

TAURANGA & WBOP

GREY POWER

50+ MAGAZINE

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QUARTER THREE 2017

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TAURANGA & WBOP
GREY POWER

The Village 17th Avenue,
PO Box 841, Tauranga 3140
Email: tgagreypower@gmail.com
Phone: (07) 571 2558
Office Hours:
10am - 1pm Monday to Friday
www.greypowertauranga.org.nz

COMMITTEE:
PRESIDENT: Jennifer Custins
VICE PRESIDENT: David Marshall
TREASURER: Joan Willcock
MEMBERSHIP SECRETARY: Donna La Fauci
COMMITTEE: Norm Mayo
MAGAZINE EDITOR: Christina Humphreys
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We would like to hear your opinions or concerns on subject matter for printing in our magazine. Letters must include the writers 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.

Mail these to: The Editor, Tauranga & WBOP Grey Power, PO Box 841, Tauranga 3140

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Presidents Word



Hello!
Everything is heating up this month. The weather, the election, the candidates, the issues! Hopefully by the time you read this there will have been some more policy announcements that matter?!

This is the first of our new look magazine printed by Pukeko Print. It has been a big job to change over but the staff there has been wonderfully patient and helpful. I do hope you are all pleased with the new design and paper. Please contact us with any feedback or opinions about it.
I would just like to mention that we do always try to be careful with the wording of our articles so as not to offend anyone but we are only volunteers doing the best we can.

Again I want to thank all our volunteers who have turned out over the bleakest months of the year to man the office. Also they have been super busy scanning our old documents and papers.

We sent out a newsletter last month and I was blown away by the responses to our requests for voluntary help and email addresses. Thank you so much and I will be calling out for help soon!

I do encourage everyone to turn out on the 23rd September to vote. There are many important issues/policies which we need to vote for or against. That way we are more likely to end up with politicians who will put the best policies in place so we can have more age appropriate housing, medical care when we need it and financial stability for us and our families.

Take Care and pass on a smile,
Jennifer Custins (President)



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OPEN 7 DAYS A WEEK

Motorhome lifestyle booming

Motorhome Tourism has reached unprecedented levels of popularity amongst Kiwis over the past five years.



So, it's not surprising that a statement in the 'Grey Nomads' article in Grey Power's most recent issue, which alleged that politicians were considering the introduction of a Bill to make it illegal to sleep in a vehicle after dark (other than in a caravan park or off-road property) concerned local members of the New Zealand Motor Caravan Association.

With 74,500 individual members, many of whom are Baby Boomer retirees, the NZMCA represents the interests of New Zealand's private motorhome and caravan owners throughout the country, and to the best of our knowledge that statement is completely incorrect.

In fact, the motorhome 'lifestyle' is thriving as never before.

Founded in 1956, the NZMCA grew slowly in its early years but membership has been increasing by around 12% per year over each of the past five years and is on target to reach 80,000 by the end of 2018.

The acknowledged authority on Motorhome Tourism and the closely associated issue of freedom camping in New Zealand, the Association has spent hundreds of thousands of dollars and allocated significant

resources over recent years to protect Kiwis' right to freedom camp. In the process, the NZMCA has built strong relationships with Councils throughout the country and DOC by sharing their commitment to protecting the environment through responsible Certified Self-Contained motor homing and by promoting the economic opportunities that Motorhome Tourism offers.

Significantly, the organisation has invested considerable time, money and energy in talking to (and listening to) communities. As a result, they understand that, contrary to often-sensational media coverage, communities are generally very accepting of freedom camping - if it is in Certified Self-Contained vehicles.

Other aspects of the NZMCA's relationship with Councils includes support of public infrastructure development - i.e. helping fund the installation of 150 public dump stations nationwide; and partnering with Councils to investigate viable rubbish disposal options.

Having said all that, the NZMCA's leadership is very focused on its main priority; and that's simply helping members have more fun as they travel this beautiful country of ours.

That's why the NZMCA has invested more than a million dollars and committed significant resources over the past three years to not only encourage our members and other Motorhome Tourists to get off the beaten track but also to develop the Motorhome Friendly towns scheme. It now includes 47 towns and a highly-successful Summer Events programme - all of which are promoted at no charge to the towns.

Over the past 12 months, we have organised special parking areas for over 63 events, with attendance exceeding 600 vans in some areas. These events are featured at no cost to the event coordinators or local Councils, all they are required to do is supply the promotional material, and in some case a suitable parking area for motorhomes close to or at the event.

We do the rest - actively promote signature events to members and international visitors through magazines, e-newsletters and our dedicated public website www.mhftowns.com

For more information on the NZMCA and the motor home lifestyle, check out www.nzmca.org.nz

Chris Gaskell
Editor of The Motor Caravaner Magazine

Freedom Camping / Grey Nomads Continued

- Christina Humphreys

My apologies, I haven't been very clear on the freedom camping issue, the original legislation regarding this issue was passed in 2011 and is still being revisited. There are more issues coming to light regarding the variations of how severe or not the laws are applied by different councils in different areas. There is more abuse in certain areas by freedom campers. The very sophisticated and well fitted out motor homes should not be penalised because there are others who litter the environment and leave a mess. Grey Power's article was wanting to encourage people to consider motor homes along with other options, as an alternative home for the would be homeless.

I spoke to someone who had just been away with their motor home recently and they said they were pleased to see a ranger turn up early one morning in a remote area, moving some people on who were in a tent but not before making them clean up their mess, nothing was said to the people in their motor home.

We don't want to chase tourists away but the situations in the more remote off-road parking areas and National Parks need to be geared more toward visitors. This means more facilities like toilets and showers will need to be installed and it would seem that it's time for some of these to have a user pays system. Recently my husband and I travelled through Bavaria, Austria and Germany and we had to pay to use the toilets everywhere. In Australia they have specially built BBQ's in parks, water dam sites and rest areas and many of these are coin operated, NZ could maybe follow these examples.

Now NZ has much larger numbers of tourists coming to our country we need far more services to cope with the tourist influx but it seems unreasonable for all of this to be funded by the tax payer or rate payer, we must consider user pays.

Freedom camping update (from government website) Situational analysis released

A joint working group (see September 2016 update) has completed a report into local areas for freedom camping and the implementation of the Freedom Camping Act 2011 by councils. The report is available

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In response to the report the Minister of Local Government has approved a work programme to address the issues identified. A summary of the work programme and commonly asked questions are available on-line.

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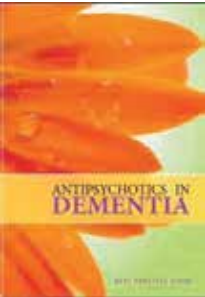
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Devastating Outcome for a Much Loved Mum

We were recently contacted by a member regarding the treatment of her much loved Mum in a local rest home. *“Two weeks ago we had to have our darling Mum admitted to a secure dementia unit. Prior to her admission to the dementia unit, Mum could do most self-cares unaided eg dress herself, shower with minimal staff guidance etc. Two weeks after admission, Mum’s back is severely bent and twisted and she is in a lot of pain and unable to easily walk.”*

The daughter asked whether or not the back problems could have been caused by the antipsychotic prescribed by the GP in the rest home. While the GP was unsure, a follow-up visit with a psychiatrist confirmed that this was indeed the case, especially as the dose had been steadily increased by the GP over some months.

The key issues here are as follows:-



1. Consent to prescribe an antipsychotic is required and the daughter, who had Power of Attorney, should have been consulted - she wasn't.
2. Guidelines used by health professionals in New Zealand express strong reservations about the use of antipsychotics in dementia patients.

(Antipsychotics in Dementia Best Practice Guide www.bpac.org.nz/BPJ/2010/March/antipsychotics.aspx) *“Antipsychotics are only indicated as a “last resort” if aggression, agitation or psychotic symptoms cause severe distress or an immediate risk of harm to the patient or others. Even for these indications they are only moderately effective. Before an antipsychotic is prescribed the benefits and risks of treatment should be assessed.”* In this case there are clear questions as to why an antipsychotic was prescribed in the first place, as well as why the dose was increased well beyond the maximum recommended.

Recently the family, armed with key information on antipsychotics and their use in dementia patients, met with the psychiatrist, GP and facility nursing team to discuss what happened to their mother. They all accept that treatment was provided in good faith, but key guidelines were not followed in this case. While alternative pain-relief options are being investigated,

the damage unfortunately cannot be reversed.

The message to our members is to monitor the medical treatment of our loved ones in Rest Homes, and ask to meet with the responsible medical & nursing staff when you have concerns. Question the use of antipsychotics in dementia patients, and ask for evidence of why they needed to be prescribed. If you have Power of Attorney make the facility accountable for consulting you regarding medication changes. Hopefully, by being more assertive and vigilant, we can ensure fewer patients endure these poor outcomes.



Katikati Ambulance Service Concerns Locals

An article in the Katikati Advertiser on July 27th highlighted genuine concerns amongst locals regarding the poor service from St John for the first 6 months of 2017. These concerns arose on the back of a tremendous local fundraising effort over 12 months, resulting in the construction of a brand new ambulance station, opened in September 2016.



Claims of excessive waits for ambulances - often up to 45 minutes, despite an ambulance being based in Katikati, were aired. However, the most serious claim was that a heart attack victim was left waiting for 2

hours for an ambulance, although Fire Brigade personnel were available to stay with him. We are reminded constantly that time is critical when dealing with heart attacks and strokes - hospitalisation and appropriate interventions are needed within the first 1-2 hours for maximum long-term benefit.



St John responded to our initial request with reassurance that they had responded to over 1600 incidents in Katikati over the past 12 months, *“and I am confident that all of these cases were attended as soon as possible.”* Ross Clarke, Territory Manager. Ross also explained that all 111 calls are prioritised, so there may be delays when more critical cases took priority. Unfortunately some of the key issues raised above were not addressed in his letter to us.

Many of our members are St John supporters and highly value the service. The local volunteers and committee provide a wonderful service. To resolve the concerns in Katikati we went to Jeremy Gooders, District Operations Manager for the Central Region, and asked for statistics on response rates over the last 12 months. Just prior to our publishing deadline Jeremy came back with reassuring statistics for the Katikati area over the last 12 months. We have summarised some of these below.

Incident	Average Response Time
Immediately life threatening (Purple)	12.9 minutes
Immediately Life Threatening Time Critical (Red)	13.2 minutes
Urgent/Potentially serious but not immediately Life Threatening (Orange)	19.4 minutes
Stroke	13.5 minutes

100% of immediately life threatening incidents were responded to within 25 minutes. (The Ministry of Health contractual target is 96% responded to within 25 minutes.)

While Katikati residents will continue to monitor St John performance, we hope that these facts will restore the Katikati community’s faith in a reliable St John ambulance service to the district.

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BOP District Health Board Update



A special bouquet to the BOP DHB for feedback from members of some great care experiences at Tauranga Hospital in recent months. While we focus on what needs to be improved here at our local DHB, we can be glad that we do not reside in the Southern

DHB with its ongoing serious issues with waiting lists and under-resourced departments.

Some pleasing developments here in the BOP DHB, this year have included the following:-

- Access to elective surgery has improved, and in Quarter 2 exceeded the government’s target by 4%.
- The exceptional level of referrals for emergency colonoscopies for bowel cancer assessments created a backlog of 900 patients on the waiting list in March 2017 - by June this was reduced to 230. With additional staffing, the DHB is moving towards a strong position for the commencement of the National Bowel Screening Program (NBSP) in 2019. The NBSP offers bowel screening every 2 years for those aged 60-74 years.
- \$106 million has been committed in the 2017/18 financial year to “Health of Older People” initiatives - this includes an increase over 2016/17 exceeding inflation, plus an additional \$12 million to cover the increased costs of the recently announced pay equity increase for workers in aged and disability residential care and those in home and community support services. (Care of older people in BOP DHB hospitals is funded separately.)

Areas of Concern

• Late Night Discharge of Elderly Patients

Grey Power has received further reports of patients in their late 70s and 80s being discharged home alone after 11pm from Tauranga Hospital, despite



new guidelines on discharge procedures being implemented earlier this year.

Pete Chandler, Chief Operating Officer, expressed his concern that there are still instances of inappropriate discharge times for elderly patients. He is committed to ongoing monitoring and will review any further events reported. He asked us to provide more specific details of such events so that any breakdown in discharge policies could be effectively addressed.

Pete has asked for our members help in quickly reporting such cases via a special email address where people can share their feedback on such issues - codesign@bopdhb.govt.nz. For those wanting to speak to a staff member it is recommended that they call the Quality & Patient Safety team on (07) 579 8176.

• Residential Aged-Care Eligibility

Simon Everitt (General Manager Planning & Funding) assured us that despite news items suggesting to the contrary in other regions, the eligibility criteria for entry into residential aged-care has not been changed within the BOP DHB over the last five years. However the age of entry into residential aged-care is one of the highest in New Zealand, reflecting the high quality of the home-based support services sponsored by the DHB, according to Simon.

• Assessment for Eligibility of Long-term Home-Care

Assessment for eligibility of long-term home-care services is carried out by a qualified person from a Needs Assessment and Service Coordination (NASC) service. A standardised tool for assessment (interRAI) is used to ensure consistency in evaluation of patient needs.

When an assessment is to be conducted, it is good if family or friends are included, provided the patient agrees, as they can support the patient as well as provide information that the patient may forget. Assessments are now more flexible and include assessment of ability to complete daily tasks - e.g. a patient may be able to do the washing, but they

are unable to hang out the clothes due to breathing difficulties or muscle weakness. The support offered can then allow the patient to do the washing and instead focus on tasks that are too challenging for the patient.

• Eligibility for Cataract Surgery

It was confirmed that BOP DHB has a slightly higher threshold for cataract surgery than some other DHBs, due to the high demand in the district. However an investment in increased ophthalmological services has been budgeted for the year ahead. We have been assured that the eligibility criteria for cataract surgery is the same for the first and second eyes, despite there being concerns in some areas of the country that people are only eligible for cataract surgery on one eye.

How is your Association Advocating for the Health of our Members?

At the recent Grey Power Federation AGM the Tauranga & WBOP Association submitted the following remit:-

HIP AND KNEE REPLACEMENT FUNDING: *“That Grey Power lobby Government to secure a commitment of funding to enable all DHBs to commit to providing total hip arthroplasty (THA) and total knee arthroplasty (TKA) to all eligible patients meeting a national threshold for arthroplasty.”*

The remit was passed and is part of the current lobbying of politicians by the Federation.

Locally we have regularly meetings with senior BOP DHB managers to address areas of concern. In addition we will investigate any health related issues you bring to our attention.

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Louisa's Story

In April, our life as a husband and wife changed overnight with a rushed visit to the Emergency Dept. at Tauranga Public Hospital. Several scans later Ron was diagnosed with cholangiocarcinoma with liver metastases and Renal failure and we were told Ron had days left. Shock, grief and disbelief were our immediate reactions. Ron spent approx. three weeks in hospital and the 'days' given to live were on a day by day basis. As Ron stabilised we decided he may as well come home.

The hospital liaised with Waipuna Hospice to provide a bed and all the necessary commodities one would need for 'home' care. I asked my sister and one of Ron's oldest friends to come and support us, and quite unknown to me, Ron's family who live in Melbourne, decided to come over and stay with us to be with their son, brother and uncle. I then had to find homes for several of the family, and had four people staying with us. I was also administering Ron's medications as required. Waipuna Hospice nurse came daily, and a carer helped three times a week with bathing. I felt like I was not in control of life and what was happening around me and Ron.

After 10 days the family left, and we were getting into a pattern of care. However, I was incredibly stressed and Ron was in pain, the Waipuna staff noted this and I was approached by them and it was very gently suggested that Ron go to Waipuna for a while. This was an amazing experience, they made us feel very welcome, (even our elderly Lab came), and within a very short period of time Ron had started to feel less pain as the team were able to monitor his progress on a daily basis.

Initially I had refused Support Net care, again Waipuna came to the rescue and we had an interview with Support Net. This has not been a straight forward process; however, I have learnt to ring them with concerns and questions and they are dealing with any problems I have.

I also went to WINZ to apply for a disability allowance for Ron as some items of care needed can be expensive, i.e. incontinent pads, certain medication and doctors' visits all add up. We had already written our wills and I took them to our lawyer who said they were fine, and we had already given permission for each other to be able to contact Work & Income, Inland Revenue and the banks on behalf of each other.

While I was learning how to live a new life with my husband of 46 years, trying to be supportive of him and his needs I had to learn how to use his computer proficiently, what tools to use to put the oven door back on when I took it to pieces etc. I have also learnt to:

- Not get too upset with bureaucracy
- Photo copy every piece of paper before sending it away
- Keep a diary
- Ring friends and family, have a coffee
- Ask for help

There are many aspects of living with a person in palliative care, one learns to ask questions, and I have total admiration for Waipuna Hospice, they are an incredible source of help and love and care.

We have a wonderful GP, who has come to our house in his own time, a great church, Welcome Bay Baptist and supportive family and friends.

My husband is still with me, his stamina is incredible and we just live day by day and enjoy each other.

Kindly submitted by a member

.....

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for the storm to pass but
learning to dance in the rain

.....



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Zone 3 Rep Report

- Christina Humphreys

The Board all went to Nelson on the 2nd August for three days, the idea being to have GP Federation Board meetings around the regions every 3 months so the local Assn's can come and put forward their concerns to GP Board that can be answered or GP can take further. The Assn's seemed to like this and the meetings have been attended well.

The last Board Meeting I was charged with: The Board resolution written by Roy and carried was: ***'That the Board request Christina to research and prepare a paper for the Board to identify the lack of income from low wage rates and lack of employment opportunity leading up to retirement plus also develop which issues, including the cost of living, should be included in any policy the Board should adopt.'***

If anyone would like to give me a personal written example of how you personally were affected, like losing your homes in 1987 with the then Labour government (Rogernomics) drastic measures and the 26% interests rates that many of us endured! What I want to know is how you recovered from that and how, or did you not recover? Just a brief outline of that (30 year) event.

Email me: chrisray4756@gmail.com

Another issue I would like to mention is that the remit that Zone 3 put to the Board was to upgrade the National magazine with a few less adverts, but this was totally voted out - the reason given was that it is unaffordable! Also, saying they felt we (Zone 3) were the only area complaining!

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Starting a new season at 75

- By Jenny Utting

Who would ever think of starting a brand-new venture in their mid-seventies?!

Coming on top of an interesting range of different pursuits in my life, the urge to start a Community Garden at 75 was definitely new but not really so surprising; gardening has been my hobby and passion all my married life but now I wanted to use it to benefit others, especially when the Kiwifruit 'downturn' happened and employment prospects looked shaky in the Kiwifruit Capital of the World.

Not many people these days know how to grow vegetables in their back gardens and supplement their grocery bills, so why not start a garden and show them how?

The process took five years, in two different venues. The first was six kilometres out of town where we could grow large quantities of food but not help novices to grow their own. Next we found a piece of Council land right next to the New World Supermarket in Te Puke with a walkway through it into the Park and on a busy road: plenty of people, great opportunities to teach and lots of challenges! That was three years ago and with a wonderful committee of passionate helpers we've made a good start. I made it clear at the beginning that I didn't want to "drive" this venture myself so I've worked alongside a multi-talented dynamo of a woman who has made it come together. We are getting food into the Community but have yet to get the community to fully come 'on board' with the idea of learning how to do it themselves. It's happening slowly and volunteers are building up their knowledge as they see techniques demonstrated.

Am I about to retire gracefully? No, not yet! I'm having fun!



Gardening

Christina Humphreys writes your gardening articles and a volunteer for Grey Power has a large country garden to care for and is very passionate about Gardening.



WINTER GARDEN WONDERS

I trust your winter garden clean-up is well under way, difficult to do when you look out on the garden on a bleak day, but once you start getting into it you can get quite excited about just pulling out all that dead wood and hard pruning plants! Start pruning those roses right back to three or four main stems. The really oldy worldly roses and ramblers can just be hard trimmed with hedge clippers as light or as hard as takes your fancy!

Winter doesn't have to be bereft of colour. You can choose plenty of suitable varieties for planting now. Polyanthus, for example, are some of the prettiest winter-flowering plants. They bloom in a wide range of colours - blues, pinks, yellows, cream and white - often with a contrasting central eye. They'll grow in light shade or full sun and, if the following summer doesn't get too hot, they'll produce an encore performance next year. Also take a look at the candelabra Primula, they are in full flower now and are just such a showy plant especially along a border, makes you realise spring is close.

In mid-winter, our palates eventually tire of starchy root vegetables, whether they're boiled, baked, roasted or mashed. If you're hankering for a crunchy salad, plant 'Cos' lettuce varieties.

These hardy Romaine-style lettuces do heart up, but still provide a long harvest season because you can also pick them leaf by leaf, from the baby stage. Believe it or not many lettuces grow well in Winter.



Don't be shy in planting veges in a tub especially at this time of year and placing them in a sheltered sunny spot, just water well and use liquid blood and bone to boost them along. Get that potash sprinkled around the garden now to boost flowering in the spring. It is so critical to boost flowers and potash so influences flowering for fruit bearing crops or trees and in turn brings the Bees.



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POLITICAL FORUM

Winston Peters



Who can be trusted to protect seniors and NZ super

New Zealand First believes in looking after our seniors. That's why we don't believe in raising the age of eligibility to 67.

Unlike other parties, we can be trusted to do what we say because our track record speaks for itself.

In 2011 and 2014 National said they wouldn't touch NZ Super age, and in 2014 Labour said they wanted to bump up the age of eligibility from 65 to 67.

The old parties have flip-flopped on the issue.

Now National wants to raise the eligibility age to 67 and Labour now says that it should remain at 65. This is just their recent history when it comes to NZ Super.

In 1984, Labour promised there would be no change to Super - then they imposed a surtax.

In 1990, National promised to remove the surtax. But instead they increased it to 92 cents in the dollar.

In 1996, National promised to maintain NZ Super and on 1 October, 1998, cut Super from 65 per cent of the net average wage to 60 percent.

New Zealand first got rid of the surtax and second, restored super to 66 per cent of the net average weekly wage.

In 2008, the attacks on NZ Super began again.

Once again, after pledging not to change superannuation settings, National went back on its word. National stopped government contributions into the NZ Superannuation Fund and on top of that started taxing the Fund. That is fundamentally wrong because the fund is built on taxes in the first place.

If National had continued those contributions NZ Super Fund would now be worth \$50 billion, instead of \$33 billion at present. The fund was designed to smooth out the cost of future demand.

New Zealand First will both restore government contributions to the NZ Super Fund and stop taxing it.

New Zealand First says NZ Super is affordable, as long as we increase our productivity which is low at the moment and double our GDP in the next 33 years.

The only threat to that is the continuation of mass immigration numbers to New Zealand and qualifying for Super after only 10 years residence.

Only New Zealand First is steadfast in defending Seniors. We are the only party which has battled long and hard for NZ Super *and* on September 9th we will unveil more beneficial reforms for NZ Super.

Todd Muller



MP for Bay of Plenty

Election season is upon us, and as those of you who have seen your fair share of electoral cycles will know, New Zealanders are about to be inundated with huge quantities of information about all aspects of government from taxation through to water use. That's why for the purposes of this editorial I want to speak directly and specifically about the National Party's track record when it comes to delivering for our seniors.

As you will all know, NZ Super is indexed at 66% of the average weekly wage. What this means is that when the New Zealand economy is doing well our pensioners reap the benefits. Our economy, under the careful watch of our Prime Minister Bill English, is thriving. Unemployment is down, more young people are in jobs or training, and wages are growing. Since National first took office in 2008 NZ Super has increased by 36%. This is over twice the rate of inflation.

Budget 2017 also proposed to increase the pension a further \$13 per week in addition to the usual adjustment that happens on April 1st every year. Around 15,000 superannuitants nationwide will also benefit by an average of \$29 per week with changes to the Accommodation Supplement.

We have also been investing heavily in health. In the next year our health budget will reach a record high of \$16.8 billion. Health funding has increased every year under National - an increase of around \$5 billion across our nine Budgets. We will also invest a further \$3.9 billion over the next four years. This is a clear indicator that delivering better health services remains this Government's number one funding priority.

Since National came into Government we have increased BOP DHB's funding by \$233m, including an extra \$26m in budget 2017. In practice this means over 90 more doctors, 200 more nurses and elective surgeries are up 33%.

We have also started rolling out a free nationwide bowel screening programme. Once fully implemented, the programme is expected to screen over 700,000 people every two years. We know that

bowel screening saves lives by detecting cancers at an early stage when they can more easily be treated.

I'm proud to be a member of a Government that has a track record of delivering for our seniors, and will continue to do so.

Political Questions to local Candidates

National Super - Do you agree with the eligibility age being raised to 67? Is 66% of the average net wage any longer sufficient to provide the elderly with enough money to live a respectable life, given the housing situation and the rising number of people having to pay high rents or rates on their properties?

Housing - Much of the focus around housing is justifiability on young people not being able to buy their first home, however there is going to be a significant crisis for the elderly as they retire. Currently approximately 10% of BOP over 65's rent, but this is estimated to rise to 30% between 2022 and 2030. Even now affordable rentals for those dependent on NZ Superannuation/Veteran Pensions are extremely limited in the BOP. How will you push for better housing communities to be built so older people can live in inclusive environments and not be forced into inappropriate rentals situations?

Apprenticeships - Training and further education after leaving school - every young person should be working or training or studying. How will you be advocating for these issues?

Education - Do you feel that more needs to be done in schools now to teach pupils additional skills beyond the "3 Rs" to better equip them for a productive life in a rapidly changing employment environment? If so, what changes would you advocate for?

Water - With a focus on developing a sustainable and healthy water supply for future generations, do you feel that it is still acceptable for our water to be given away in large volumes, without charge, to foreign businesses for commercial gain? If so, how would you address this issue?

Health - Are you committed to ensuring that all New Zealanders, regardless of which DHB they reside within, should have equal access to elective surgery when they meet a national threshold for eligibility? If so, how will you ensure that this is implemented?

Candidate Answers

Thank you to all Political candidates in the BOP region who took the time to answer the questions we set out for them. Due to the number of answers and not enough space in our magazine, we have printed the replies to our National Super question here and the full answers are on our website www.greypowertauranga.org.nz. We encourage you all to read the responses or obtain a copy from the office.

By MP Simon Bridges, MP Todd Muller, and MP Scott Simpson - CANDIDATES FOR NATIONAL PARTY (Tauranga, BOP and Coromandel seats)



National Super - The National Party believes that we have a responsibility to face the bigger, longer-term issues facing New Zealand. That's why the Government intends to progressively increase the age of eligibility for New Zealand super to 67, starting in 20 years' time. This is about striking the right balance between making it fair to both present and future generations.

We also remain committed to NZ Super being indexed at 66% of the average weekly wage. It is important to keep in mind that wages are growing - since 2008 NZ Super is up by 36%. This is more than double the rate of inflation over the same time. Changes made in Budget 2017 also plan to increase the pension a further \$13 per week in addition to the usual adjustment that happens on April 1st every year. Around 15,000 super annuitants nationwide will also benefit by an average of \$29 per week with changes to the Accommodation Supplement.

BY J Tinetti - CANDIDATE FOR LABOUR PARTY TGA

National Super - Labour believes eligibility for New Zealand Superannuation should remain at 65. A Labour-led Government would restore payments to the NZ Superannuation Fund to secure its future. There needs to be review of payments to ascertain the elderly are being well supported.



By Stuart Pederson - CANDIDATE FOR ACT PARTY

National Super - National have kicked the can down the road for years on superannuation and their proposal



is to kick it for a further 20 years until virtually all current ministers have been able to retire at 65. This is irresponsible and will saddle our children and grandchildren with another \$40 billion (need to check \$) of tax burden. ACT will slowly raise the retirement age starting in 2020 so that it is 67 by 2032.

Like low wage and beneficiary families, many of those relying on national superannuation at 66% of the average wage are struggling due to the housing affordability problem - particularly in Auckland and Tauranga. The solution is set out above under housing.

By Nathaniel Blomfield - CANDIDATE FOR LABOUR PARTY, Coromandel

National Super - I support Labour's policy that opposes any changes to the superannuation age, due to the strain it could place on some elderly people.

I think that 66% of the average is not sufficient for many people today. I'd note that Labour's Industrial Relations policy will deliver higher average wages and therefore this will raise the level of national Superannuation. Whether we can move to a higher rate in the future is something for us to explore in government.



By Anne-Marie Andrews - CANDIDATE FOR NZ FIRST, Coromandel

National Super - I am so pleased to represent a party that says, 'We value you' and 'You are worthy of care'. 'We can afford you' and 'You can retire at 65'. 'New Zealand First's objective is to preserve the entitlement of New Zealanders to retire and receive New Zealand Superannuation (NZS) as it now is with eligibility at 65 years and as a universal non-contributory publicly funded pension scheme with no means-testing.'



We must increase our productivity and reduce immigration. NZ First intends to double GDP over the next 30 years and says at 4.8% of GDP superannuation is affordable. When the economy picks up we will increase super.

We can't do this with mass immigration and giving full super to migrant parents after 10 years. There is currently an unfairness to NZ Citizens and taxpayers who have lived and worked in NZ their entire lives. The parent reunification program is flawed as is the Social Security Act 1964, sect 70 for overseas pensions.



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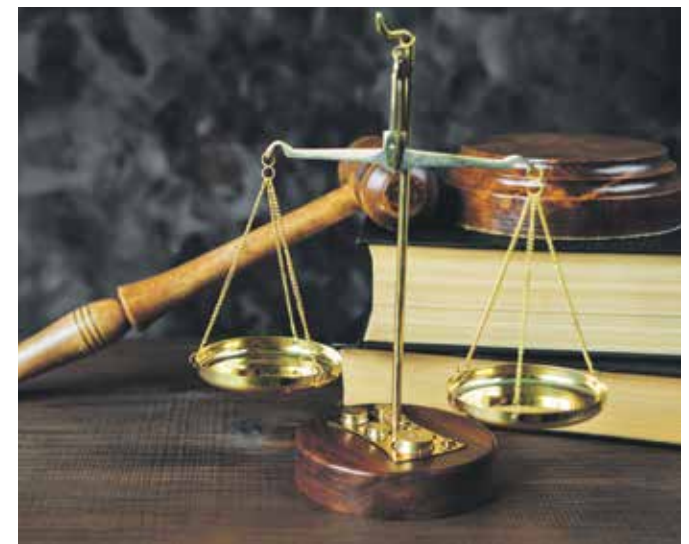
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Housing Choices in NZ

– Jill Marshall

On returning to New Zealand at the end of 2013 after 18 years overseas, we discovered that while life looked quite prosperous with whole ‘fields’ of new grey-roofed houses, an increase of choice in shopping alternatives and cheaper prices for many goods, there was an increase in costs on some basic needs such as housing. In relation to income, the old struggle to have sufficient funds to house, clothe and feed a family was still very much alive here in NZ.

There were huge numbers of large houses being built in the Tauranga region - very few smaller units such as the basic 1000m2 we built for our first homes back in the ‘70s. The rates we had to pay were higher than anywhere else we’d lived, including the Hills area of Sydney. Those we met who were living on the Super were very careful with their spending and struggled to pay their rates or go to the doctor. There was very little rental accommodation available and what was available was, in our estimation, expensive for what was offered.

- So we asked ourselves the following questions-
- Are many New Zealanders unable to find affordable housing?
 - How possible is it to downsize in senior years and live within the financial limits of the NZ Super payments?
 - With the increase in house prices and rentals in many areas, accompanied by a housing shortage, is the Government doing anything to address this growing issue?

Becoming involved in Grey Power meant I was able to attend a Summit, a presentation of research done by a group of researchers from several different institutions, funded by the Ministry of Business, Innovation and Employment. This research comes under the Government’s Science Challenge no. 10 ‘Aging Well’. As this was a mid-term presentation of a 4-year project it was an answer to our question about the Government being aware of the housing issue for older people.

Dr Natalie Jackson presented a summary of statistics on home ownership, Family Trust residence and renting changes from 1986-2013 which was a very helpful overview of the situation.

- In NZ over this period of time
- the percentage owning/living in their own home has dropped from 75-49%
 - A further 14.6% are living in Family Trust homes
 - 36.7% are renting

In Tauranga the percentage of renters has doubled over this period. Interestingly, Tauranga and the Western Bay of Plenty have a lower proportion of renters in the over 65 age bracket than many other areas of NZ. In some areas there has been a decline in home ownership for this age group of 35%.

In summary, the drop in home ownership has been accompanied by an increase in the numbers of people living in Family Trust homes and becoming renters. The fall in home ownership has accelerated since 2001 for all ages.

Kay Saville-Smith talked about dealing with Aging and our Housing System. She pointed out that in the ‘60s-‘80s the building industry geared their efforts towards the lower 25% of the range of cost for a house. They are now gearing towards the top 25-50% and, as we’re all aware, prices for existing houses have jumped.

In the last issue of this magazine the article ‘Renting vs Ownership of Property’ outlined different housing options for senior citizens. The remainder of the Summit examined the renting option for older people and how it affected their well-being, plus an oversight of a charitable retirement village for low income seniors which they build in the States.

At present older people as renters are liked, but not specifically targeted, by landlords except for Councils who have flats which have been built specifically for elderly people in reduced circumstances. Probably the greatest challenge to renters comes from the low stock numbers of suitably sized units/houses. Also, a significant number of older tenants have a disability, often the rental properties are poorly insulated, and the rents are high in comparison to the income of the renter, even most 1-2 bedroom units are unaffordable.

- What makes the older tenant feel secure?
- A good relationship with their landlord
 - The ability to make changes in their home
 - Affordable rent

Traditionally New Zealanders expected to be in their own homes after retiring. The increase in older tenants is providing landlords with a new market which they haven’t yet explored. It is thought that retirement villages have attracted downsizers who would have been happy to downsize into rentals if they had been given the option. (refer to the story on page 3 of our last magazine).

The final presentation at the Summit was by Dr Rob Wiener from the University of California. He had been involved in the planning of a retirement village for poor people with individual accommodation in flats/apartments in multistorey buildings. They had access to gardens to grow their own vegetables, recreational amenities and activities as are found in many retirement villages. It was an outstanding example of practical benevolence which will enable many poor people to live out their senior years comfortably. Just a thought - maybe the retirement villages here could consider donating a portion of their profit towards such a project?

This is a very brief overview of what was presented at the Summit - it will be interesting to hear the final reports in another 2 years. However, it had enough facts within the reports to recognise that some intervention re housing for seniors will be required in the near future to avoid the sad probability of more elderly homelessness.



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Water problem that should not be!

Watching the bellyaching about Labour’s water policy, you could almost be forgiven for believing that the sky’s about to fall. One thing’s for sure, the bellyachers’ free water ride may be over.

The politics of water is complex but far from impossible to achieve, and the spanner throwing from the competing interests is fierce. Every trick in the book is on display because the Government and Federated Farmers all know that the average punter’s eyes glaze over when detailed discussion about water occurs.

One just had to watch Steven Joyce and Michelle Boag on Q+A over the weekend, to see how nervous they are. It’s finally dawning on them how important the issue of degraded waterways is to voters, and how the tolerance tipping point has been reached.

The talking points from National’s stalwarts are predictable but hysterical. Cabbages will be \$18! There’ll be a \$75 water charge on your next bottle of wine! Dairy farmers will go broke! Labour hasn’t done its homework! Devious and disgusting!

It’s also why they use the “tax” word for what is a “royalty” - which is designed to ensure that polluters will contribute towards paying for their own pollution.

There’s also been much flailing and wailing around what price Labour will set. Let’s just say that the mathematics employed by some needs a bit of after-school help from a tutor. It’s more willful confusion than mental slowness. I think!

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But, trust me. Labour’s water policy is not as difficult to understand as you might think. Stay with me.

The policy shows a royalty on bottled water based on a per-litre rate, and a royalty on irrigation water for every 1000 litres, or cubic metre, used. The money raised will be used to clean up the waterways.

Jacinda Ardern has said that should her party be able to form a Government after the election, she would meet with all affected sectors to set fair and proportionate rates.

Both Labour finance spokesman Grant Robertson and water spokesman David Parker say that the likely rate for irrigators will be between 1 or 2 cents per 1000 litres.

NZME

Footnote; *What I don’t understand is most of us (WBOP) on rural meters, pay \$1.10 a litre for water now, so why isn’t everyone else, end of story?*



Cats

THE SUBLIME TO THE RIDICULOUS - YOUR LAUGH FOR THE MONTH!

Over the last few weeks, we have been hearing more reports in the media about proposals for Councils to regulate cats.

Seven councils are leading an initiative to push the Government to allow councils to implement annual registration fees, employ cat rangers, and even impose cat curfews (yes really!).

Auckland Council is one of those backing the move. Who knew those feline monsters are a greater menace than the transport, housing, and infrastructure challenges facing Auckland?

The New Zealand Taxpayers’ Union, has launched a petition calling for the proposals to be voted down by the nation’s mayors. They estimate the costs, just of implementing this is at least \$56 million (based on 50% of New Zealand’s 1.4 million cats being covered and the \$80 microchipping.



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Dates: Oct 12th, Dec 7th 2017

Any enquiries for coffee mornings:
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Phone Baden and Lyn on 549 5423 for Katikati.

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



Katikati Coffee Morning report:

Our coffee morning in August was well attended. The guest speaker was Amanda Bush from Miranda Homecare. This privately run organisation came into existence because they recognised needs within the seniors in the community that weren’t being met by Government or private agencies. They match the interests and backgrounds of the carer(s) with those of their client.

The next Coffee Morning is on October 12th at the Community Centre as usual. The speaker is Olivia Greenwood from the Stroke Foundation who will be talking about recognising early signs of stroke. The final Coffee Morning will be brought forward to December 7th so it’s not too close to Christmas.

Regards
Baden

TRAVEL INSURANCE



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- * Comparing travel insurance policies is easier when you know your priorities!

Financial Services Complaints Limited (FSCL) has released its latest annual report, which shows that people are not alone in being frustrated by travel insurance.

There has been a 21 per cent increase in inquiries and complaints over the past year (up to 4365), compared to the year before.

Insurance - predominantly travel - remains the largest category of complaints formally investigated by FSCL, followed by consumer credit.

FSCL chief executive Susan Taylor said a common theme underlying the complaints FSCL investigated was a communication breakdown.

“Many complainants say they were not given important information, or that the information they were given was ambiguous or poorly worded. Other times the complainant hasn’t disclosed certain information or simply hasn’t understood the information provided, be that the terms of an insurance policy or a written recommendation or plan.”

She said travel insurance was a perennial issue, partly because New Zealanders were keen travellers.

In some cases, people expected too much, she said. “Some people expect travel insurance is going to cover them for absolutely everything, they haven’t realised there are exclusions that apply.”

Insurance should not be expected to chip in on cases of extreme carelessness, she said.

“And with more than a few that complain, they seem to set and forget. They think they’ve got insurance so they are covered, even if they change their minds about wanting to travel.”

She said the significant increase in complaints and inquiries was probably due to increasing consumer awareness of external disputes resolution schemes, not an increase in problematic behaviour from financial services providers.

The schemes deal with complaints and inquiries that consumers and providers are not able to resolve between them. All financial service providers must register with a dispute resolution provider.

“AA Travel Insurances Comprehensive and Essentials policies cover additional travel and accommodation expenses if the journey can’t be complete because of an unforeseeable circumstance. Like a bereavement is included within that.”

Southern Cross, 1Cover and World Care have been named as the travel insurance providers that offer the most “outstanding value”.

Ratings agency Canstar compared 53 policies from 31 providers for its annual travel insurance awards, investigating the best options for singles, couples and families travelling trans-Tasman and internationally. Southern Cross Travel Insurance was named a winner for the fourth year in a row. Judges said the provider has “reliably, proven themselves to be a great choice for Kiwi travellers”.

Features included unlimited overseas medical and hospital expenses, up to \$100,000 cover for unexpected travel or accommodation expenses for couples and families, or \$50,000 for singles, and legal

- liability cover of \$1 million.
- * What you need to know about travel insurance
 - * Travel tips: 8 common travel insurance exclusions
 - * Travel insurance and illness: Beware the fine print and age limits

Online travel insurance provider 1Cover offered nil excess for hospital cash allowance, higher than market average dollar amount allowances for cancellation fees, loss of deposit, emergency travel arrangements, luggage and travel documents, and free cover for dependents under 21.

World Care was a winner in the trans-Tasman travel category, with unlimited cover on cancellation fees, loss of deposit, and unexpected travel or accommodation expenses, legal liability cover of \$25 million, nil excess and dependents under 20 covered for free.

Canstar general manager for New Zealand Jose George said travellers should be sure to read the small print of their policies.

“Not all travel insurance policies are the same and no policy will cover a traveller for everything that might go wrong while they are away,” he said.

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