

TAURANGA & WBOP

GREY POWER

50+ MAGAZINE

www.greypowertauranga.org.nz

QUARTER ONE 2019

**Please sign our
petition**

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make a difference** PAGE 4

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TAURANGA & WBOP GREY POWER

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COMMITTEE: Norm Mayo

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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 3144

Cover Photo: Donna and Jenny
with a member renewing his
membership and signing our
petition.

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Presidents Word



We are into March already so the year
is speeding by and it's almost time for
membership renewals! Our year ends
31st March but we will not be sending out
invoices from now on. Join or renew on line,
post a cheque or call into the office.

It has been a fairly busy time for us so far with committee meetings,
writing the newsletter and attending other presentation, forums and
meetings. However, what we have been focused on is our petition
on Sec 70! (See explanation in "Kiwis Can Make a Difference").
Due to the short time frame that was set to collect signatures, we
have now extended it to 10th May when associations will be meeting
in Wellington for our National AGM and Ministers will be given our
petition. A huge thank you to all of you who have already taken the
time to sign the petition but please encourage more friends and
family to sign.

We are now receiving more calls about problems and concerns
which are affecting people's older relatives, some in hospital and
some in rest homes. It is not so much their care that is the problem
but periphery problems and the calls come from younger relatives
who live outside Tauranga and are not sure how to deal with their
concerns. No matter how much we trawl through the internet – no
one really steps out of our screens and takes care of the issues we
are grappling with! Phoning doesn't always produce a solution but I
feel people become less stressed when they can unload to another
human and I am always prepared to listen.

With an eye to the future we are interested in looking at other issues
that are troubling older folk. Housing, or the lack of it, and economics
are ongoing but we would like to turn the spot light on other issues
that have a detrimental effect on an older age group. Subjects such
as oral health, ACC and rest home care are things that affect so
many people as they age. We will be doing research in these areas
and report back in our next magazine. Do let us know if there are any
other areas which you feel we should be looking at but they need to
be things that affect a large number of people nationally.

Driving in Tauranga may be frustrating but it has now provided
us with an endless reason to smile and wave at any number of
complete strangers! With suburban roads now clogged with parked
cars you have to duck and dive to let people past and there is your
opportunity! For all non-drivers remember to grab any random
occasion to give someone a smile, a wave or
(perhaps not a complete stranger) a hug. We
need to use our wisdom and experience to set
an example to keep the happiness flowing.

Take care,

Jennifer Custins (President)



SUBSCRIPTIONS ARE DUE 1 APRIL 2019

Membership form and details are on the second to back page of this magazine.

To renew your membership or join Grey Power you can go online to our website:

www.greypowertauranga.org.nz

Alternatively, you can pay by cheque or call into our office and pay cash
(no eftpos at the village)

Invite a friend or neighbour to join Grey Power to help us make our voice heard.

Historic Village, 17th Ave
Tauranga
Hours: 10 am - 1 pm

Tauranga & WBOP Grey Power Assn Inc

AGM

DATE: Tuesday 7th May

TIME: 1.30 pm

SPEAKER: TBA

VENUE: Tauranga Baptist
Church Hall
Corner 13th Ave &
Cameron Rd

Parking behind Hall or Countdown

Afternoon tea
Everyone welcome

GREY POWER COFFEE MORNINGS

Everyone is welcome to come along for discussion or a chat and we have monthly speakers.



TAURANGA COFFEE MORNINGS

First Thursday of every month at 10.15am

Venue: The Raft Café, Chapel St, near
Briscoes, Tauranga

Dates: 4th April, 2nd May, 6th June

KATIKATI COFFEE MORNINGS

Bi-monthly second Thursday at 10am

Venue: Resource Centre -
Beach Road, just past the schools.

Dates: 11th April, 13th June

Any enquiries for coffee mornings:

Phone the office 571 2558 or Dan & Maureen
021 744 208 or Jenny 573 7081 for Tauranga.

Phone Baden and Lyn on 549 5423 for Katikati.

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NEVER THINK THAT AVERAGE KIWIS CAN'T MAKE A DIFFERENCE!

'If you think you are too small to make an impact, try going to bed with a mosquito' LOL

That's why GP must keep working on many issues, like Grey Power's call for an Aged Care Commissioner to oversee and make sure standards are met in rest homes and other situations regarding the health sector for the elderly. *[read Mac Welch's article here in the magazine and he was on TV with this one too, congratulations!]* We have a Minister for Seniors, but this isn't enough to oversee such a big sector of the community, which is growing fast, soon to reach a million pensioners!

Consider the housing sector with a huge shortage of rentals which has pushed up the price of rents. For many elderly people who need to rent and are trying to live on the pension alone it is very tough. Income can amount to \$315 - \$420 a week and with rent often over \$400 a week, what's left to live on? You can see the huge problem! There needs to be more senior flats or accommodation. What would be wrong with a 'container village'? But try getting that past a Council quickly! - Whoa?

I met a lady in this situation recently. To balance her finances, she has a family member living with her who is paying rent and also has an overseas exchange student who pays rent, it's the only way she can make it work!

Now Mr Cullen has just announced his new Tax Reforms! *[Cullen comes out of the 'Rogernomics' class of 1984 so hold onto your hats or purse!]*

In my opinion, some of his new strategies are aimed directly at the 'Baby Boomers'. These are people who own a rental house *[rents will rise]*, a commercial property or shares. They have worked and saved hard to set themselves up to fund their retirement. This Capital Gains Tax will affect middle NZ hugely if implemented! There are many others who need help and the cost of living is already high in NZ, but if this tax is implemented it will escalate!

Then of course they want to liven up the 'Family Unification' project again, which will be under review again this March apparently! Students usually come here and get citizenship, can then bring their aged parents in who, having never paid a dollar into our tax system, can collect our pension. So, what about the many Kiwis who don't receive their pension and have paid into the system for at least 45 years? Somehow for people who have come from Britain, Europe or the USA, this rule doesn't seem to apply. Those parents must stump up with at least a million

dollars to invest here and confirm that those parents can fund themselves. So, one rule for one group and different rules for another. Mind you NZ is good at that, different rules for different sectors, 'separatism'!

That brings me to our 'Pension Petition' that we have been organising lately 'Spousal Deduction, Section 70 from the Social Security Act 1964'.

When the Social Security Act 2018 came into effect after a re-write on 26 November 2018, Section 70 was re-numbered into Sections 187 - 191. From 'Pension Protest'

Our petition has been operational for the last 3 months. We hope you have signed it, usually it is a numbers game to have an impact!

This Act is unjust, unfair and a violation of a person's human rights! We work and pay tax in NZ our whole working life and this pension is meant to be our 'individual entitlement' and yet many get to 65 years and suddenly they are told they don't qualify because they have married a person who receives a 'Super Fund or similar' so our government in their wisdom decides the NZ spouse/partner cannot have their full entitlement. 'Discrimination' or means tested, call it what you like! This legislation is long overdue to be repealed.

We have collected many signatures and, initially, we did only have a short time to do this, but that has changed as the **deadline for the petition has now been extended to 10th May**. It is proposed that the GP Federation Board will meet with Hon Winston Peters in May at the National AGM in Wellington to present the petition on 'Spousal Deduction'.

Our local Association met with Clayton Mitchell *[NZ First]* on Friday 15th February to encourage his support for us on this issue. He does wish to help us and has agreed there should certainly be a change and will relay that to Parliament. Many politicians have paid lip service for change to be made to this legislation, but none have committed to making the change.

Watch this space! Christina Humphreys



Jennifer, David, visitor signing petition, Christina



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Time to scrap unfair spouse pension rule

By Susan St John
SEPTEMBER 29, 2017

Hon Associate Professor Susan St John is from the School of Economics in the University of Auckland's Faculty of Business and Economics.

The University of Auckland's Susan St John argues New Zealand should get rid of the spouse pension rule which penalises people for being married to the 'wrong' person

Coalition talks should include policy on the number of residency years required to qualify for NZ Super, and 'Section 70' of the Act (now Secs 187-191) - which deducts state overseas pensions from New Zealand Superannuation entitlements.

While resolving many aspects of overseas pensions policy may require parties to agree to a working group or select committee process, a clear agreement should emerge to abolish the worst aspect of section 70, which sees a person's pension docked if their spouse gets an overseas pension.

Under the current rule, which is seriously out of touch with today's reality, some spouses find to their horror they get less or even no NZ Super, even though they have lived all their lives in New Zealand. The Retirement Policy and Research Centre (RPRC) has strongly supported the Retirement Commissioner's recommendation in her 2016 Review of retirement incomes policies which was to: "Remove spousal/partner deductions with immediate effect."

Unfortunately, the Government's response to the 2016 retirement review continued the status quo. The official response released from MBIE states: "The Government does not support removing the spouse/partner deductions. The purpose of the spousal/partner deduction is to ensure that couples with an overseas pension receive the same level of government-administered retirement income as lifelong New Zealand couples."

The problem is that apples are compared to oranges and some partners are losing out just because they are married to the 'wrong' person. For many, it may be a recent second or third marriage to someone who just happens to have an overseas pension.

Even worse than simply offsetting the excess

overseas pension, woe betide you if you are married to someone with an overseas pension who does not get New Zealand Superannuation. The whole of their pension is deducted from yours.

The RPRC receives many letters on this and other overseas pensions issues. For example, Eleanor writes: "I was absolutely horrified to discover recently that I might not be eligible to receive my National Super when I turn 65. I am married to a 70-year-old American who worked for just under 20 years in the US before he settled in NZ. He then worked full-time for a further 27 years in NZ. When he applied for NZ Super in 2011, he ended up being given US Social Security instead. I have lived all my adult life in NZ and worked full-time for about 35 years (34 years for one employer), before retiring early in 2012, and have since worked part-time, and continued to pay tax. Now I find that I am to be severely penalised/simply because I am married to an American."

The Ministry of Social Development says: "If you receive a New Zealand benefit or pension and your spouse or partner does not, any overseas benefit or pension that your spouse or partner receives will be deducted from your New Zealand benefit or pension." The rationale for the so-called "spousal provision" is the outmoded assumption that one spouse's income is available to, and should be used to support, the other spouse.

Of course, the deduction is highly selective, ignoring for example the large, state-subsidised 'private' superannuation pay-outs from the compulsory Australian scheme.

Today, while married Superannuitants get a lower rate than singles, NZ Super is still an individual entitlement. The spousal deduction cuts across the individual entitlement with penalties for being married to someone getting an overseas pension.

The best estimate from the Ministry for Social Development is that in 2016 there were 500 couples affected by the spousal provision, and the average amount deducted is \$4000 per year - about \$2m total per year. This is a very small price to pay to eliminate a glaring anomaly.

NB: We endorse what S St John has written and the only thing that has changed in the last three years, is that the figure of 500 has increased considerably as more people turn 65 and realise that their independence and fairness has been removed.

Hi there,

We're well into summer now and hasn't it been a scorcher, with temperatures and sunshine hours rewriting the record books in many cases.

Michelle and I made the most of the break and enjoyed a one-week road trip to Christchurch to visit our expectant daughter in Oxford. While the ferry was the highlight as always (totally underrated I believe), the mind-boggling part of our wee trip was seeing the amazing rebuild of the Kaikoura road and rail link, something any of our members would thoroughly enjoy?

The real estate market has reflected the weather records with our Harcourts Auction program achieving some excellent results for our vendors, either 'under the hammer' or soon after.

While there is undoubtedly some uncertainty surrounding the longer-term economic landscape, the fact that mortgage interest rates are now at almost unprecedented low levels means that there is an increasing pool of new buyers looking for a home.

With our large Harcourts team, ourselves in particular, holding significant lists of potential buyers, now could be well be a time to enter the market if you are contemplating a move.

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Michelle & Tony Hutchby

marketing package, plus a Gold Card commission discount but mention Grey Power and we will make you smile even more. It would be our privilege to work for you, our fellow members. Remember **we are you** and we understand and appreciate the needs of our generation. Keep smiling!

– Michelle and Tony, proud sponsors of the Tauranga & Western Bay of Plenty Grey Power Quarterly Newsletter.



Michelle and Tony sponsor a child every month!

Don't forget to put your children or grand-children into the monthly draw to win a terms **FREE** learn to swim lessons at New Zealand's premier swim school. Now open in the Pyes Pa Shopping Centre. Email scholarship@lvswimschool.co.nz in the subject line put Harcourts Winners and include your child's name, age and contact number. Or list with **TEAM HUTCHBY** and receive a **FREE** scholarship to gift to whoever YOU choose.

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BOP DHB Update

Each quarter we catch up with Senior DHB staff at Tauranga Hospital to check how they are responding to various issues that affect older people. This quarter we focused on 3 main areas:-

1. Spending Cuts.

Health Minister David Clark has been rattling his sword against the blow out of budgets in DHBs around the country, and has promised “I will be monitoring the performance of all DHBs closely for the remainder of the financial year and will consider a range of governance options to strengthen and improve performance if necessary.”(NZ Herald)

We wanted assurances that any local belt-tightening would not adversely affect service levels nor access to surgical waiting lists to the elderly locally. Pete Chandler, Chief Operating Officer, responded as follows: “Our efficiency focus is on how we streamline our services so that they are more efficient and more appropriate to people’s needs (for example providing services that are closer to where people live in partnership with GPs rather than spending money on buildings that may not be necessary). We want to avoid appointments that patients find are not necessary and cut duplication across the wider system. In short, we don’t see any impact linked to this comment (Minister Clark’s comment) – we will continue to do the very best to meet the needs of our older population and aspirations are on improvements and not on cutting

things that people need.”.....”We do not anticipate any changes for eligibility on the elective lists for hip and knee surgery at present.”

2. Insurance Salespeople on Wards?

Some members & their families have experienced pressured selling of funeral insurance to hospitalised patients and we sought assurance that this would not be tolerated at Tauranga and Whakatane Hospitals. Pete Chandler responded: - “We have firmly established visitors’ policies and control mechanisms in our wards and departments that we believe prevent such unacceptable practices and our staff would be appalled if this happened in our hospitals. If someone attempted this they would be ejected by our security team.....If anyone hears of anything like this happening in Tauranga or Tauranga hospitals we would ask them to let us know straight away.”

3. New Early Intervention Program for Arthritis

The DHB has partnered with Body & Motion Physiotherapy to introduce an 8 week program that includes arthritis education, exercise classes, nutrition advice, and multi-disciplinary team support. Patients who have been referred for an outpatient appointment with an Orthopaedic Surgeon may be offered this as an alternative first line of treatment. We look forward to feedback from patients on this new service.

David Marshall

Baybus Chaos

We are receiving numerous complaints and enquiries about the performance of our regional bus services since they were revamped in December.

People are frustrated by the cancellation of scheduled services. Just looking on-line for Saturday 23rd February there were 80 services cancelled due to driver shortages around Tauranga, and this was at a weekend! Unfortunately not all our SuperGold card members have access to internet so waiting on a hot day for a bus that never arrives is extremely frustrating and exhausting. For those without internet Baybus is encouraging you to phone 0800 4 BAYBUS (0800 4 229 287).

While there has been a real effort to provide more frequent buses via direct routes to save time, and to provide better connectivity the implementation has been a nightmare. Some people are reporting that with route changes they can no longer access places they used to be able to visit by bus.

In areas such as Katikati & Omokoroa there are no weekend services currently, and no advertised time for their commencement. Bus times have been changed with the Katikati service that SuperGold card holders could travel on free, brought forward so that it departs from Summerset retirement village at 8.40am, so no longer qualifying for free travel. (we understand that there is a temporary arrangement to allow free travel on this service from Katikati, but this is unlikely to continue beyond June.)

Regional council has been scrambling to restore confidence in the new services before the public desert public transport in droves. Questions are being raised about the due diligence undertaken prior to the letting of the contract. (For those wanting to give specific feedback to Regional Council on-line comments can be submitted at <https://www.boprc.govt.nz/our-projects/western-bay-bayhopper-bus-network-changes/> or you can call the Regional Council on 0800 884 880.)

David Marshall

Are Ambulance Services all Equal in New Zealand?

Thanks to all who responded to our article in our Q4 2018 magazine that highlighted some concerns about the areas not covered by the St John Ambulance service, compared to the Wellington Free Ambulance operating in the Wellington/Wairarapa area.

If you have other comments or experiences please send us an email with the subject "Ambulance Services" to tgagreypower@gmail.com



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An Enduring Power of Attorney (EPA) may be the most important legal document there is. Sickness or a serious injury can happen to anyone, and you just never know when the ability to make your own decisions could be lost.

With an EPA, you choose a person you trust to make important decisions around your property, finances, your care and wellbeing, if it comes to a point that you can't do this yourself. It can save your family the cost and stress of having to get a court order should something serious happen to you.

"It's an absolute necessity," says The Law Shop's Senior Legal Executive Anne Ludgate.

"If this is not specified at the time a doctor or specialist makes that call, the whole process becomes lengthy and costly. It'll have to go to court, which takes time, and the person that gets appointed to take care of your assets and wellbeing may not be the person you want it to be," she explains.

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Gardening Corner

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



Hope your New Year is going well, and those gardens aren't too dry.

I think when the summer dry is upon us, like now, it is harder work than the wet period of the winter!

Along with mulch, I have been throwing around sheep pellets, don't dig them in just yet, just water well and leave to sort of mulch out seems to hold the moisture in the garden more.

A thoughtful, well-maintained garden in a temperate climate can easily yield carrots, radishes, onions, lettuces and tomatoes and other veggies now, but possibly depends how much watering you wish to do! Avoid growing brassicas like broccoli or cauliflower now because the white butterfly will just destroy them at this time of year.

Handy tip; When you bring leafy veges in from the garden, place them in the sink with some water then sprinkle with a tablespoon of salt and in a few minutes watch all the bugs etc pop out!

Good time to think about preserving or pickling now. Or making tomato sauce or making sweet [tomato] chili sauce which is great for those pasta or Thai dishes. It's a wonderful feeling to think its all come from your own garden and keeps you going through the winter.

It's amazing what can come out of just a small garden!

Monarch Butterfly

Thinking of butterflies, give a thought for the Monarch Butterfly who is struggling to survive mainly because, apparently, we are not planting enough Swan plants,

so I have just read. Swan plants are the main plant for the caterpillars to feed on and then they turn into a chrysalis. Easy to grow and once you have them, they usually self-seed, and you always have them!



Plant some swan plants in your garden in a bid to help these butterflies, we have so many species in our

life which are bordering on extinction. Swan plants are just so easy to grow.

Bio dynamic liquid or herbal tea fertiliser for your garden

This well proven liquid fertiliser comprises six/seven herbs;

Valerian, stinging nettle, chamomile, dandelion, oak tree bark or leaves, yarrow and comfrey. Each of these herbs helps to activate the organisms that live in the soil. They will speed up the fermentation of compost and manure.

Use equal proportions of each herb and soak for at least a week in possibly a 20-litre container. Valerian tea is said to attract earthworms, while nettle and dandelion are said to stimulate healthy and vigorous growth. Apply to garden directly. Remember, if you can't find every herb mentioned above then you can still prepare an effective fertiliser with what ever you can find. I often just use Comfrey and find it works fine.

Garden Ornaments

It's these extra bits and pieces dotted around a garden that give a place character. Look around the second-hand shops and use your imagination, paint up some odd ball thing and make a feature of it! Don't toss those spent tires! Turn them into chic planters with a little paint and a few basic materials from the hardware store to make them into a handy planter. Or spice up old pots with a lick of paint.



It's often good to pick a colour theme for your garden, mine is red so chairs, pots, gates etc are all that colour.



When the garden is so dry, the main job really is to deadhead roses and trim plants back and trim hedges as they don't need a bigger load to try and carry when it is so dry. So, time to tidy.



Gardens tend to look scruffy at this time of year and I think the big dry may continue for quite a bit longer yet!

Most of all Enjoy

DROP PARENT VISA FOR GOOD, 'FAMILY REUNIFICATION'

This was a recent call from former ex immigration minister Tuariki Delamere!

This legislation should be permanently cancelled it is a waste of taxpayers' money.

Tuariki Delamere was a NZ First Immigration Minister in the 1990's and now an immigration consultant. He had a number of concerns with the visa category, which has been closed since late 2016.

Chief among them was children who gained NZ residency, bought their parents into the country under the visa, and then left. The visa enabled parents to join their adult children in NZ if they were a resident or citizen.

"What you have here is children bringing parents here as residents, as soon as they get their residence the kids clear off back to wherever while the parents are left here in NZ – as Winston says – sucking off the back teat of the taxpayer" - Delamere says.

If the children clear off back to where they came from, then the parent visas should be cancelled after two or three months. Why should they be allowed to stay here at the expense of the NZ tax payer?

Recently Immigration Minister Iain Lees-Galloway has said the decision to re-open the parent visa category would come before the Cabinet in the first half of this year. Apparently, NZ immigration officials had expected a decision to be made about the visas June last year. There are close to 6000 people who have been in limbo on the visas wait list for more than 2 years.

Migrant Action Trust Chairwoman Camille Nakhid has called on Lees-Galloway to reinstate the parent visa. Obviously, she thinks family reunification is a great thing, but not if it's at a huge cost to the NZ taxpayer! Delamere was also concerned that New Zealanders would foot the cost of the medical bills of older parents who came to NZ on these visas.

He believed it is not an inherent right for these parents to get residence visas in NZ based on their kids' rights. Although he could understand why these children would want their parents to come to NZ, but it is not fair or right that they should 'piggy back' into NZ, having never contributed to the NZ tax system.

The reality is they are old, which means very soon they are going to require substantial and expensive medical interventions. This would be at the cost of taxpayers, which Delamere said is just not fair.

Instead he said the Government should have a five-year visa for these parents which they must reapply for at its expiration.

To qualify, a parent must have an 'acceptable standard' of health and prepaid health insurance.

Abridged article from The Herald 18 Jan 2019

New Zealand Innovation empowers Stroke Patients

Many hospitals offer excellent daily rehabilitation to stroke patients prior to discharge. However, a significant break in treatment between returning home and commencement of community-based rehabilitation can mean that patients lose much of the progress made in hospital.

North Shore Hospital audited their care of stroke patients in 2014 (Yeo J et al NZMJ 2016, 129, No 1431.). Unacceptable delays in access to post-discharge rehabilitation services were noted. The median delay for physiotherapy follow-up was 29 days, and for occupational therapy 25 days. The UK NICE guidelines recommend a rehabilitation follow up within 72 hours after leaving hospital. Clearly much needs to be done to narrow this gap.

A local New Zealand company, ableX Healthcare has addressed this issue in an innovative way with a digital therapy solution for upper limb recovery. The system is a combination of on screen therapy games linked to versatile handheld controllers. It is used by rehabilitation professionals in Australia and New Zealand – and by patients at home – to accelerate recovery while having fun. Typically patients report better arm and hand function within a few hours of use, as well as improved concentration and wellbeing, leading to better ongoing quality of life.



The real benefit of this innovation is that rehabilitation can commence within hospital and then be continued by the patient independently at home. Progress can be monitored via internet, and adjustments, dependent on the patient's progress, can be made by the health professional without the patient having to return to hospital. One daily ableX user and Tauranga resident, Colin Weston, is fond of saying that it wasn't until he left the hospital that his real recovery began.

Karen Smith, Business Leader from Regional Community Services at BOPDHB reports that ableX is being assessed at Tauranga hospital, but to date its use is restricted to in-hospital use. She acknowledges it may have a future role through community settings such as Katikati/Te Puke clinic rooms.

Wider adoption of out-of-hospital initiatives which reduce patients' dependency on clinical staff while also improving patients' outcomes, will help to relieve the pressures on funding and human resources that are plaguing our DHBs nationally.



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Rates Relief for SuperGold card holders on fixed incomes.

Each year we highlight in our magazine the Rates Rebate system from Central Government that is available to those on low incomes, and as rates have soared across the country many have been grateful for the rebate of up to \$630 that is available.

However last year the New Zealand Taxpayers Union reminded us that Council rates have risen at 5 times the rate of inflation across New Zealand. Has the rebate kept pace? Quite simply the answer is NO WAY!

The rate take across NZ for the 10 years from 2009 to 2018 has increased a massive 54% nationally. (TCC 87% and WBOPDC 56% increases during this period.) How much has the rebate increased? A miserable 17% over 10 years! The increase in the qualifying income for the full rebate has also only increased 17%. In 2018 the qualifying income was \$25,180, just 5% over the single living alone annual Super payment, but only 69% of the married annual Super rate.

Many Local Bodies are facing significant demands to invest in upgrading water, storm water & sewage systems, yet are close to their maximum allowed borrowing levels – rates will have to increase to meet more stringent central government regulations. We feel that this discrepancy between rate increases and rebates cannot continue without being urgently addressed by Central Government to provide better targeted relief for those on low incomes and National Super as their only income. Local Government rating mechanisms are blunt instruments and it is those in the lowest value properties who generally bear the highest impact of rate increases. A substantial increase in the qualifying income and rebate level is required to reduce the growing stress on our elderly and vulnerable ratepayers. Your feedback on this issue would be appreciated.

Promised Aged Care Commissioner Now Urgent

Grey Power Federation

Grey Power Federation President Mac Welch has called on the Government to urgently honour a pre-election promise and appoint an Aged Care Commissioner.

Welch said the need for someone with sufficient legal authority to require rest homes and others in the aged care industry to maintain adequate standards of security was highlighted by a recent tragic case of elder abuse in a rest home.

A former Associate Professor of Journalism at Massey University was convicted of indecently assaulting an elderly woman in her own room at a home. The defendant was sentenced to eight months of home detention, but Welch said the sentence was shockingly inadequate. It should have been at the very least a custodial sentence and it is hoped the Solicitor General's Office will appeal this sentence.

He said elderly woman should have been safe and secure in the home and it was disturbing that staff knew something was wrong but failed to act quickly enough to prevent the assault.

“The majority of rest homes provide very good service and it is only in a small minority where elderly vulnerable people are at risk of abuse or neglect. There has been a few cases of neglect and abuse, but this was one of the worst and we urgently need someone with an over view of the industry and the authority to require best practice performance. We were promised this by the Labour Party before the General Election, but it has yet to happen.”

The matter will be discussed at the Federation's Annual General meeting in May and Welch said he expected delegates to be as angry and disappointed as he was with the tragedy.

“We don't like disputes with Government. We much prefer to work with them to achieve common goals, but the safety and security of vulnerable elderly people takes priority over all other considerations,” he said.

Mac Welch | (027) 4902306 [Jan 19]





POLITICAL FORUM

Clayton Mitchell

NZ First Party



Removing the Justification for Section 70. Abolishing Section

70 has consistently been New Zealand First Policy. New Zealand First has always considered the direct deduction of overseas pensions, and its associated reciprocal agreements, as unfairly and inequitably applied legislation.

To answer why successive governments, have continually shoved Section 70 into the 'too hard' basket, we need to understand why Section 70 cannot be fixed in isolation from the rest of New Zealand Superannuation (NZS) legislation.

Section 70 was introduced in the Social Security Act in 1938 when the pension age was 60 and life expectancy was 65/68 (M/F). This was also the premise on which the 10 years residency requirement (after age 20) for a universal, non-means-tested entitlement was based.

Although the pension age has risen to age 65, today the minimum residency requirement is still 10 years, an unusually short time and generous entitlement for a non-contributory pension (up to \$480k over current

life expectancy).

The government's justification of Section 70 "..... was to ensure lifelong New Zealanders were not disadvantaged when compared with others who have worked overseas or immigrants to New Zealand who have entitlement to overseas state pensions."

This implies it is unfair that immigrants who have spent most their working lives contributing to another economy and may have only lived in New Zealand 10 years, are entitled to the same NZS as Kiwis who have lived here all their working lives. These lines seem hollow because first, many overseas pensions are contributory savings and second, 75% of those affected by Section 70 have lived in New Zealand over 25 years.

New Zealand First proposed and drafted the NZ Superannuation (Fair Residency) Amendment Bill which increases the NZS residency requirement from 10 to 20 years. This virtually removes the justification for Section 70.

The Fair Residency Bill was pulled from the ballot in October 2018. If the Fair Residency Bill passes First Reading in early 2020, it gives parliament the opportunity to repeal Section 70.

It will also fix a host of other problems associated with the unfair reciprocal agreements that disadvantage Kiwi expats, and the over-generous entitlement given to immigrants with no overseas pensions.



Southern Hemisphere launch of WHO International Housing and Health Guidelines - we all know good, safe housing helps ensure people have the best chance at good health.

It's a fundamental right that a person should have the security of adequate shelter.

It serves both the good of people individually, as well as their families, and their wider communities when their housing is of a fit and healthy standard. I couldn't put it better than the World Health Organisation in its Housing and Health Guidelines we're here to support. To quote: "Improved Housing conditions can save lives, prevent disease, increase quality of life, reduce poverty, help mitigate climate change".

To go further:

*"Poor housing conditions are one of the mechanisms through which social and environmental inequalities translate into health inequality, which further affects quality of life and well-being."

*In a country where respiratory disease is our third most common cause of death,...

*where the costs of respiratory illness are estimated to be more than \$6 billion every year,...

*and where one in six people lives with a respiratory condition – New Zealand has plenty of reasons to back better-quality housing; especially our rental housing.

Add in the impacts and risks facing tens of thousands of properties in this country through climate change and rising sea levels, and New Zealand faces not just housing quality issues, but issues about where we locate our housing as well.

They are complex challenges but ignoring them will only add to the challenges and limit people's options. Just as the World Health Organisation says – allowing less than adequate standards in housing limits people's options, their well-being and quality of life,

and creates inequalities that many New Zealanders are facing today.

New standards announced by Housing Minister Phil Twyford to ensure rental housing in New Zealand is warm, dry, and healthy very much fits with the WHO Guidelines.

I was really delighted with Labours announcement, because the Green Party campaigned for many years for minimum standards for rental housing and it is a key part of our Confidence and Supply Agreement with the Government.

They are standards most landlords would make sure they enjoy in their own homes.

So why shouldn't rental properties provide similar basic health standards?

And many responsible landlords do make sure that's the case.

For those not yet getting with the programme, all that will be required under the Government's new Healthy Homes Standards are levels of heating, insulation, ventilation, drainage and moisture protection that most owners would make sure they have in their own homes.

It's also worth noting that the new rental property standards tie in with other Government initiatives like the \$142.5 million being provided for grants over the next four years to cover costs of ceiling and underfloor insulation for thousands of low-income homeowners.

That \$142 million was matched – at the start of this year – with nearly \$5 million more from community organisations, councils, charitable trusts, and district health boards to help with the programme.

It's insulated over 3,200 homes already, providing thousands of New Zealand families with warmer, healthier homes that cost less to heat.

It's all part of a bigger programme the Government is working on across several fronts to address issues with housing in New Zealand that have been ignored for too long.

And it's an important part of our climate change programme too.

As I pointed to earlier, work to improve housing standards ties in with how we need to think differently about housing in New Zealand for the challenges of climate change.

In just the past couple of weeks we've had new

continued on page 16

research, led by New Zealanders, which predicts that the warming effects of climate change, which are influencing polar ice sheet melting in both the Arctic and Antarctic will lead to more wildly variable and unpredictable weather.

Other studies are also clearly stating that we can expect more frequent and more intense weather systems – be it heavier rainfall, more severe and frequent droughts, flooding, or fires like residents in the Nelson region have been experiencing most recently.

All that feeds into our need to think about how we ensure our housing can – not only withstand those sorts of risks – but also be a part of the solution to reducing greenhouse gas emissions.

In other words, put simply, healthier standards of housing not only provide better well-being for the people who live in those homes, such standards also provide us with much more energy efficient homes which are better environmentally.

Better standards of housing reduce heat loss, moisture damage, and energy usage which all helps reduce emissions.

To broaden the benefits just a little further, when we talk about the indisputable health benefits for

people from living in warm, dry resilient homes – we are also talking about reducing the burden on our already stretched public health services. People living in the most deprived households are admitted to hospital for respiratory illness three times more often than those from better resourced households.

From a Climate Change Minister's selfish perspective, a reduction in that sort of demand on hospitals – through better housing – could go some way to helping lower the significant carbon emissions hospitals produce.

Given they use about twice as much total energy per square metre as traditional office spaces, any savings we can make in hospital energy usage has got to be a bonus.

I hasten to add that a number of hospitals in New Zealand are already putting in place decisions around their heating and other energy needs to reduce their carbon emissions.

So, to those who say we can't afford the costs associated with bringing housing up to an acceptable warm, dry, healthy standard – I say we can't afford not to.

We need those standards for the well-being of our fellow New Zealanders.

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you would expect the insurance company to pay out in full. We find many injured people have no idea they are entitled to this compensation (a bought and paid for right, not a welfare benefit) for their ongoing impairment. This money is properly yours.

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BE PREPARED

Recent wildfires and cyclone warnings this year are a reminder to check that our emergency kits are well stocked. It's not good to be stuck eating canned baby corn and spam for days on end, should disaster strike. If you haven't got an emergency kit, or you think yours might need updating, here are some of the things a great kit will include:

Water. You'll need three litres of it per day per person. Some specialty grocery stores have a water container swapping scheme and some sell water in a cardboard box, so you can look after the planet, even when it's turning on you.

Can & jar openers, scissors, bucket and a roll of plastic bags. (There is a time and place to use plastic). **Batteries** to fit a radio and a torch.

Stock familiar foods that help lift morale. For instance, if you eat Weet-Bix for breakfast, then pack a box. If you can't live without your morning coffee, make sure you include some. Don't forget the tea bags!

Canned, preserved or dried foods. Think fruit, vegetables, legumes, salmon or tuna, breakfast cereals, oats, pasta, rice, soups, stock, yeast, flour,

spreads and packet meals. Make sure you have some options that are edible without cooking, in case of a power outage, and some that don't need water to make, in case the water is off.

Buy cans in the size you can finish. Remember, you won't be able to store leftovers if your fridge isn't running.

Pet food. Don't forget your furry friends. Keep enough cans/sachets and dried food to see them through.

Snacks such as nuts, seeds, dried fruit, muesli bars, fruit cake, hard cheese, crackers etc.

UHT or powdered milk.

Plates, cutlery, cookware, a camping stove or BBQ with full gas bottle and matches.

Cash. If the shops are open but the power is down, you'll may still be able to buy supplies.

First aid kit, including any prescription medication you or any family members are taking, feminine hygiene products and hand sanitiser.

It's always a good time to make sure you know where your personal identification documents are and make copies of your online photos.

Ref: Modified from an article written by Jenny from Healthy Food Guide

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This popular and relaxing cruise journeys through the beautiful inner harbour of Tauranga with the Grand Kaimai range and Mount Maunganui as a stunning backdrop.

The KEWPIE has two cruise decks and plenty of room to soak up the amazing views. It also boasts a fully licensed lounge bar and bar snacks are also available. Scenic highlights of this great value cruise include:

*The Statue of Tangaroa guarding the harbour

entrance.

*A diversity of landscapes from untouched white sandy beaches, lush green forests, islands and small village settlements, contrasted by the massive highly developed port infrastructure.

*Occasionally you may see some seasonal wildlife on your cruise like blue penguins, sea birds or NZ fur seals.

*Matakana Island Hop on / Hop off: Why not make a day of it and discover the island of Matakana with our convenient hop on / hop off service? Enjoy the secluded islands white sandy beaches and take a dip in the calm crystal-clear waters. The professional KEWPIE crew can pick you up for the return journey on the next tour.

We recommend that if you want an island stop off, take one of the first two sailings of the day (11am and 12pm). It's the skippers call on access to the island dependant on current weather conditions and predicted afternoon forecasts. The skipper will advise you of the last pick up of the day.

Costs

\$30 per adult

\$15 for 12-17year olds.

Departure Point: Pilot Bay Wharf.

For some exercise -take a leisurely stroll along Pilot Bay esplanade to the base of Mt Maunganui Mountain (Mauao) and then walk 100 metres along the base track.

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Where Does All the Fat Go When You Lose Weight?

Where does all the fat go when you lose weight? The world is obsessed with fad diets and weight loss, yet few of us know how a kilogram of fat vanishes off the scales. Even the 150 doctors, dietitians and personal trainers we surveyed shared this surprising gap in their health literacy. The most common misconception by far, was that fat is converted to energy. The problem with this theory is that it violates the law of conservation of matter, which all chemical reactions obey. Some respondents thought fat turns into muscle, which is impossible, and others assumed it escapes via the colon. Only three of our respondents gave the right answer, which means 98% of the health professionals in our survey could not explain how weight loss works.

So; if not energy, muscles or the loo, where does fat go?

The correct answer is that fat is converted to carbon dioxide and water. You exhale the carbon dioxide and the water mixes into your circulation until it's lost as urine or sweat. If you lose 10kg of fat, precisely 8.4kg comes out through your lungs and the remaining 1.6kg turns into water. In other words, nearly all the weight we lose is exhaled. This surprises just about everyone, but almost everything we eat comes back out via the lungs. Every carbohydrate you digest and nearly all the fat is converted to carbon dioxide and water. The same goes for alcohol. Protein shares the same fate, except for the small part that turns into urea and other solids, which you excrete as urine. The only thing in food that makes it to your colon undigested and intact is dietary fibre (think corn). Everything else you swallow is absorbed into your bloodstream and organs and, after that, it's not going anywhere until you've vaporised it.

Kilograms in versus kilograms out. We all learn that "energy in equals energy out" in high school. But energy is a notoriously confusing concept, even among health professionals and scientists who study obesity. The reason we gain or lose weight is much less mysterious if we keep track of all the kilograms, too, not just those enigmatic kilojoules or

calories. According to the latest government figures, Australians consume 3.5kg of food and beverages every day. Of that, 415 grams is solid macronutrients, 23 grams is fibre and the remaining 3kg is water. What's not reported is that we inhale more than 600 grams worth of oxygen, too, and this figure is equally important for your waistline.

If you put 3.5kg of food and water into your body, plus 600 grams of oxygen, then 4.1kg of stuff needs to come back out, or you'll gain weight. If you're hoping to shed some weight, more than 4.1kg will have to go. So how do you make this happen? The 415 grams of carbohydrates, fats, protein and alcohol most Australians eat every day will produce exactly 740 grams of carbon dioxide plus 280 grams of water (about one cup) and about 35 grams of urea and other solids excreted as urine. An average 75kg person's resting metabolic rate (the rate at which the body uses energy when the person isn't moving) produces about 590 grams of carbon dioxide per day. No pill or potion you can buy will increase that figure, despite the bold claims you might have heard. The good news is that you exhale 200 grams of carbon dioxide while you're fast asleep every night, so you've already breathed out a quarter of your daily target before you even step out of bed.

Eat less, exhale more So, if fat turns into carbon dioxide, could simply breathing more make you lose weight? Unfortunately, not. Huffing and puffing more than you need to be called hyperventilation and will only make you dizzy, or possibly faint. The only way you can consciously increase the amount of carbon dioxide your body is producing is by moving your muscles. But here's some more good news. Simply standing up and getting dressed more than doubles your metabolic rate. In other words, if you simply tried on all your outfits for 24 hours, you'd exhale more than 1,200 grams of carbon dioxide. More realistically, going for a walk triples your metabolic rate, and so will cooking, vacuuming and sweeping. Metabolising 100 grams of fat consumes 290 grams of oxygen and produces 280 grams of carbon dioxide plus 110 grams of water. The food you eat can't change these figures. Therefore, to lose 100 grams of fat, you must exhale 280 grams of carbon dioxide on top of what you'll produce by vaporising all your food, no matter what it is. Any diet that supplies less "fuel" than you burn will do the trick, but with so many misconceptions about how weight loss works, few of us know why.

Ref: Ruben Meerman, Assistant scientist, UNSW and Andrew Brown, Professor and Head, School of Biotechnology and Biomolecular Sciences, UNSW

Senior Citizens Survival Guide

Its to late when...

- * Being young at heart doesn't change the fact that you are old everywhere else.
- * A dripping tap causes an uncontrollable urge in your bladder!
- * Your birthday cake collapses from the weight of your candles.
- * Now you know the answers, no one asks the questions.
- * Your hair turns white from worrying about the grey hairs!
- * Your mind begins to wander and forgets to come back.
- * Everything hurts and what doesn't hurt doesn't work anymore!
- * You sit in a rocking chair and can't make it go.
- * You get winded playing Bridge!
- * Your knees buckle but your belt won't.
- * Your mind makes commitments your body can't meet!
- * You sink your teeth into a good steak, and they stay there.
- * Your only exercise is as a pallbearer for friends who did exercise!
- * A successful session in the bathroom is the only highlight of the day.
- * The most expensive items in an antique shop are younger than you are!
- * You keep an extra pair of glasses to find the other pairs that you lost.



So, when is this;
'Old enough to know better'
Supposed to kick in?

Stuff the health food, I need all the
preservative I can get!

I contend that for a nation to try
to tax itself into prosperity is like a
man standing in a bucket and
trying to lift himself up by the handle.
-- Winston Churchill

Government's view of the
economy could be summed up
in a few short phrases:

If it moves, tax it.
If it keeps moving, regulate it.
And if it stops moving, subsidize it.
-- Ronald Reagan (1986)

The government cannot give to
anybody anything that the
government does not first take
from somebody else.

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WHO AM I?

I used to think I was just a regular person, but I was born white, which now, whether I like it or not, makes me a racist.

I am a fiscal and moral conservative, which by today's standards, makes me a fascist.

I am heterosexual, which now makes me a homophobe.

I am mostly non-union, which makes me a traitor to the working class and an ally of big business.

I was christened by my parents, which now labels me as an infidel.

I am retired, which makes me useless.

I think, and I reason, therefore I doubt much of what main stream media tells me, which must make me a reactionary.

I am proud of my heritage, which makes me a xenophobe.

I value my safety and that of my family and I appreciate the police and the legal system, which makes me a right-wing extremist.

I believe in hard work, fair play, and fair compensation according to each individual's merits, which today makes me an anti-socialist.

I (and most of the folks I know), acquired a fair education without student loan debts and little or no debt, which makes me some kind of odd underachiever.

I believe in the defence and protection of my country and I honour those who served in the Armed Forces, which now makes me a right wing-militant.

Please help me come to terms with the new me... because I'm just not sure who the hell I am anymore! Funny ...it's all just taken place over the last 10 to 15 years!

As if all this nonsense wasn't enough to deal with ... now I'm not even sure which toilet to go into!



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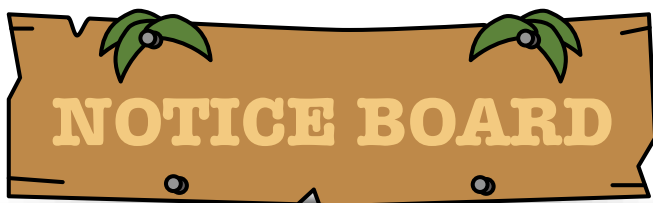
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Please note we do not have eftpos

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NEED HELP AT HOME?

We no longer have a list of tradespeople at the office but suggest that members needing a service, go to www.neighbourly.co.nz However if you don't have internet access always phone the office to ask for advice.

HEALTHLINE

If you have a medical question, we do encourage you to call 0800 611 116. Wonderful, helpful friendly nurses take your call and give the very best advice – any time, night or day and it's totally free!

ACCOUNTANT NEEDED URGENTLY!

If you, or someone you know is a retired accountant, could you please contact us. We need to have our annual accounts reviewed but not audited (in compliance with the law), at the end of this financial year being 31st March.

RSA clubs get blunt message of survival Change or Die

19 Jan 2019

By: David Fisher

The nation's 180 RSA clubs will not survive unless they find a way to be relevant to younger people, says an internal report carried out for the organisation. Defence Minister Ron Mark has endorsed the urgent need for the organisation to change and says it has made good moves towards doing so.

Yet Mark and the RSA concede more needs to be done to ensure the organisation is meeting the needs for which it was created - support and welfare for those who serve New Zealand.

The Royal New Zealand Returned and Services Association was set up in 1916 by soldiers returning from the ill-fated Gallipoli campaign.

It now claims 182 local RSAs with around 100,000 members, having relaxed membership rules in recent decades to allow those who have never served in uniform to join.

READ MORE

- The Big Read: Old soldiers and why we remember them
- White crosses for 18,000 World War I dead given to children
- Children to the fore as New Zealand remembers on Anzac Day
- Top NZDF expert warns 'lost generation' of veterans

The internal report by Christopher Hodson, QC was intended to probe structural issues within the organisation.

Instead, the report shows Hodson found members were concerned whether the organisation could actually continue to exist.

He said even though the concerns weren't part of his remit, he was compelled to report the comments because of "universal concern about the effect of the ageing process on the organisation, coupled with the need to increase younger membership".

Hodson wrote: "The key word here is relevance. To survive at all the organisation needs to demonstrate relevance to the community and to recognise and meet the needs of those whom its existence is designed to support.

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