council's draft Regional Water Quality Plan changes are in train, and with those councils that are beholden to race-based interests through council Maori committees, it is a foregone conclusion that part-Maori will receive race-based and co-management preferential treatment to the detriment of all other Kiwis if those councils and government have their way. (See 'Keep Water Kiwi' alert on the NZCPR website for full details).

The focus of citizen's anger should be the National MPs who are not being up-front with Kiwis. People should be outraged, so don't put up with it, demand a referendum on fresh water, and in the meantime put pressure on all local councils to stop caving in, electing only candidates who will not roll over. It has all gone deathly quiet recently. The ploy seems to be to get submissions from local councils, particularly the bureaucrats who are keeping elected members

out of the loop, on the question of forming CCOs to run freshwater schemes etc, leading to the possibility of unelected representation outside direct public control.

Fresh water is a resource owned by no one but used by all. Currently regional councils and unitary authorities manage it, and it must stay that way. The Taranaki Settlement Bill is a case in question, and Winston Peters is correct, it is the thin end of the wedge with unelected voting representation fuelling this sort of nonsense relating to fresh water.

Rob Paterson

Update on local government act amendment bill

The Local Government Act Amendment Bill will **NOT** now proceed in its present form as there were too many groups opposed to it. We were one of those groups and I have spent some time with Lawrence Yule (LGNZ) applying subtle pressure on Government.

When Labour, the Greens and now United Future saw where that pressure was coming from in the lead up to the general election next year, they all withdrew their support.

There are negotiations now to have the Bill reported back with significant amendments. This would be to the clauses which would have given the Local Government Commission the power to intervene in local government without consulting ratepayers, which is exactly what we asked for. Without those amendments the Bill would be voted down and there are some quite useful elements to it.

There is still some way to go getting rates more affordable and that will be the next step. Grey Power did present a submission on this Bill.

Tom O Connor *[extracts from Presidents report]*
President, Grey Power Federation

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Western BOP Election Results – Any Change for the Better?

As we went to print, only preliminary election results were available. However it appears that there have been some encouraging changes that could result in a tighter control of spending within the WBOP council organisation. The Freeze Our Rates Campaign website was visited by over 4200 people, with well over 8000 visiting the partner Facebook pages. The campaign had the desired outcome of raising the awareness of the WBOP DC levying the highest average rates in NZ and that it was time for a change. In fact most candidates adopted some of the key policies promoted by the Campaign!

60% (3/5) of the candidates standing with a pledge to support the goals of the FreezeOurRates Campaign were elected. Clearly we would have liked a clean sweep, but this was not to be. Amongst those elected were 2 in the Katikati-Waihi Beach Ward from our Grey Power committee – David Marshall as councillor and Norm Mayo as a member of the Katikati Community Board.

With 38% across the wards voting in the preliminary results, this was marginally higher than in 2010 & 2013. The Katikati-Waihi Beach ward had the highest polling with 41% voting – perhaps a reflection of the older demographics in this ward and that we take our voting responsibilities more seriously. More analysis will be available later.

A number of those elected to council have expressed a strong commitment to limiting rate rises and working for a leaner Council organisation that provides better value for ratepayers. Garry Webber, the elected mayor, stated in the BOP Times on September 2nd, that the critical issue for the Western Bay was **“getting our rates under control.”** He then went on to commit that **“he would ensure that rates did not increase anymore”**. Garry also stated that **“I believe our council has to really focus on greater efficiency, better use of technology, and to provide far better value for the rates dollar we collect.”**

Your Grey Power Committee and the Western Ward Residents and Ratepayers Association will monitor the performance of the new Council and will report back as to whether or not they are meeting the promises made during the campaign!

David Marshall ex-Chairman of Western Ward residents and Ratepayers Association.



November Gardening

Vegetable Gardener's Diary

Bees and insects will be busy this month pollinating flowering crops such as tomatoes, cucumbers, courgettes and capsicums. Plant flowering companion crops to encourage these welcome insects into the garden.

Flower Gardener's Diary

The days are warming up, and summer is nearly here. Plant now so you can enjoy the rewards of a beautifully blooming garden over the summer months.



Fruit Gardener's Diary

It is all about berries in November, the first crops are being harvested and in full swing in the warmest parts of the country.

Pick:

- Strawberries will be ripening in the very warmest and sheltered of areas.
- In colder areas pick the last of the citrus.

Plant:

- Plant lemons, limes, mandarins, oranges and grapefruit.
- Plant grapes, kiwifruit and tamarillos, rhubarb.

- Plant strawberries, raspberries, currants, gooseberries, blueberries, boysenberries, blackberries.
- Feijoas can also be planted now.
- Plant passionfruit - as a climbing fruit, passionfruit needs something to climb up and support all its tendrils.

Remember, fruit requires a position in full sun. Shelter from prevailing winds is preferable.

Pots [or a buckets] are useful in any garden:

It does pay to buy good tub potting mix and even buy the crystals to add to the mix to help hold the moisture in the dry weather. Make sure your pot is big enough for the plant you wish to put in there. There should be room for more potting mix around the plant.

Another tip is to put a few stones or broken pot pieces in the bottom of the pot to help with drainage, especially the big pots. Pots do need regular watering and benefit from some liquid fertilizer to keep them looking good. Geraniums and succulents can stand the dry and look good. Also a large empty pot can add a focal or feature point to the garden, enjoy those pots.



C Humphreys





Visiting Katikati

- the Mural Town over Summer

Katikati, one of the gems along the BOP coastline, is a bustling, friendly township of around 4500 people with a great community spirit. Market gardens, dairying, orchards of kiwifruit, avocado, olives, and citrus have provided a sound economic base for the area.

It is the only independent Irish settlement in New Zealand, established in 1875 when settlers from County Tyrone in Northern Ireland arrived on the ship Carisbrook Castle. A second ship, Lady Jocelyn, arrived in 1878. The settlement, which was known as the 'Ulster Plantation', was the brainchild of Katikati's founder George Vesey Stewart (1831-1920).

Now known as the Mural Town of New Zealand, there are over 64 murals and pieces of art around the town depicting the history and culture of the area. This makes it NZ's biggest open-air art gallery. Local community group, Open Air Art, was established 26 years ago to promote the town during a downturn in the Kiwifruit industry. Tours can be organised through Katch Katikati (07 549 5250). Tours take around 1 hour & cost \$10 per person, alternatively you can wander around and explore on your own.

In more recent years there has been the addition of the Haiku Pathway, this tranquil riverside walk features winding path leading past boulders engraved with Haiku, short poems written many poets from around the world. This is the largest collection of haiku 'stones' outside Japan and the only haiku pathway in the Southern Hemisphere.

The Athenree Homestead is an amazing step back in time. This place is a living historic Homestead and 18

garden park reflecting the cultural heritage and pioneering foundations of the Katikati/Athenree/Waihi District. Captain Hugh and Adela Stewart's Homestead is in the process of being fully restored as an authentic and exact rebuild (style, character, size), re-using original materials wherever possible. The homestead is open noon-3pm on Sundays from Labour Weekend, or by appointment for groups (ph 07 863 8780). The Station Café is open 10am-3pm on Sundays.

The newest attraction to Kaitkati is the Western Bay Museum- a boutique sized museum situated in the heart of town. They take immense pride in the historical, cultural and artistic stories of our area and strive to present these narratives in fresh and interesting ways, utilising our

permanent collection of objects and artefacts. Temporary, thematic exhibitions are developed and displayed every three months. Admission is \$5 and hours are 10am-4pm daily.

Katikati Bird Gardens are a beautiful and extensive park and bird sanctuary a few km south of Katikati. They feature a wide range of native and colourful birds. Set in delightful gardens of mature trees, lily ponds, wetlands and secret paths. A great gift shop with a bird and garden theme. Cafe serving Italian coffee and light lunches.

Visit the Information Centre in the Library Building, in the centre of town, for more ideas and assistance from the friendly staff.

Events in Katikati over Summer	
Katikati Avocado Food & Wine Festival Jan 14th 2017 11am-6pm	Great selection of local food, wine and craft beer. One the hour cooking demonstrations from Peter Blakeway and Jimmy Boswell. Main Stage entertainment from local musicians plus Kokomo and The Beat Girls. Free Harcourts Kids Zone. www.avofest.co.nz
Katikati A&P Show Feb 5th 10am-3pm	A fantastic traditional A&P show.
Katikati Twilight Concert Series Jan 7th, Jan 28th and Feb 11	Gates open at 5pm and the show starts at 7pm. Haiku Reserve Katikati. Bring a picnic and enjoy the evening's entertainment. www.katikaticoncerts.co.nz
Blokes in Sheds Ramble 1 April, 9am - 4pm	Ever wondered what was down that drive and in that shed? This is a local fundraiser and a great day out enjoyed by carloads of people! \$10/person www.katikati.org.nz



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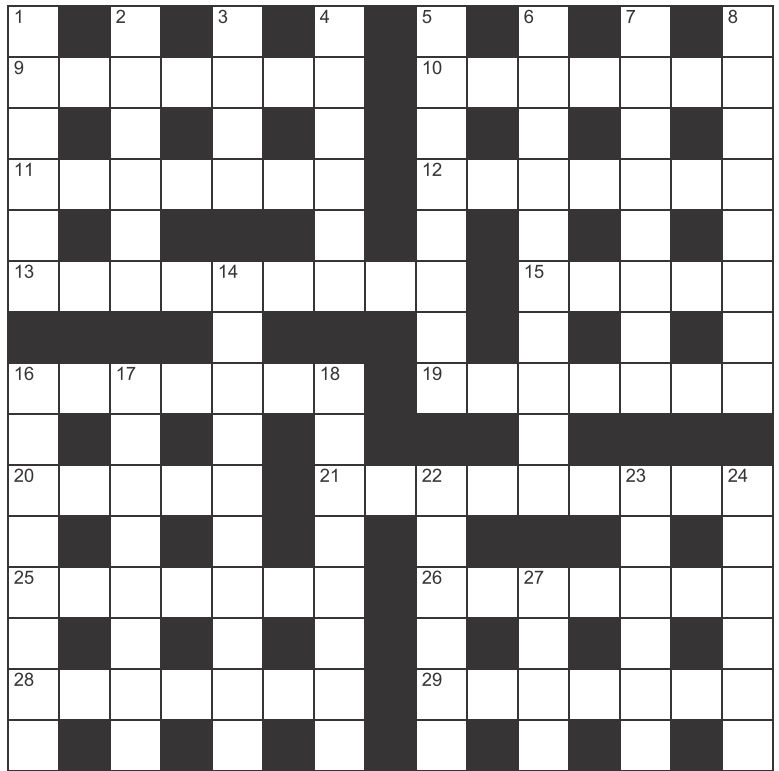
CROSSWORD

Across

- 9.** Clothing (7)
10. Baking item made in a mould; also US slang for an attractive woman (7)
11. Underground prison (7)
12. Gathering at which wine is evaluated (7)
13. Boundary line (9)
15. Measuring stick (5)
16. Ghosts (7)
19. Cost (7)
20. Mistake (5)
21. Uninformed (2,3,4)
25. Word meaning same as another (7)
26. Raise (7)
28. Try (7)
29. Delicate (7)

Down

- 1.** Financially challenged (4,2)
2. In cricket, No.1 or 2 batsman (6)
3. Loyal (4)
4. World (6)
5. Without harm or penalty (4,4)
6. Punctuation mark (10)
7. Set of bells in a tower (8)
8. Breakfast dish of rice, hard-boiled eggs and fish (8)
14. Title before marriage (6,4)
16. *Death of a* __, 1949 play by Arthur Miller (8)
17. Exemption from punishment (8)
18. Fellow crewman (8)
22. Start a game of golf (3,3)
23. Slowly (music) (6)
24. Zoo worker (6)
27. Style, flair (Fr) (4)



SIMON SHUKER'S CODECRACKER

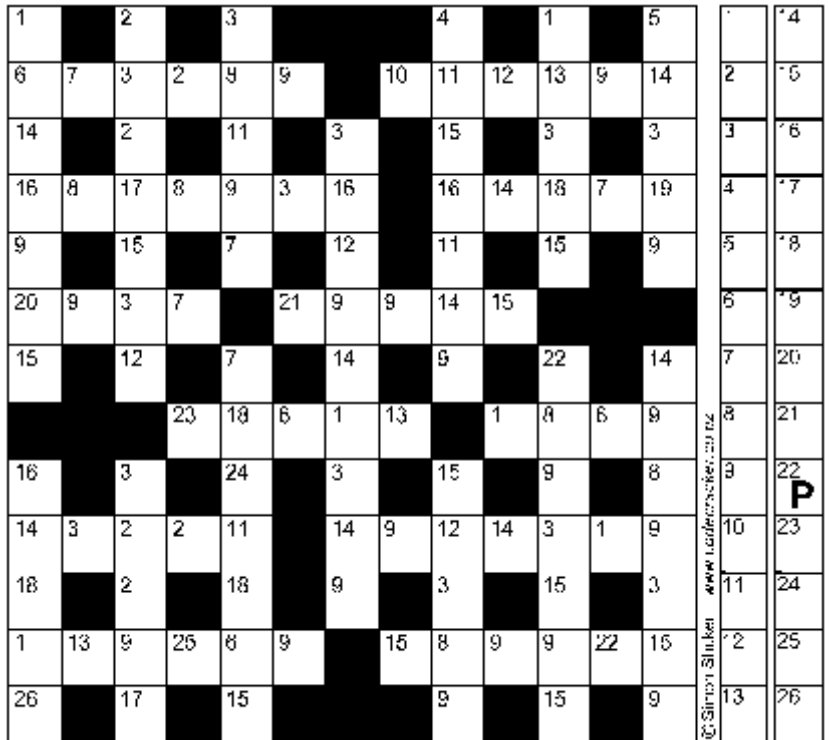
Each number in the grid represents a different letter of the alphabet.

Enter the letter or letters given in the control grid into the main grid, then use your knowledge of words to work out which letters should go in the missing squares.

As you get the letters, fill in other squares with the same number in the main grid and control grid. Check letters off the A to Z list at the bottom as you identify them.



Volume 13 of
Simon Shuker's
CodeCracker is
in shops now.



A B C D E F G H I J K L M N O P Q R S T U V W X Y Z



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NOTICE BOARD - November 2016

PETITIONS AND SURVEY

At the Office we are always running petitions for people to come in and sign/support. We do have TWO 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 5783808 for an appointment.

GREY POWER ELECTRICITY

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

EMAILS - WE NEED YOUR EMAIL

With the escalating costs for posting mail we need your email addresses. Grey Power wouldn't abuse the privilege, but sometimes there are things we need to advise you of, maybe meetings etc.

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.

SERVICES FOR SENIORS

Grey Power has the booklet for the above and is at the office - Phone 0800 552 002. They have so many HELP services and guides for financial help in many different areas. They have a Healthline 24 hour service 0800 611 116 to talk to a nurse. This is an amazing service and the old adage is 'if we don't use it we lose it'. 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

A fund raising initiative for Grey Power. Liquid Gold Fertilizer makes up 10 litres for your indoor pot plants or use in a small garden. \$4 per sachet

SCAMS

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

HEALTH INSURANCE

Grey Power Federation has sourced a broker with a health insurance option. Vesta Cover Ltd is the company- web site: 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 banks don't accept this as ID, but it maybe of help for other situations.

SUBSCRIPTION RENEWALS

Our year runs from 1 April to 31 March. We prefer on line payments to Tauranga & Western BOP Grey Power Association account # 38 9001 0051732 00. Use your membership number as reference. Grey Power also needs a form or email at the time of payment with your details. This is to acknowledge your payment and to be able to process your membership card etc. Cash can be paid in person at our office, Historic Village. Hours: 10am - 1pm. We do not have EFTPOS available. If paying by cheque, remember there will be a delay of at least 5 days for clearance.

MAKE YOU SMILE

Yes, I'm a SENIOR CITIZEN and I think I am having the time of my life.

Top 10 Senior Texting Codes

- * **ATD** - At the Doctor's
- * **BFF** - Best Friend's Funeral
- * **BTW** - Bring the Wheelchair
- * **BYOT** - Bring Your Own Teeth
- * **DWI** - Driving While Incontinent
- * **FWIW** - Forgot Where I Was
- * **FYI** - Found Your Insulin
- * **LOL** - Living on Lipitor
[usually- Laugh out loud]
- * **ROFL...CGU** - Rolling on the Floor
Laughing...Can't get Up!
- * **TOT** - Texting on Toilet
- * **WWNO** - Walker Wheels Need Oil

CHRISTMAS FESTIVAL

There is to be a "12 Days of Christmas Festival" at the village. It starts 13th Dec through to Christmas Eve and will be suitable for all age groups. See the Village or TCC web site for more details

NOTICE BOARD

OFFICE HELP

Grey Power would really like to have two extra people to help us in the office, in the New Year please? Not every day, just a morning of your time, every now and then helping. This would make all the difference for the other volunteers.

MAGAZINE ARTICLE

Do you have an inclination to write an article for us? This is successful in other Associations, with people

writing from the technically serious to the hilarious. 200 to 300 words are enough, but needs to be tasteful and inoffensive.

Bereavements from our Grey Power Association

Our condolences to their families.

Val Pepperell [Grey Power volunteer]
Mrs D Hansen [Member]
Mrs I Whiu [Member]

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14	13	12	11	10	9	8	7	6	5	4	3	2	1
R	S	F	Y	O	D	W	J	P	V	X	Q	K	
14	13	12	11	10	9	8	7	6	5	4	3	2	1
C	B	A	M	G	U	N	L	E	Z	I	T	H	

CODECRACKER

CROSSWORD
Across: 9. Apparel, 10. Cupcake, 11. Dungeon, 12. Tasting, 13. Perimeter, 15. Ruler, 16. Spirits, 19. Expense, 20. Lapse, 21. In the dark, 25. Synonym, 26. Elevate, 28. Attempt, 29. Fragile.
Down: 1. Hard up, 2. Operer, 3. True, 4. Planet, 5. Scot free, 6. Apostrophe, 7. Carillon, 8. Kedgerie, 14. Maiden name, 16. Salesman, 17. Impunity, 18. Shipmate, 22. Tee off, 23. Adagio, 24. Keeper, 27. Elan.

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