

TAURANGA & WBOP

# GREY POWER

## 50+ MAGAZINE

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

2nd QUARTER 2017

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**Tauranga & WBOP Grey Power**  
**The Village 17th Avenue**  
**PO Box 841**  
**TAURANGA 3140**  
**Email: [tgagreypower@gmail.com](mailto:tgagreypower@gmail.com)**  
**Phone 07 571 2558**  
**Office hours**  
**10am – 1pm Monday to Friday**

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](http://www.greypowertauranga.org.nz)

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.

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## President's Word



Hello to you all.

Well it certainly feels like winter has arrived with some pretty cold nights! Time for the extra blanket and woolly top.

By the time you read this we will have been to the Federation AGM in Palmerston Nth which I'll be able to tell you about at our own AGM on 22nd June. We have some remits to present there, one of them regarding the criteria for hip and knee replacements in BOP (See article). Other issues to be addressed will be the giving away of our water, raising the age for Nat Super and many more – all to help with the rights and benefits of the older citizen or in some cases just protecting all NZ citizens.

On a personal note I invested in an inexpensive tablet last month! Been a bit tricky finding my way round all the keys and functions but hey it's one way of keeping your brain active. But oh the joy of being able to lean back in my comfy chair and check my emails, weather or the news!

There may be many changes this year because of the election in September but to a large degree we put our trust in the Board members of the Federation to represent our needs and concerns.

They often travel to Parliament to put forward issues brought up by our members and they were there recently regarding Nat Super (see article). Thank you so much to all of you who have renewed their membership – never too late to do that.

Don't forget our coffee mornings both in the city and at Katikati, see inside for details. We look forward to seeing everyone at our AGM.

Keep warm, happy and stay safe.

**Jennifer Custins [President]**

**Tauranga & WBOP Grey Power Association**

# RENTING VS OWNERSHIP OF PROPERTY

Another perspective on the different lifestyle options!



*\*The rapidly ageing population is certainly having an impact on the housing market, renting and ownership! This also offers opportunities for landlords to secure reliable tenants who are likely to stay in the same place for longer than many younger tenants. By renting to an older tenant, landlords can reduce the hassle that comes with having to switch tenants too often.*

## Renting

Landlord or tenant, make sure you know your rights! Here are some places and websites where you can seek advice and consider your options! Choose what's right for you with confidence.

**Consumer Organisation:**  
[www.consumer.org.nz](http://www.consumer.org.nz)

### ***The tenancy agreement***

A tenancy agreement is a contract, agreed to between a landlord and a tenant, which outlines the specific conditions of a tenancy. Both the landlord and tenant must sign the agreement and the landlord must ensure that the tenant receives a copy before the tenancy begins.

Among other things, the agreement must specify the names of both the parties involved, the bond, a list of chattels, the date the tenancy will start and end (if it has a fixed term) and a contact address for the landlord.

A standard tenancy agreement is available from the Tenancy Services website: [www.tenancy.govt.nz](http://www.tenancy.govt.nz)

*Here are one person's thoughts on renting vs. owning a property on retirement!*

Charlie and I moved to a rental apartment four years ago. At the time, we had every intention of purchasing a two-level apartment as soon as our property was sold.

In the meantime, we were renters with an option to buy. Now, four years have passed, our property sold long ago, and we have become comfortable with being renters.

But, Charlie being Charlie, has become obsessed with the idea that we should buy our own apartment. Yes, the rent is high, but whenever an appliance dies it's not our problem – and several have bitten the dust since we moved here. When the plumbing fails, we don't have to call the plumber – not our problem. If the air conditioning quits on a 30° day – the company must deal with it, not us. When the roof needs replacing (the roof is twelve years old and due) the landlord will be responsible.

There is a lot to be said for renting, especially for senior citizens.

At least once a week Charlie tells me we should talk to the owners about buying our apartment. I keep making excuses and putting him off. He just doesn't understand that becoming new property owners at age 79 and 77 really doesn't make too much sense. Something could happen to either one of us at any time and that could mean a long-term care facility of one type or another for one or both of us!

**By MARLIS**

## Eligibility criteria for council flats for the elderly – Tauranga City Council

Local government housing is available in Tauranga for the older person who meets the eligibility criteria.

### Criteria:

1. Must be a New Zealand resident.
2. Must be aged 65 years or over (in cases where a couple apply for an Elder Housing unit, it is only necessary for one person to meet the age criteria of 65 years or over. Should the person aged 65 years or over no longer occupy the unit, their spouse/partner can continue to occupy the unit provided all other criteria are met).
3. Must be a recipient of New Zealand Superannuation, a New Zealand War Disablement Pension or New Zealand Veterans Pension.
4. Assets held must not exceed the original asset limits set by Housing New Zealand applicable to the tenant's status e.g. single (\$17,500) and couple (\$20,000). This includes any assets derived from being a beneficiary of a family trust. These figures will be adjusted on an annual basis to accommodate inflation.
5. A tenant can earn up to \$90 per week over and above their pension and remain eligible to be a tenant at one of our Elder Villages. This includes any income derived from being a beneficiary of a family trust. The exemption to this is tenants with special circumstances who are entitled to receive a government benefit (e.g. disability allowance) to compensate for costs associated with these special circumstances
6. Can demonstrate they can live independently (this can mean they can live independently with assistance from a support network).
7. Have a good tenant history. The names of two referees must be supplied by the applicant who can comment on the applicant's previous tenant history. If this applicant has not been in a tenancy situation previously, the names of two character referees must be supplied. If there are reasonable grounds to suspect that the applicant does not have a good tenant history, a credit check may be carried out by Council (after advising the applicant) and the right to occupy a unit may be declined.
8. Fully complete the tenant application form.
9. If more than one person is to occupy an Elder Housing unit (e.g. married, sharing), both persons must meet the above eligibility criteria (except for #2 above).

-See more at:

<https://www.tauranga.govt.nz/council-a-z/elder-housing/eligibility-criteria.aspx#sthash.FFIGuiSQ.dpuf>

## The Retirement Village Lifestyle

Choosing the village that meets your needs and expectations can help enrich your quality of life and enable you to pursue your future lifestyle aspirations.

A retirement village offers a fantastic lifestyle to those who want to live independently whilst enjoying the benefits that a retirement village can provide. People can enjoy the retirement village lifestyle whether they are 55 or 90 years of age. Retirement villages are in prime areas which may be beside the sea, near a golf course or in the heart of the city. You do have a body corporate fee to pay to cover the cost of services to you!

The term 'Retirement Village', covers an ever-increasing variety of accommodation and services for people over 55 years of age. There are many different types of retirement villages available to choose from. Villages can have an emphasis on 'lifestyle' with resort-style accommodation and facilities. Some villages can provide a full range of care options so residents can enjoy a village lifestyle for as long as they want.

Each village is unique in what it should offer. Villages can range in size from two units to over 300. The types of accommodation offered can vary from villas or town houses to apartments, and serviced apartments. Most villages have a community centre and offer a range of recreation facilities.  
[www.retirementvillage.org.nz](http://www.retirementvillage.org.nz)

### Buyer beware:

Villages must provide intending residents with a Disclosure Statement. This is the document that provides the information about the ownership, management and supervision of the village. It includes information about the occupancy tenure, the state of the village, the services and facilities offered and the arrangements for maintenance and refurbishment. The costs of entering, living in, and what you can expect to get back after you leave should be explained in the Disclosure Statement.

*SO, make very sure if you decide to buy into a Retirement Village, that this is where you wish to be for the rest of your life, because there is no doubt if you change your mind and want to leave/sell, you do lose a considerable amount of money.*

When signing up to a village read the small print very carefully or get your lawyer to go over it with you.

**Come to our AGM on June the 22nd  
as we have a speaker, 'John Collyns' from the  
Retirement Village Association  
coming along to answer your questions  
on Retirement Villages.**

**Also see below the link for information  
regarding a seminar in August:  
<http://www.cffc.org.nz/retirement/retirement-villages/events-2/>**

### **The Retired Independent Motor Home Owner**

Another choice for the pensioner to consider for retirement



Many have made this a lifestyle choice- to be able to move around the country as a Grey Nomad, which is particularly good for the younger retiree [Baby Boomers], although it's sometimes good to have a base somewhere that you can return to. This could be at one of your children's properties or a small property you own with just a shed on it. This can be the 'Good Life' we dream of!

Recently there has been a proposed legislation to disallow Motor Homes from parking up anywhere on the roadside [freedom campers], no thought has been given to the Nomad section, the fulltime Grey Nomads, with a fully equipped and fully certified self-contained motor home. No research has been done as to the needs of this group, especially given the big shortage in NZ housing, particularly for the retiree. There are thousands out there, most are retired and travel full time throughout New Zealand as a way of life.

New Zealanders for generations have camped in their own country on land owned by all New Zealanders. It has been a popular affordable New Zealand family holiday, a way of life for many people in their own country and some may choose to use a caravan park. It seems it has been the caravan parks that have approached local council/government on the issue of 'Freedom Campers'. The caravan park believes that campers should no longer have the

choice they previously had so many ordinary New Zealanders are being denied a right they had to camp on undeveloped property owned by all New Zealanders.

Many modern caravans and motor homes have full bathroom facilities, efficient holding tanks for both sewerage and grey water, some even have washing machines on board. In fact, their vehicles are fully certified as self-contained under the regulations of the day and many carry the certification to prove it. They have enough solar panels and battery capacity to never require a 240v power supply to provide them with electric power; they make their own clean green electricity. They use the many Dump Stations throughout the country to safely dump their grey water and sewerage (black water.) These same people do shop at local businesses in the area they are visiting and patronise the smaller towns on their journeys but they do not choose to put money into caravan parks. Many live "on the road" from choice as a preferred lifestyle rather than being cooped up in a retirement village or trying to make ends meet maintaining their old family home. To supplement today's small pension many have chosen to invest the equity from their homes into a motor home and a

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at Baypark – Sat 22 and Sun 23 April

worthwhile share portfolio of investments rather than own property. They are the “retired Grey Nomads!”

So now central government politicians have decided to consider the introduction of a Bill to make it illegal to sleep in a vehicle after dark, [other than a caravan park or off road property] anywhere in New Zealand.

If passed the Nomads must by law stop every night in a caravan park. Things move quickly and if the Bill goes through Parliament, council officers will have powers to instantly issue huge fines, more than parking fines, if they park motor homes anywhere. This could apply to even a suburban street at any time, even if they have no intention of sleeping in the vehicle. The fine can be imposed even if the vehicle has been left parked and unattended!

The Nomads have gone to considerable expense to ensure that their motor homes are fully self-contained. Many leave a place tidier and cleaner than they found it. They leave nothing behind but tyre imprints in the gravel. Nomads enjoy the slower pace of the country areas, the quieter surroundings, the simpler way of doing things. They choose to live on the road for the freedom it gives. Most stay very healthy and well, living this mostly hassle free lifestyle, but the stress this proposed legislation brings may change that.

Most Nomads chose this lifestyle for the simple reason of getting away from the regimentation that many people of this age have had all their working life and many are still subjected to it in their

retirement. The Nomad wishes to lead a quiet life, stopping for the night where they like to fish or finding a quiet spot where they can't hear traffic noise. They want to be able to spend hours in this solitude, on a computer with their mobile phone or tablet, reading a book, quilting, learning a new musical instrument, even if it is played badly, or simply mastering the game of Sudoku.

Many have had their adult children leave New Zealand in the past few years, because the work supply in their chosen field has dried up for them here, or they are paid more elsewhere. Most Nomads can no longer be the ever-present grandparents to their grandchildren, maybe only the occasional visit to see them overseas.

Nomads have no need of a big house here in New Zealand, hence the decision to live fulltime on the road. Nomads may not be overly vocal or overly educated, but they do deserve the courtesy to be heard and are ever hopeful that this legislation will not go through. The new proposed legislation in its present form will alter the lives of many retired hard working New Zealanders, and like many, still need a place to live out their twilight years.

A simple amendment to the Bill that excludes fully self-contained & fully certified vehicles from this proposed legislation would make all the difference to this group of pensioners.

***Christina Humphreys***



# Update on District Health Board Issues ... Bay of Plenty DHB

By David Marshall

In our Q1 magazine we highlighted 3 issues that were of concern to our members, and the response of Helen Mason, the CEO, Pete Chandler, Chief Operating Officer, and Mike Agnew, Senior Portfolio Manager, Planning and Funding Department. The issues raised were: Eligibility for Specialist Referrals; Home Care Cutbacks; and Late Discharges for Elderly patients.

## FOLLOW-UP

Since publishing the last article we have monitored the situation, as well as seeking greater clarification on some issues. Unfortunately the answers have been more challenging to obtain in a timely manner, but we have been assured that cooperation with Grey Power will improve as we go forward. Our next issue will reveal if this has in fact been achieved!

An update on key issues follows. Once again we need your feedback if you feel that you are not receiving the care you need with the BOP DHB.

### ***Eligibility for Specialist Referrals.***

With the BOPDHB having a higher percentage of the population aged over 65, and a lower percentage of private health insurance than the NZ average, demand for hip & knee replacement surgery is high. As a consequence the bar for acceptance on a surgical waiting list is higher than in some other DHBs.

As a result of learning of the inequality in our region the Tauranga & WBOP Grey Power Association are sponsoring a remit at the May AGM *“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.”*

A 2014 study, published in the NZ Medical Journal, found that “36% of patients eligible for arthroplasty in two New Zealand DHBs are declined elective surgery due to a lack of capacity to treat. These patients continue to live with moderate to severe pain and disability.” The authors concluded “This paper also provides a rationale for the consideration of a national threshold for arthroplasty to help reduce variability between District Health Boards.”

If you have been referred for assessment for hip or knee replacement surgery at the BOP DHB, and have been refused a place on the waiting list, despite being in regular pain and with poor mobility, ask why you have not been placed on the waiting list and your NZOA Prioritisation Score. If this score exceeds 50, and you have not been given a satisfactory reason why you do not qualify for surgery, let us know so we can monitor what is happening to our members.

### Home & Community Support Services



There have been a few stories of reduced home care for elderly people since September 2016, with the introduction of a new responsive model of care. This should not be the case. The focus has been on providing specific support that will encourage greater independence while keeping patients in their own homes for longer. A scanned copy of a brochure outlining the Responsive Model of Care has been supplied to us by the DHB, but we have been unable to find

this brochure on the DHB website. We recommend that you call Support Net at (07) 571 0093 and request a copy be sent to you.

Please let us know if you have difficulties accessing home-based care for yourself, or a relative, through

*In the meantime, “our message is always that if you have been declined, but are finding your problems getting worse then please do go back to your GP.”*

*Pete Chandler, Chief Operating Officer, BOP DHB*

the BOP DHB and we will investigate further.

### Late Night Discharges of Elderly Patients

In our last issue we reported that there had been instances where frail patients, over the

age of 75, had been discharged home after 11pm with no one to meet them at home. This issue was taken seriously by the senior management at the DHB who were working on a new **Discharge Planning – Inpatient Standards** document.

Despite the Standards document being completed we are still receiving reports of inappropriate discharges late at night. If this has happened to you or someone you know we would appreciate being advised of the specifics so we can follow up with the DHB.

Management are aware that the new standard may still need to be tightened up, so are asking for our members input as to what could be improved – particularly Paragraph 5.7 which currently states:- “Patients who are assessed as vulnerable, eg elderly, the very young, and/or without an accompanying support person, should be discharged at a time when there is appropriate access to support services, provisions, family/whanau, community support.”

Please email your recommendations on how this could be improved to: Alison.badger@bopdnh.govt.nz , with a copy to our office at tgagrey@power@gmail.com so we can follow up on for a timely implementation of better standards that address our concerns.

### Other Issues in the Future

We are happy to liaise with the DHB on any other issues which are of concern. Contact David Marshall 0221 854 263 or email your questions to tgagrey@power@gmail.com.

There has been disquiet in some parts of the country that DHBs have been raising the barrier for patients to be eligible for residential care, leaving some patients very vulnerable & without the care they need and deserve. We will follow this up for our next magazine, but in the meantime please advise us of any specific cases. DHBs & politicians act on actual documented cases – not perceptions, so your feedback is critical.

# Super Gold Card Select Committee meeting

The Government's Transport and Industrial Relations Select Committee accepted a petition from Tauranga and Western Bay of Plenty Grey Power Association former president, Christina Humphreys and more than 2500 others on April 6 against the bulk funding of the SuperGold Card.

Mrs Humphreys told the select committee that Grey Power could have collected thousands more signatures, but they ran out of time, because by July 1 2016 Auckland was bringing in the Hop card that pensioners would then have to purchase to be allowed on the so called 'free' Auckland buses in off-peak times.

The petition, requesting that the government examine the capped bulk funding model to ensure the SuperGold card, free off-peak public transport scheme, was adequately funded and resourced by central government, was first handed to NZ First Leader Winston Peters at Parliament in JULY last year.

In 2015 after a review of the SuperGold Card public transport scheme the government changed the funding model from an individual fare reimbursement to bulk funding and pushed responsibility for the scheme onto regional councils. Crown funding was capped at \$28.1m per year for the next five years and the scheme required SuperGold Card holders to purchase smartcards [\$15], such as the AT HOP card, as smartcard ticketing systems became available.

Mrs Humphreys, the Grey Power Zone 3 representative, said her gruelling trip to Wellington in the pouring rain was worth it and "profitable for us seniors."

"It was all very positive and we had NZ First MP Clayton Mitchell and National MP Maurice Williamson on our side that day.

"I pushed home the point that it was all dropped on us very quickly (July 1, 2016) in Auckland, because Auckland could not manage their fraudulent card issues. On top of all that cardholders in Auckland



must pay for a HOP card before they can access the SuperGold Card's travel benefits, which goes against the logic and rationale of the card. Transport is supposed to be free and allow seniors to occupy empty seats in off-peak hours," she said.

Mrs Humphreys said the select committee members seemed very keen on a smart card GoldCard, or activated GoldCard for pensioners.

"Also, NZ shouldn't be so quick to give our pension, along with our GoldCard to new immigrants. They have not paid their share of tax and therefore should not qualify."

The select committee highlighted the fact that, "why was the government reducing the funding when by 2020 there will be a million pensioners who will be needing it," she said.

Mrs Humphreys said the committee seemed in a positive mood about keeping the GoldCard going and she hoped it would continue.

"Grey Power should be trying to get more of a say on these select committees, because it is they who make the recommendations to government."

The scheme has more than 670,000 cardholders, and numbers are increasing by about 29,000 a year.

The Super GoldCard is available to all eligible New Zealanders aged 65 years or over, and those under 65 who receive the New Zealand Superannuation or the Veterans Pension. Cardholders can travel free [in other towns and cities] on public transport between 9am and 3pm and after 6.30pm Monday to Friday, and all day on Saturday and Sunday.

**CHRIS STEEL**  
**EDITOR**  
**Katikati Advertiser**

# GREY POWER coffee mornings

Held in the CITY @ THE RAFT CAFÉ,  
Chapel Street - near Briscoes

10.00am first Thursday of every  
month for the City meeting

DATES:

1 June / 6 July / 3 Aug / 7 September 2017

KATIKATI coffee mornings

10.00am 2nd Thursday - bi monthly

8 June / 10 August / 12 October

Held at the Resource Centre, Beach Road  
just past the schools.



Any enquiries for coffee mornings:

Phone the office 571 2558 or

Maureen: 021 744 208 or

Jenny: 573 7081 for Tauranga

Baden & Lyn - 549 5423 (Katikati)

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

## Coffee Morning report from Raft Café

– April 2017

Jenny Utting

There was a good buzz of conversation by 10 o'clock on Thursday 6th April at Raft Café as 23 people gathered in the Board Room for the monthly Grey Power coffee morning. Jenny chaired the proceedings in Dan's absence and welcomed the several first-time members. One of these, Bill, asked to bring up a matter for discussion concerning the rise in rent prices and the inadequacy of the Government Accommodation Supplement. Our senior citizens who are dependent on benefit payments are being forced to live in sub-standard accommodation when rents rise past what they can reasonably afford to pay. Bill pointed out that although the National Super went up on April 1st it by no means keeps pace with the price of housing and the \$120 p.w. accommodation supplement hasn't been increased since 2005. In the 12 years since then, house prices and rents have 'gone through the roof'! We would like to see a remit taken to Government asking for this accommodation supplement to be increased and tied in to the housing index.

The next matter brought up for discussion was regarding our water. Much of the concern expressed was because there seems to be so much being done behind closed doors in the way of sales of water overseas, deals being negotiated with Iwi Leaders that no one is sure about and we felt that the feeling of being left in the dark breeds fear and suspicion. We in New Zealand have to pay water rates for the water we use, but it seems that water can be taken from our rivers and lakes, bottled and sold overseas without requiring a licence or other form of payment. More understanding of what is going on would prevent suspicion and anger. Maybe a petition can be drawn up.

Several members reported having meetings with their local MP to bring up matters of concern but the feeling was that isolated concerns are not generally enough to motivate a busy MP. If we all wrote letters to the papers, visited our MP's, made a 'fuss' and got noticed, then maybe something might be done. We recognise that Grey Power members form a large constituency in the country and MP's and candidates are foolish to ignore our needs if they want votes.

The final matter brought up in this lively meeting was a query about the need we felt for the formation of a collective where senior members of our society could get financial advice without being 'locked in' to setting up a whole financial portfolio. The cost of financial advice from the different companies set up to provide this is way too high. Many of us have sold property and need to be able to invest wisely so we still have an income after retirement. We wonder if a questionnaire could be sent out through the national magazine to test the waters.

These coffee mornings are held on the first Thursday of the month and we either host a guest speaker or have a discussion such as we had this month. You won't be disappointed if you come and join us!

### Jenny and Coffee group have raised valid points, my reply!

That is a valid point on the **accommodation allowance** which hasn't gone up since 2005.

**Accommodation Supplement entry thresholds** at 1 April 2016 for couples receiving half-married rates of different benefits. Type of benefit combination:

Without children		With children	
Rent or board	Mortgage	Rent or board	Mortgage
NZ Superannuation or Veterans Pension and Supported Living Payment			
\$129	\$154	\$158	\$190
NZ Superannuation or Veterans Pension and Jobseeker Support or non-beneficiary			
\$118	\$141	\$147	\$177
Supported Living Payment and Jobseeker Support or non-beneficiary			
\$98	\$118	\$128	\$154

[www.workandincome.govt.nz/products/benefit-rates/benefit-rates-april-2016.html#null](http://www.workandincome.govt.nz/products/benefit-rates/benefit-rates-april-2016.html#null)

### The Water Issue

There are often submissions that can be made regarding these and many other issues. Have a go – online they provide questions relating to the issue and it's quite easy to do. The more people who submit, the more likely it is that there could be some change!

Our Tauranga Grey Power magazine has run a number of articles on water namely Feb16/Nov 16. We have also put a remit to the National Board: That Grey Power Federation become more involved

in the 'Water Futures' issue, which is of major importance to our people and required a submission to the Minister of the Environment, Nick Smith, before the 14th Dec 2016.

This was passed at Board level and a letter was duly written to Nick Smith.

[www.boprc.govt.nz/media/555567/rdd-report-adoption-2016-08-09.pdf](http://www.boprc.govt.nz/media/555567/rdd-report-adoption-2016-08-09.pdf)

### Discussions on Finance & Investing

We may invite someone from Craig Investment to come and speak on the subject at one of the coffee mornings! Or you can contact them directly, [tauranga@craigsip.com](mailto:tauranga@craigsip.com) phone 577 6049

If you know the shares you wish to purchase and you bank with the ANZ go to:

[www.anzshareandbondtrading.co.nz](http://www.anzshareandbondtrading.co.nz) or call 0800 0269 0728 and set up your own portfolio. Fee is \$29.95 plus 0.4% for NZ shares traded on the internet up to \$15,000.

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**Christina**  
Zone 3 rep Board member  
Grey Power Federation

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# New Retirement Age

## Baby Boomers objecting to the proposal to lift the age of eligibility for the pension

The recent announcement by Prime Minister Bill English, that the age of entitlement for national superannuation would rise from 65 to 67 by 2037, should not have been a surprise to anyone. For many months prior to the announcement a steady campaign of misinformation and scare tactics about the long-term unaffordability of national superannuation, coupled with ill-founded suggestions that the so-called baby Boomer generation were “greedy oldies”, were a clear indication that some changes were in the wind.

National superannuation is not a benefit or a charity and amounts to less than 4% of GDP. Even if the amount currently paid doubles over the next twenty years GDP will probably increase by a similar amount or more. To even suggest that those people in physically demanding occupations should carry on working until 67 is simply unacceptable in a country as wealthy as New Zealand.

The proposed new age of entitlement of 67 will only affect people currently younger than 45 and it is

these people, our children and grandchildren we are concerned about, not ourselves.

The generation now in their retirement years and the one before them built the hydro dams, steel mills and the industrial infrastructure which underpins today's thriving economy. Certainly, they earned good wages but they worked hard in dangerous industries and paid massive taxes, up to 33%, to fund those developments. Many did not live long enough to collect national superannuation and that includes high numbers of Maori and Pacifica people. A portion of the big taxes they paid was, supposedly, set aside, by agreement with Government and matched with a Government contribution, to fund national superannuation. The Government suspended payments into the scheme in 2008 and still gave the pension to immigrants after only ten years' residency in New Zealand so it is a bit rich to now suggest the scheme is unaffordable.

Those people looking for someone to blame for the serious economic ills faced by some sectors of the community today should look to the successive governments who have sold off New Zealand's heritage to the highest bidder not the older generation who created that heritage. Many of those who accuse the older generation of taking everything and leaving nothing for those who follow don't know

what hard work and hardship is and they seem to know very little about working for the good of the community. When we, in Grey Power, negotiate with government for better access to health care and the continued viability of national superannuation we are doing it for those who will follow us into retirement in the years ahead.

Lifting the age to 67 has the potential to create more problems than it will solve, if indeed there are problems to solve. What hasn't been announced, yet, is how those people in physically demanding jobs will survive. It is simply unreasonable and unnecessary to expect these people to remain in full work until they are 67. Bodies wear out well before that age for many people.

Age is not a disability and these people should not be dependent on a benefit. Social benefits are too easily discounted and reduced by all manner of rules and regulation which do not, and must never, be applied to national superannuation or those too old to work.

It is unlikely that any government decision today will bind a government twenty years in the future but we have an obligation to ensure there is proper provision made for those who reach retirement in twenty years' time as previous generations ensured there was provision for us twenty years and more ago.

I have already made my disappointment at the lack of consultation known b u the door is still open for further discussions. We have a firm policy to retain a state-funded, universal, non-means tested pension payable at age 65 years. Any changes to that policy can only be made at our AGM in May and I have made provision for a detailed debate on the subject on the agenda. Hopefully, by that time, there will be more details of how the new system will work and we will need to do more listening and careful thinking before deciding on how we will respond.

Tom O'Connor, President Grey Power Federation

PUZZLE SOLUTIONS

CROSSWORD

Across: 1. Impressionable, 10. Tango, 11. Ostracise, 12. Legatee, 13. Rotunda, 14. Circa, 16. Fulminate, 19. Thesaurus, 20. Globe, 22. Elastic, 25. Suppose, 27. Surrender, 28. Tying, 29. Nine days' wonder.  
Down: 2. Menagerie, 3. Roost, 4. Spoken for, 5. Inter, 6. Near thing, 7. Balm, 8. Elevate, 9. Italic, 15. Apartheid, 17. Last straw, 18. Apologise, 19. Treason, 21. Emerge, 23. Apron, 24. Caddy, 26. Pilon.

CODECRACKER

1	S	2	O	3	F	4	T	5	E	6	N	7	U	8	G	9	I	10	W	11	A	12	C	13	R
14	Y	15	P	16	H	17	D	18	K	19	L	20	B	21	M	22	Q	23	J	24	V	25	Z	26	X

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# POLITICAL FORUM

## RT Hon Winston Peters on the policy of Superannuation

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.

Currently at 4.3 net per cent of GDP, NZS is well below OECD average of 7 per cent of GDP for pension schemes.

New Zealand First proposes Kiwisaver is made compulsory and sensible changes are made to NZS concerning immigrants and overseas pensions.

### **New Zealand First's Superannuation policy responds to:**

- Pressure to raise the age of eligibility above 65 years without considering its social effects and the inability of many people to maintain employment in their senior years.
- Inaccurate and misleading claims about the financial viability of NZS with its eligibility age at 65 years.
- Over 70,000 migrants who have entered New Zealand under parent reunification in the last 15 years, who will qualify for NZS after 10 years' residence without any requirement to have worked and paid taxes in New Zealand.
- Migrants and expatriate New Zealanders who have worked overseas and who have earned overseas pensions, which are currently deducted from their NZS under Section 70 of the Social Security Act 1964.
- The unfairness of the current system to New Zealand citizens and taxpayers who have lived and worked in New Zealand their entire lives.

### **New Zealand First will:**

Maintain NZS entitlement at 65 years, as a universal,

non-contributory, publicly funded pension scheme with no means-testing.

Raise the minimum residency requirement for full NZS from 10 to 25 years after age 20.

Abolish Section 70 of the Social Security Act 1964 ensuring all NZS applicants will retain their overseas pensions without any deduction from their NZS or from their spouse's NZS.

End the labyrinth of bureaucratic complexities and unfairness caused by existing reciprocal pension agreements with other countries; Overseas pensions are no business of the New Zealand Government.



## **TAURANGA & WBOP GREY POWER ASSOCIATION AGM**

**Date:** Thursday 22nd June 2017  
**Time:** 1.30 pm  
**Speaker:** John Collyns,  
Retirement Villages Association  
**Venue:** Wesley Church Hall, 13th Ave.  
Tauranga



## Don't Forget to Apply for your Rates Rebate

Applications for a rebate of up to \$610 on your rates for 2016/17 close on 30 June 2017.

If you lived in your own home on 1 July 2016 and you (or you and your partner) earned \$42,000 or less from 1 April 2015 to 31 March 2016, then you may be eligible for a refund. For those earning \$34,000 and paying rates of \$3000, the refund would be \$610, or if paying rates of \$2400 then a rebate of \$365.33.

If you moved home during the year within the same council jurisdiction you are still eligible for a rebate based on the rates you have paid on both properties – eg if you were 3 months in your old house and 9 months in the new house, the rebate would be based on  $\frac{1}{4}$  of your old house rates +  $\frac{3}{4}$  of the rates on your new house for the 2016/17 rating year. Ask your Council to help you make your claim if you are having difficulties.

Forms are available at your local council office, or for more information, go to:

[www.westernbay.govt.nz/rates](http://www.westernbay.govt.nz/rates) or

phone 571 8008 for WBOPDC

or [www.tauranga.govt.nz/rates](http://www.tauranga.govt.nz/rates) or

phone 577 7000 for TCC

**Don't miss your entitled rebate.**

## Macular Degeneration Free Seminar

Learn about the impact of Macular Degeneration, medical research, treatments and resources available

**Macular Degeneration** is the leading cause of blindness in New Zealand, affecting 1 in 7 people over the age of 50.

Local ophthalmologist, Dr Andrew Thompson, will share the latest information on treatments and the management of Macular Degeneration.

Bring your friends and family to this free educational seminar.

DATE: Saturday 12 August 2017

TIME: 10.00am - 11.30am

VENUE: Hotel Armitage  
Washington Room (through Gallery entrance)  
9 Willow Street  
Tauranga

To register call **0800 MACULA** (622 852), or email [info@mdnz.org.nz](mailto:info@mdnz.org.nz)



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## BOP Regional Council Rates Increase Far Exceeds Inflation

Regional Council rates tend to be significantly less than our City or District Council rates. However, at a time of low inflation, and many of us are on fixed incomes, any significant increase is unwelcome.

The BOP Regional Council Draft Annual Plan booklet (Thriving together – The Journey Continues) advises that *“our rates are going up, but not as much as expected.”* They claim that they have reduced the rates increase from a planned 8.5% to just 6.6%. Did you expect rates to increase 6.6% when inflation is currently at 2.2% annually? Certainly pay rates and National Super haven't increased at anywhere near 6.6% over the past year!

On page 19 of the booklet is a useful breakdown of the Total Rates by Territorial Authority, based on the average for median properties of 1000m<sup>2</sup>

Surprise, surprise Tauranga will see a **10.1%** increase from \$227 to \$250, while the WBOP have a planned **13.6%** increase from \$220 to \$250. Competitive commercial businesses would not remain in business if they increased their customer charges by a similar annual percentage year on year!



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## Computer trouble? Let's fix it!

What a great time to own a Smart-phone, Smart-TV, Tablet, iPad, iPhone, Laptop and Computer. Letting these devices all synchronise and work side-by-side is fun to see in action. You don't need to know how it works – it just works! Photos from your phones, just miraculously arrive on tablets and computers!

The best part about setting things up right (as described above) is that it means everything is set up correctly. The benefit of that, when something appears to go amiss, simply a free 5-minute phone call to Silver Service IT will 9 times out of 10, get it put right again. At most (barring hardware failure), any computer system set up by Silver Service IT can be restored in 1 hour following any disaster.

### Looking for a new computer, tablet or phone?

The very exciting news for all of us in Tauranga is the arrival at 86 Second Avenue of the biggest technology store in New Zealand, **"PB Tech"**. Go and have a look around that store if you want a new phone, Smart TV, tablet, iPad, MAC, PC, laptop, drone, or anything to do with technology.

Silver Service IT sends all our customers into PB Tech to look and feel the new equipment, BUT DON'T buy. The name of the game is window shopping!

### Free checks and balances

Tell the PB Tech staff that you will be talking with Silver Service IT about the final configuration before you buy; we know each other well. Take away the quote for what you think you need and we'll appraise it together with you (free-of-charge) in plain English!

Silver Service IT can supply any equipment directly to you at the low advertised prices of PB Tech, but if something goes wrong in the future with the equipment, it is Silver Service IT who will take the responsibility for you, to put it right. We're pleased to be your one stop shop!

### We are at your service

The enjoyment of holding new equipment in your hands, that has been configured into a setup with which you are personally familiar, is like wearing a tailor-made suit or a pair of Barker shoes. It will last you 10-years and never let you down.

**Silver Service IT will come to you.  
Call 7-days – (07) 262-1000, Tauranga.**

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# Grey Power and its function

We have had several enquiries at the office for the names of retired trades' people. Unfortunately, in the present day and age many of these people are working much later in life and are not making themselves available for part time work. However, if you know of a reliable trades person who you would like to recommend, please call the office and give us their details.

When Grey Power started, the retirement age was 60 years old and the men were eager to keep doing what they were good at – their trade. Also now, there are far more rules and regulations around Health and Safety, building codes and compliance.

So what you are part of is an apolitical group who advocates

with local and central government over issues and rights and concerns affecting firstly you, our members as well as all NZ citizens.

Some of these issues are the affordability of services such as electricity, health care and rates. Foremost is an adequate state funded superannuation. Another one which is on the rise is affordable rent. I am attending a Forum about this at the end of the month.

I am also very keen to make sure there is always sufficient funding available for home support care. I feel it is increasingly important to be able to stay in your own home (rented or owned) and have the necessary and efficient services provided.

Please don't hesitate to contact us if you have any problems or concerns.

- Jennifer -  
[www.greypowertauranga.org.nz](http://www.greypowertauranga.org.nz)  
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[www.bopmemorials.co.nz](http://www.bopmemorials.co.nz)



## AUSTRALIAN LETTER

*I think the sender might have been upset! But have a laugh! This is an actual letter sent to the DFAT (Department of Foreign Affairs and Trade) Immigration Minister. The Government tried desperately to censure the author, but got nowhere because every legal person who read it couldn't stop laughing!*

Dear Mr. Minister,

I'm in the process of renewing my passport, and still cannot believe this.

How is it that K-Mart has my address and telephone number, and knows that I bought a television set and golf clubs and condoms from them back in 1997, and yet the Federal Government is still asking me where I was born and on what date?

What's wrong with you guys?

My birth date you have in my Medicare information, and it is on all the income tax forms I've filed for the past 40 years.

It is also on my driver's license, on the last eight passports I've ever had, on all those stupid customs declaration forms I've had to fill out before being allowed off planes over the past 30 years.

It's also on all those insufferable census forms that I've filled out every 5 years since 1966.

Also... would somebody please take note, once and for all, that my mother's name is Audrey, my father's name is Jack, and I'd be absolutely bloody astounded if that ever changed between now and when I drop dead!!!

SH-T! What do you people do with all this information we keep having to provide?

My apologies, Mr. Minister. But I'm really pissed off this morning. Between you and me, I've had enough of all this b---shit!

You send the application to my house, then you ask me for my bloody address! What the hell is going on with your mob? Have you got a gang of mindless Neanderthal a---holes working there!

And another thing, look at my damn picture. Do I look like Bin Laden? I can't even grow a blasted beard. I just want to go to New Zealand and see my new granddaughter. (Yes, my son interbred with a Kiwi girl). And would someone please tell me, why would you give a shit whether or not I plan on visiting a farm in the next 15 days? In the unlikely event I ever got the urge to do something weird to a sheep or a horse, believe you me, I'd sure as hell would not want to tell anyone!

Well, I have to go now, 'cause I have to go to the other side of Sydney, and get another bloody copy of my birth certificate - and to part with another \$80 for the privilege of accessing MY OWN INFORMATION!

Would it be so complicated to have all the services in the same spot, to assist in the possibility of a new passport on the same day? Nooooo...that'd be too bloody easy and makes far too much sense.

You would much prefer to have us running all over the bloody place like headless chickens, and then having to find some 'high-society' woofter to confirm that it's really me in the photo! You know the photo... the one where we're not allowed to smile?...you bloody morons.

**Signed - An Irate Australian Citizen..**

**P.S.** Remember what I said above about the picture, and getting someone in 'high-society' to confirm that it's me? Well, my family has been in this country since before 1820! In 1856, one of my forefathers took up arms with Peter Lalor. (You do remember the Eureka Stockade!)

*I have also served in both the CMF and regular Army for something over 30 years (I went to Vietnam in 1967), and still have high security clearances. I'm also a personal friend of the president of the RSL....Lt General Peter Cosgrove sends me a Christmas card each year.*

*However, your rules require that I have to get someone "important" to verify who I am; you know...someone like my doctor - WHO WAS BORN AND RAISED IN BLOODY PAKISTAN!....a country where they either assassinate or hang their ex-Prime Ministers - and are suspended from the Commonwealth and United Nations for not having the "right sort of government"..*

*You are all pen-pushing paper-shuffling bloody idiots!*

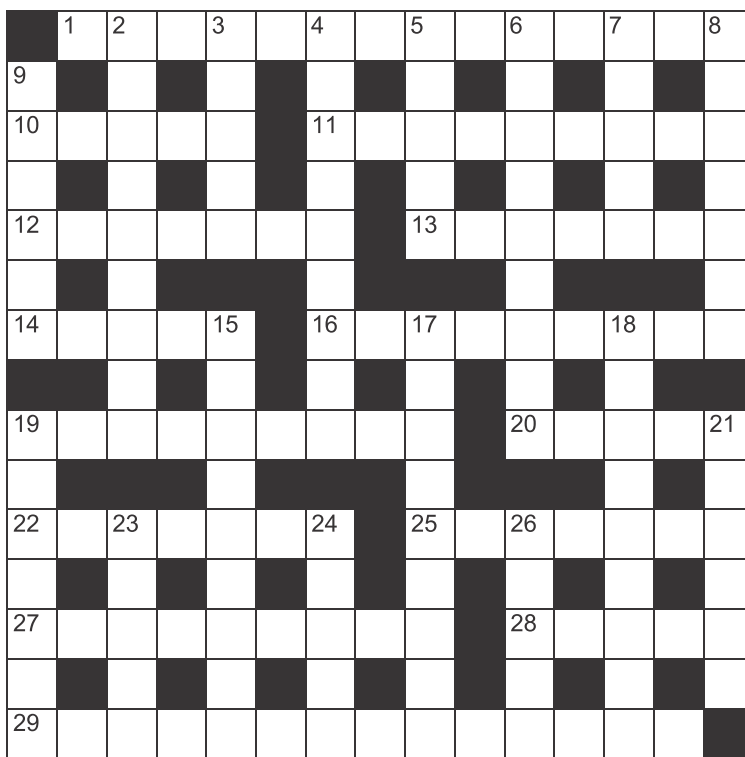
## CROSSWORD

### Across

1. Easily influenced (14)
10. Latin-American dance (5)
11. Expel from a community or group (9)
12. Person who receives a legacy (7)
13. Round building or room (7)
14. Approximately (L) (5)
16. Criticise, denounce (9)
19. Book of synonyms (9)
20. Sphere (5)
22. Flexible (7)
25. Presume (7)
27. Capitulate (9)
28. Binding (5)
29. Short-lived phenomenon (4,4,6)

### Down

2. Zoo (9)
3. Perch (5)
4. Already claimed (6,3)
5. Bury (5)
6. Close shave (4,5)
7. Scottish word for child (5)
8. Raise (7)
9. Typeface with slanting letters (6)
15. System of racial segregation (9)
17. Final provocation (4,5)
18. Express regret (9)
19. Act of betrayal (7)
21. Appear (6)
23. Protective kitchenwear (5)
24. Tea box (5)
26. Spike used by climbers (5)



## SIMON SHUKER'S CODECRACKER

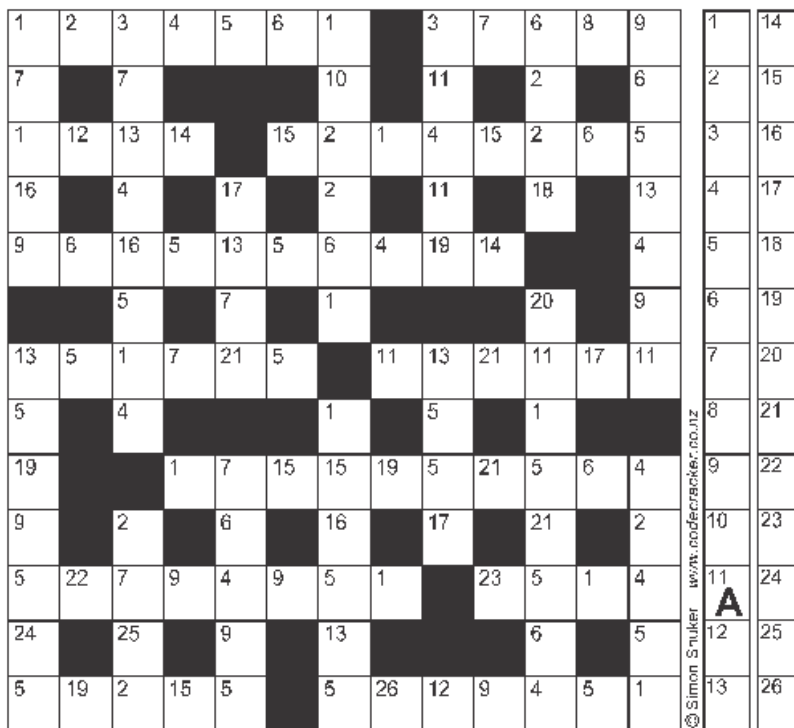
Each number in the grid represents a different letter of the alphabet.

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

SOLUTIONS ON PAGE 13



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# Your Autumn Garden



## **Mulch mulch and mulch for your garden**

Mulch is your garden's best friend. It helps the soil hold in moisture so you don't have to water it as often and it also keeps down weeds. Over time, mulch will break down into your soil and improve it by adding nutrients. There are a few different types of mulch, including organic and inorganic varieties. Mulch also is great protection from frost for those perennials you leave in the garden, if you want them to come back up next spring! So, don't be frightened to be heavy handed in piling it on!

## **Grass**

Fertilise your lawn

Fertilising your lawn will ensure that it stays green and healthy throughout the year. Autumn is a great time to fertilise because it protects your lawn through the winter months and aids the lawn to come away quicker in the spring. You should aim to fertilise twice a year for the best results.

## **Prune trees & Roses**

There are many reasons why you should prune your trees and do it in the autumn/winter time. Easier on the tree when the sap isn't flowing full on. It helps improve the health and appearance of your trees, removes dead or dying branches and it will promote crop growth in fruit trees. Also prune your roses well too, they do respond well to pruning and pile the mulch on them to protect over winter too!

## **Flower and flowers**

Plant bulbs

Planting bulbs is a great way to add a splash of colour to your garden particularly early spring. You'd be surprised how many different colours, sizes and types of bulbs that you can choose from. Autumn is the perfect time of year to plant them as they'll have enough time to grow before they are ready to flourish in spring. Bulbs are very easy to grow although make sure that you choose a spot with plenty of sunlight and don't bury to deep.

## **Build a garden bed**

A garden bed can be a great feature to have in your garden. It's the perfect place to grow veggies or act as a focal point in your backyard. For the best results, use a good quality top soil so your plants get enough of the good nutrients they need to start growing. Also make sure before you build your garden bed to consider the location because the levels of sun and shade will determine which type of plants will grow. A raised garden bed works well, it's good to have the height up a little so you don't have to bend down so much or can even sit on the side. Also, a raised garden is much warmer, retains the heat and this promotes better growth.

## **Plant fruit trees**

Our climate and conditions are ideal for growing fruit trees. They do need full sun, good drainage, room to

grow and they'll be thriving in no time. A good tip is to avoid overcrowding your trees with other plants or structures like fences as this will curb their growth. Autumn/winter is the ideal time to plant and allow the tree roots to settle before the spring growth

### **Make your own compost/mulch**

Compost is a natural fertiliser that is great for your garden. It can help you save money and it's good for the environment. Autumn is a great time to start making compost because many trees are dropping their leaves, which you'll can use. Make sure you get the balance right between garden waste and kitchen scraps, grass clippings, leaves and fine sticks in the compost mix for the best results.

### **Winter care**

Choose containers that won't crack in freezing weather, [Tauranga is not that bad] and line them with hessian or a similar material [paint inside] to lag the inside, which will prevent compost freezing. But make sure there are plenty of drainage holes in the

base, as too much water will cause problems in winter. Preferably just move pots or hanging baskets under cover over winter.

Place your containers in a sheltered corner close to a wall to deflect the rain, and raise on bricks or pot feet to allow excess water to drain away.

Hanging baskets are the riskiest winter containers as their height exposes them to rapid drying and wind-burn, so only mild, sheltered sites are suitable or once again move them into a carport or glass house for the winter.

During prolonged cold/wet weather, it's best to move your containers into a shed or push several close together and surround them with bark chippings. Cover the tops with several layers of fleece for insulation. Remember, if roots freeze solid for any length of time, plants will die of drought as they can't take up water, while some plants die later due to root damage.

### **Vegetable**

All those winter veges should be planted now, cabbages, broccoli, cauliflowers and broad beans. In Tauranga, some of us can squeeze another row of potatoes in too, in a frost-free spot. The hardest part is finding the seed potatoes to plant!

Main job in all the gardens for now is chopping, pruning and generally cutting the garden back and clean up before winter really sets in.

***Happy gardening!***



## **Pensioners to have an Autumn day out!**

Ten minutes' drive out of Tauranga City is McLaren Falls Park, 190 hectares of pastoral and horticultural parkland set alongside Lake McLaren. The park is popular for camping, fishing, kayaking, wedding photos, picnics, bush walks, animal park for the grandchildren and summertime concerts. It is also home to one of the best botanical collections of trees in the North Island. One of the highlights of the park is the Waterfall Track where you can see glow worms after dusk. Enjoy a short, easy stroll to the picturesque waterfall and spot the glow worms on either side of the track. Part of the Waterfall Track is also wheelchair and mobility scooter friendly, as is the lovely cafe. - See more at [www.tauranga.govt.nz/facilities](http://www.tauranga.govt.nz/facilities) or phone 577 7000 for details.



# NOTICE BOARD - May 2017

## **GREY POWER ELECTRICITY**

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

## **EMAILS - WE NEED YOUR EMAIL**

With escalating costs for posting mail we need all your email addresses. Grey Power won't abuse the privilege, but sometimes there are things we need to advise you on, maybe meetings, etc. Our email is: [tgagreypower@gmail.com](mailto:tgagreypower@gmail.com) Our web site is: [www.greypowertauranga.org.nz](http://www.greypowertauranga.org.nz)

## **SUBSCRIPTION RENEWALS**

Grey Power membership year runs from 1 April to 31 March \*Online payments direct credit: Tauranga & Western BOP Grey Power Assn. Inc – Kiwibank account 38 9001 0051732 00

- Grey Power also needs a form or email at the time of payment.
- Use your membership number as reference at the time of payment.
- Cash can be paid at the office [Historic Village]. Office-hours 10am-1pm.

\*If paying by cheque, remember there will be a delay of 5 days to clear. You can apply for membership through our web site then pay online as well.

## **SERVICES FOR SENIORS**

This is an excellent booklet to have at home. It gives details on National Super, Gold Card, Healthline and more. We have copies at the office or phone 0800 552 002

## **COFFEE MORNINGS**

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 pot plants or small gardens. \$4 per sachet or 3 for \$10, available at our office.

## **VOLUNTEERS NEEDED**

Do you have a few hours to spare once a week, or even a month, to man the office or do some simple research at home. Computer tuition available.

## **FOR EMERGENCIES**

Now that winter is here please make sure you have new batteries in your torches. Also it's a good idea to have 2-3 litres of water stored in bottles (never use milk bottles) and those with mobile phones be diligent in keeping them charged and easy to find. People who have medical alarms PLEASE wear them 24/7.

## **INTERISLAND FERRY**

There are group rates for Grey Power members. Group booking reference is FA5477. Grey Power membership number to be advised at time of booking. Each reservation must be made direct with Interislander by logging onto [www.interislander.co.nz/booking/group-bookings](http://www.interislander.co.nz/booking/group-bookings) and entering FA5477, or phone 0800878 898. Hours are Mon – Fri 8.30 – 5.30 and Sat 8.30 – 12pm. Each reservation will be given an expiry/payment date, required to be paid in full by that date. 90% refund if cancelled after payment. Membership card must show at check in.

## **SCAMS**

Never give out bank account usernames, passwords, PINs or verification codes over the phone! Neither the bank, police nor utility companies should be given these details. It is better to hang up and then phone the above people and ask if they needed this information – the answer will be no. The same advice applies to unsolicited emails on your computer. For more information go to [www.consumerprotection.govt.nz](http://www.consumerprotection.govt.nz) or phone 0508 426 678. For internet scams the police recommend the following web site: [www.theorb.org.nz](http://www.theorb.org.nz) available to view and enter any scam you have experienced!

## **HEALTH INSURANCE**

Grey Power Federation has now been able to secure a health insurance option. Vesta Cover Ltd is the company, web site: [www.vestacover.co.nz](http://www.vestacover.co.nz) or 0800 283 782

## **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 driver's license. Apparently banks don't accept this as an ID, but it can be helpful for other situations. If you no longer have a driver's license and need photo ID contact the office for information.

## MEMORIAL OF A MEMBER

Robin Bishop - Died on April 17 after a courageous battle with Bowel Cancer. She will be sadly missed. Robin was always writing letters to argue the injustices of our Country and she was also the instigator of the Petition to have 'the English language registered as an official language in NZ'. This is now with Hon Simon Bridges MP.

## FINANCE AND INVESTMENTS

The Tauranga coffee group were again discussing the above topic and we would like to know if there is enough interest for us to create a separate group to have discussions and maybe a speaker on this subject. It has become much harder now, with low interest rates, to know where and how to invest. We could invite Craig's Investment Services to speak or perhaps Martin Hawes who is doing a round of seminars. So if you feel there is an interest or need for this to be discussed we would like to know who else would be interested. Could you please register your interest at the office 571 2558 or Jenny email: jebajen52@gmail.com

# MAKE YOU SMILE

I've read so many horrible things about drinking and smoking recently that I made a new, firm New Year's resolution: NO MORE READING!

Important note from a car manual: Backing rapidly at a tree significantly reduces your trunk space.

I met two guys wearing matching clothing. So, I asked them if they were gay. They promptly arrested me. [The TV would say go to spec savers!]



## MEMBERSHIP APPLICATION /RENEWAL FORM

**\* Membership year is from 1 April to 31 March**

TAURANGA & WESTERN BAY OF PLENTY GREY POWER ASSN INC  
P O BOX 841, TAURANGA 3140 (Historic Village, 17th Avenue)  
Email: tgagreypower@gmail.com | Ph: 07 571 2558

NEW MEMBER ☐ RENEWAL ☐ GREY POWER ELECTRICITY ☐ MEMBERSHIP NUMBER \_\_\_\_\_

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

ADDRESS \_\_\_\_\_

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

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

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

### ANNUAL MEMBERSHIP (please circle):

SINGLE \$20.00

DOUBLE \$35.00

DONATION \$ \_\_\_\_\_

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

**CASH OR CHEQUE – pay at the office**

**Office hours 10:00am – 1:00pm.**

**PLEASE NOTE WE DO NOT HAVE EFTPOS**

**ONLINE BANKING**

**Kiwibank 38 9001 0051732 00**

*(Renewals use membership number as reference. New members use phone number)*

**Investment rate from 6.25%\***



**Just because  
you're relaxing  
doesn't mean your  
money should.**

### **Need a better return?**

- Investment rate from 6.25%\*
- Flexible terms: 6-36 months
- First Mortgage secured, over residential property
- Minimum investment \$10,000\*\*
- Zero fees

\*Investment rate subject to change. Southern Cross Partners Ltd is a licenced Peer to Peer lender under the Financial Markets Conduct Act 2013. \*\*Subject to availability



**Phone 0508 246 837 for a brochure or  
email [victoria@scfl.co.nz](mailto:victoria@scfl.co.nz) | [www.scfl.co.nz](http://www.scfl.co.nz)**

