# **AUTUMN 2022 QUARTERLY MAGAZINE** www.ageconcerntauranga.org.nz

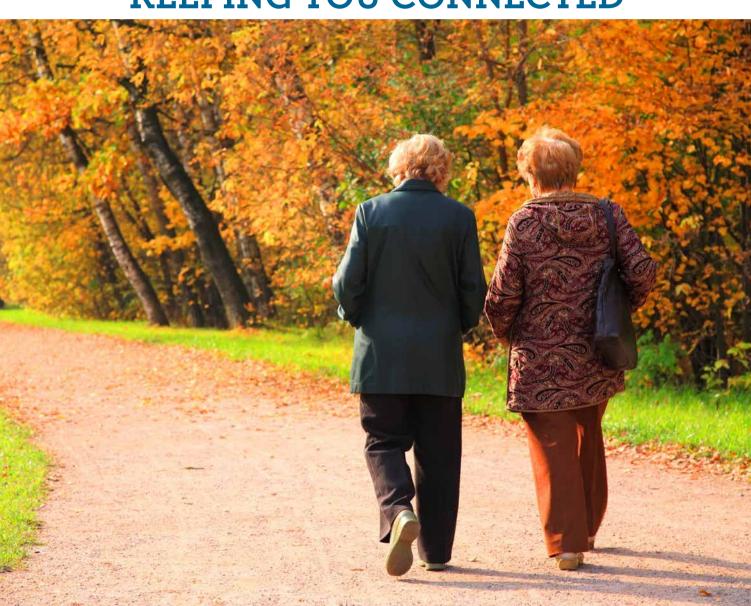
concern

Tauranga
He Manaakitanga Kaumātua

# Age Concern Tauranga

Serving the needs of older people

# **KEEPING YOU CONNECTED**



### **Contact Information**

Phone: (07) 578 2631

Email: ageconcerntga@xtra.co.nz

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**OFFICE HOURS** 

8.30am - 2.30pm Monday to Friday

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The views expressed in this magazine are not necessarily those of Age Concern Tauranga. The inclusion or exclusion of any product does not mean that the publisher advocates or rejects its use.

# **Thinking of You**

If you are recovering from being unwell or have recently suffered a loss the team at Age Concern Tauranga are thinking of you.



#### Services

#### Accredited Visiting Service (AVS)

Provides companionship and support for older people living independently in the community by matching them with a regular, volunteer visitor.

#### AgeConnect

Enhancing the wellbeing of older people who are socially isolated and/or lonely by connecting them with people, activities and events within the community.

#### Ageing Well

Delivers a range of programmes and activities that are fun and social. Workshops provide practical knowledge on topics such as health and wellbeing, legal matters, modern technology and safe driving.

#### Total Mobility Scheme

Assesses and provides Total Mobility Photo ID Cards to eligible people for Taxi discounts.

#### Community Development

Looks to promote and develop programmes for the community.

For further information please phone the office on 578 2631, email ageconcerntga@xtra.co.nz or visit our website

www.ageconcerntauranga.org.nz

# **Age Concern Tauranga thank the following Funders and Sponsors for** their continued support:











Capital & Coast





THE LION FOUNDATION







# **New Banking page on Age Concern NZ webpage:** www.ageconcern.org.nz

Having access to a bank account is important for many reasons and especially as we are experiencing a rapid shift to online purchasing and bill payments.

The closure of some bank branches and the removal of cheques from the financial systems has also created a more urgent move to be able to understand online and phone banking services.

Banks want their customers to have a good banking experience. The Code of Banking Practice sets out the principles of good banking practice. NZ banks agree to follow these good banking practices in their customer relationships.

We hope that having information about your bank will help you find the support you need, so visit www.ageconcern.org.nz and click on Information and Support to find the banking pages.

Please also be aware there is a Banking Ombudsman Scheme who can help with your banking problems. They want to hear from you if you have a problem with your bank and need independent advice. To contact them call 0800 805 950 or www.bankomb.org.nz

# **My Joint Pain**

This website from the Arthritis Foundation can help you relieve the symptoms of joint pain or osteoarthritis, and it can help you to lead a more active and pain-free life. It's easy to use and it's free to access.

https://www.myjointpain.co.nz/





# 2022 / 2023 **Subscriptions**

**Age Concern** Tauranga's Membership period is from 1st April 2022 to 31st March 2023.

To renew your membership or join as a new member, please complete the details on the back page of this magazine, cut it out and post to the address provided or call into the office.

#### Eftpos is available

Sorry no Credit Card payments accepted. If you would like to pay online, our account details are: Age Concern Tauranga Inc

03 0445 0172665 00 Please use your initial and surname as reference.

Thank you for your continued support and welcome to our new members.

Did you know that in a rapidly aging Japan, older adults now use more diapers than babies do. One town is recycling used diapers into fuel pellets.

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# **What Causes Senior Moments and How to Manage Them**

By Carrie Hill, PhD Updated on January 05, 2020

If you've ever experienced senior moments — a nonmedical term for mental glitches — you're not alone. A few years ago, I was buying groceries and had just swiped my debit card. The machine asked me for my PIN, which I had entered hundreds of times before, and I froze. I couldn't remember it for the life of me. As the cashier peered at me as if I was a possible identify thief, I quickly cancelled the transaction and switched to a credit card that required no PIN.

My grandmother died of Alzheimer's disease. So did her mother. My father is 70 and shows no signs of the disease, but his mother and grandmother didn't develop it until their late 80's. We don't know yet whether the disease will strike three or more generations in a row.

Even though I was in my mid-30s when I blanked on my debit PIN, I couldn't help but wonder if there was something really wrong with me. I guess I was too young to call what happened a senior moment, but in reality, that's all it was.

I was sleep-deprived and stressed that day — two things that can bring on those dreaded senior moments. A few weeks later, I returned to the store, but this time I was calm and rested. I remembered my PIN without a hitch.

Over time, the brain often experiences some normal age-related memory loss. This happens for many reasons, such as decreases in neurotransmitters and brain size, which can make it harder to pay attention and process information. People with normal age-related memory loss,

though, are usually able to compensate for these changes by using lists and other memory aids. In other words, the senior moments don't generally impair daily functioning.

A common type of senior moment does have a scientific name: literal paraphasia. This is when we distort a word by substituting one sound for another. Temporarily forgetting names, phone numbers or why you went upstairs ("What was I going to get?") are also common senior moments.

#### **Reducing Senior Moments**

Our fast-paced society probably increases the chances of having senior moments. Multitasking makes it harder to retain facts because we're not giving any one piece of information our undivided attention. Also, the fatigue and stress that many of us experience because we're overworked, reduce our ability to concentrate and pay attention to details.

Here are some tips to reduce the incidence of senior moments: Do one thing at a time.

- Notice how things look, smell, taste and feel, as well as what's happening, in order to remember something in multiple ways.
- Replay memories in your mind to reinforce them.
- · Get enough sleep.
- · Learn stress management techniques.
- Reduce mental clutter by using calendars, lists, and gadgets such as personal digital assistants (PDAs)
- Try using memory tricks (Mnemonics)



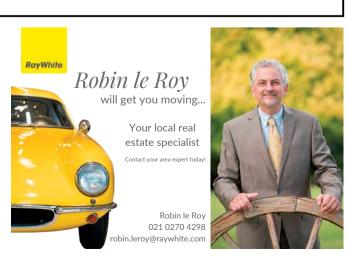
Toenails trimmed & filed, cuticle care, callouses & corns removed, in-grown toenails relieved, file exfoliation, foot moisturised, footwear, foot care & fungal treatment advice.

# FOOT CARE TREATMENT MOBILE SERVICES

**Sue Stewart**, *Registered Nurse/Owner*Book a home visit or at one our our clinics

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# Anosognosia (what the heck is it?)

In the following analysis the French Professor Bruno Dubois Director of the Institute of Memory and Alzheimer's Disease (IMMA) at La Pitié-Salpêtrière - Paris Hospitals/addresses the subject in a rather reassuring way:

# "If anyone is aware of his memory problems, he does not have Alzheimer's."

- 1. I forget the names of families ..
- 2. I do not remember where I put some things ..

It often happens in people 60 years and older that they complain that they lack memory. "The information is always in the brain, it is the "processor" that is lacking."

This is "Anosognosia" or temporary forgetfulness. Half of people 60 and older have some symptoms that are due to age rather than disease.

#### The most common cases are:

- Forgetting the name of a person,
- Going to a room in the house and not remembering why we were going there, a blank memory for a movie title or actor, an actress,
- A waste of time searching where we left our glasses or keys ...

After 60 years most people have such a difficulty, which indicates that it is not a disease but rather a characteristic due to the passage of years ...

Many people are concerned about these oversights hence the importance of the following statement: "Those who are conscious of being forgetful have no serious problem of memory."



Remain active, strong, prevent falls AND improve balance

In home sessions for individuals and small groups

#### Emma Goldstraw

Health & Movement Coach | 027 431 5920 hello@emmagtotalhealth.co.nz

"Those who suffer from a memory illness or Alzheimer's, are not aware of what is happening."

Professor Bruno Dubois, Director of IMMA, reassures the majority of people concerned about their oversights:

"The more we complain about memory loss, the less likely we are to suffer from memory sickness."

# Now for a little neurological test. Only use your eyes 1. Find the C in the table below!

2. If you have already found the C, then find the 6 in the table below.

#### 3. Now find the N in the table below.

If you pass these three tests without problem:

- you can cancel your annual visit to the neurologist.
- your brain is in perfect shape!
- you are far from having any relationship with Alzheimer's.

So, share this with your over-65 friends, if you can remember who they are.



- ✓ Hardware/Software
- ✓ Problems Solved



Call Dirk McTavish | (07) 576 4724 | 0221 231 591 Email: cyba.info@gmail.com www.cybalT.com

# **Let's Get Connected**



- Would you like to have fun?
- Would you like to enhance your wellbeing?
- Would you like to live a more meaningful life?
- Would you like to engage more in your community?

If the answer to any of these questions is **YES** and you are over 65, please contact Age Concern Tauranga on 07 578 2856 to find out more.

### What is Age Connect?

Our mission at Age Concern Tauranga is to enrich the lives of older people. Your happiness, sense of wellbeing, belonging, and independence matters, and we are here to help.

Age Connect is an opportunity for those over 65+ to build friendships and community connections. Whether you are wanting to volunteer and run an activity, or you need help in finding a group to participate in, we are here to help.

Connection gives purpose and meaning to our lives. Being socially connected supports older people to stay in good health.

Let our Age Connector walk alongside you to restore your social independence through the formation of your own friendship/support networks.

Age Concern Tauranga

Telephone: 07 578 2856

Email: cc.ageconcerntga@xtra.co.nz

Website: www.ageconcerntauranga.org.nz

#### Medwise Ltd Medwise



Clinical pharmacists are responsible and accountable for medication therapy and the outcome of medicines use. With additional education and training, clinical pharmacists use scientifically valid information to advise on the safe, appropriate, and cost-effective use of medications.

Medwise provides a clinical pharmacist service in the Bay of Plenty that includes optimising medication choice and use, to get the best possible health outcomes for people, support to manage medicines effectively on discharge from hospital and medicines education for both consumers and healthcare professionals.

Medicines are the most common healthcare intervention, but if they are not used in the right way, we may not get the best out of them, and they may cause us harm. Medicine use can be complex, and it can be a challenge to take medicines safely and effectively. Around 30-50% of patients do not take their medicines as intended.

When a decision is made to prescribe a medicine initially, it will be checked to make sure it is appropriate at that moment. However, whether the medicine remains the best choice might change over time. That initial decision, and people's experience of using medicines, should be reviewed regularly. When people move from one care setting to another, between 30% and 70% of patients have an error or unintentional change to their medicines. Medication errors reduce the effectiveness and increase the potential harm of medications. At the time of hospital admission or discharge, there is a greater risk of poor communication and unintended changes to medicines.

A clinical medication review ensures that people are taking the best combination of medicines individualised to them and their medical conditions. The collaborative and holistic approach used by Medwise clinical pharmacists ensures that people obtain the best possible outcomes from their medicines, safely and effectively.

Medwise is contracted to the Western Bay of Plenty Primary Health Organisation (WBoPPHO), which has a contract with the BoPDHB to fund clinical pharmacist services.

Contact: pharmacist@medwise.co.nz

# **Changes to residency rules for NZ Super coming**

The Parliament has passed a bill, that over time, means people will have to have lived longer in New Zealand before they qualify for NZ Super or Veteran's Pension. The New Zealand Superannuation and Retirement Income (Fair Residency) Amendment Act 2021 will affect both New Zealanders who have lived overseas for extended periods and migrants.

Currently people need to have lived in New Zealand for at least 10 years after age 20. Starting in July 2024, this residency period will gradually increase to 20 years by July 2042. People already getting NZ Super or Veteran's Pension aren't affected by this change.

People will still need to have lived in New Zealand, the Cook Islands. Niue or Tokelau (or a combination of these) for at least 5 years since they turned 50. The additional years of residency required under the Act can be made from residency in New Zealand, the Cook Islands. Niue or Tokelau (or a combination of

these). There are also special accommodations for refugees. Go to this link www.workandincome.govt. nz/about-work-and-income/news/2021/changes-toresidency-rules-for-nz-super-coming.html to see how this change will be implemented over time.

There is no change to the age people can start to receive NZ Super or Veteran's Pension (65), or the amount of money people receive.

A person may qualify for NZ Super with less than the relevant residence requirement if they have migrated to New Zealand from a country that New Zealand has a social security agreement with.

For more information on social security agreements here and NZ Super and Veterans Pension payments visit these websites below or phone 0800 552 002. https://www.workandincome.govt.nz/pensions/ travelling-or-moving/social-security-agreements/ index.html

https://www.workandincome.govt.nz/eligibility/ seniors/superannuation/superannuation-overview. html#null

Sourced: SuperSeniors



### Looking to invest or wondering what to do with your savings?

First Mortgage Trust is a New Zealand company and has been helping kiwis with their investment needs for over 25 years.

Annualised pre-tax return for the quarter ending 31 December 2021

**Group Investment 5.58** %\* PIE Fund
\*Effective rate for 33% tax payers

Past returns do not guarantee future performance.



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# Now offering the

# **TOTAL MOBILITY**

# subsidy in the Bay of Plenty!

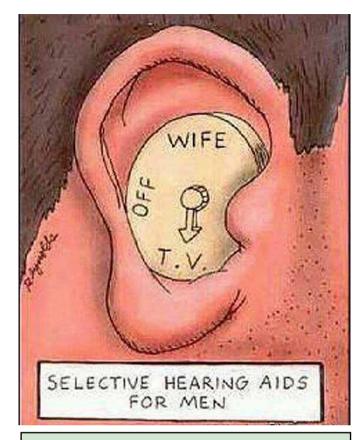
Freedom Drivers in the Bay of Plenty are absolutely delighted to let our customers know we are now part of the Total Mobility scheme and are able to offer the TM subsidy on our transport services.

"Our customers have been asking us for this service for years so it's fantastic that we are now able to provide the TM discount throughout the Bay of Plenty," says Gavin Bennett from Freedom Drivers Tauranga.

"This will make a big difference to the cost of transport particularly for our senior clients. I'd love to hear from anyone who has a TM card and who has not tried our service before to give me a ring for a chat and a quote."

Freedom Drivers specialise in providing safe, caring transport with extra help and assistance for our senior citizens. Freedom prices are comparable to (and often less) than a standard taxi and our service is very personal with lots of extras.

**Call Gavin directly with any enquiries** on (07) 575 6324 or 027 489 7621



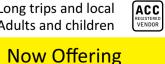
Be willing to be a beginner every single morning. (Meister Eckhart)

In other words do not give up. Have a go at something. Do something. Help someone. You will be helping yourself to enjoy life.

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- Airport transfers
- One off or regular
- Long trips and local
- Adults and children



TOTAL MOBILITY

subsidy in your area!

# **Call Gavin now!**

For a quote or more information

07 575 6324 or 0800 956 956

www.freedomdrivers.co.nz



### 8 Tips for Adjusting to Retirement

This New Phase of Your Life Can Be a Little Difficult to Navigate at First

- 1. Expect to Go Through Stages of Emotions
- 2. Structure Your Days
- 3. Set Small Goals
- 4. Grow Your Friendships
- 5. Consider an "Encore" Job
- 6. Create a New Budget
- 7. Schedule Volunteer Shifts
- 8. Give Yourself Flexibility to Figure it Out

# The ancient (and modern) art of embroidery



Philosophers have always debated what it truly means to be human, but perhaps one of the most fundamental truths is this: To be human is to decorate.

Even in the face of tremendous hardship, humans have always looked for beauty and tried to create some of their own.

So it makes sense that humans developed embroidery as soon as they learned how to weave fabric, and that the practice of using needles and fibers to decorate clothing was universal across every ancient civilization. Archaeologists have uncovered the fossilized remains of heavily decorated clothing from the Upper Paleolithic period, roughly 30,000 to 40,000 years ago. Ancient Egyptian tomb paintings depict embroidered clothing and other textiles, and ancient Greek vases depict Persian soldiers dressed in quilted and embroidered armor. Some ancient embroidery still survives today, most famously the Bayeux Tapestry, a 70-meter-long masterpiece that depicts the Norman conquest of England. For many centuries in many cultures, embroidery was considered a required skill for girls in order to find suitable husbands.

And even though a hand-embroidered tablecloth is no longer considered necessary for a modern woman to get married, the ancient tradition of embroidery continues and thrives today, and if you're interested in joining the thousands of years of stitchers before you, it's surprisingly cheap and easy to get started.

You can pick up a beginner's embroidery kit at any craft store. Look for pre-printed fabric and a smaller size -- wait until you're a little more experienced to attempt your own Bayeux Tapestry. Most beginner's kits will include fabric, floss and perhaps a few needles, but some may also offer a hoop or other accessories. If a hoop isn't provided, you'll need to get one of your own -- make sure to choose a size that fits your project. You'll also want to pick up a few extra needles, a small pair of embroidery scissors, a needle threader if you need the extra help and some plastic bags or a compartmented box to organize floss.

Stitching books are useful, but the internet is also full of fantastic stitching resources, including video tutorials for even the most complicated stitches. However you tackle the project, with a little time and effort, you'll take your place in history.

#### Don't give up embroidery because of arthritis!

If you were once an avid stitcher -- or want to become one -- you can still make those gorgeous heirloomquality pieces, even with arthritis.

First, keep your stitching sessions relatively short. You may no longer be able to stitch for hours while listening music or watching television. But you can still do it in short bursts.

Next, warm up by soaking wrists and hands in warm water before picking up the needle. Stitching can preserve hand dexterity, according to arthritis.org. Add some extra tools to your trade.

One problem a lot of older stitchers have is holding the hoop or project in one hand as they stitch. Solve this with a hoop holder that clamps onto the table. The adjustable holders have necks that bend in any direction.

Use a magnetic needle nanny to keep track of the needle. Consider some thumb covers, or even a hand cover, all available at hobby shops.

**Deep thought of today:** 

When you clean out a vacuum cleaner.

You become a vacuum cleaner.

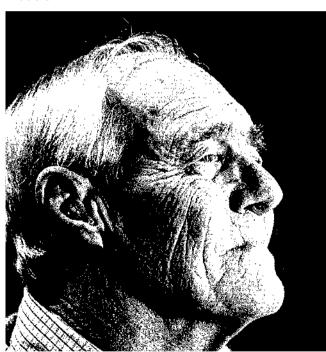
# **Don't put up with hearing loss: Amazing technology to the rescue**

#### **HEALTH & WELLNESS**

Most of us put off getting hearing aids for as long as possible. Why? Because of the way they look and what that says about your age and infirmity.

With new technology, you can hear things you hadn't even noticed were gone - bird song, the rustle of autumn leaves, the doorbell. Plus, most hearing aids are so small and well designed that you don't notice you're wearing them - and neither does anyone else.

Here's what you can expect with some of the best models.



### Focus on speech

Anyone with hearing loss knows the difficulties of crowds at parties, restaurants and meetings. The newer aids have a special function that can focus on speech and cut out background sound, so you can even understand your mumbling teenage grandkids.

### Cut out what you don't want to hear

Heavy traffic, nosiy machinery or even a blustery, windy day are some sounds that can feel painful. Part of a modern hearing aid's function is to reduce these sounds for your listening comfort.

#### **Smart location settings**

A GPS function can tell your new hearing aids where you are, so it automatically adjusts settings to suit. This is particularly useful when you have a regular schedule of moving in and out of situations. Noise reduction, volume and speech clarity adjustments help you hear in comfort at each location, whether it's a loud concert or a guiet walk in the park.

#### Wireless - of course!

What isn't wireless these days? Your hearing aids can connect with your smartphone so you get the very best clarity listening to your favourite music, a podcast lecture or a phone call. You can even stream TV shows and hear every word.

#### Take control with an app

Gone are the days when you had to take out your hearing aids to adjust them. Not only are all the functions automated, most manufacturers also offer an app for your smartphone so you can establish preferences, adjust settings, check battery life, and even find your hearing aids if they go missing.

### **Rechargeable and hassle-free**

That fiddly manual job of changing batteries - and dropping them, and wondering what to do with the old ones, and worrying about running out - now you don't even have to cope with that. The very latest hearing aids can come with rechargeable batteries, so all that hassle is gone.

### Fancy extras

You can make your busy life easier with a few addons, including a TV streamer straight to your aids so you can adjust the volume independently, and a remote microhone so you can hear a speaker at crowded business meetings.

### Hear the world, enhance your life

If you think you might have hearing loss, it's time for a test. Forget about how hearing aids will make you look - that's all in the past. Concentrate instead on how sharper, clearer hearing and smart technology can enhance your life.

# The S.T.O.P. Method

In worrying or stressful times, it is helpful to have ways of soothing the nervous system, the part of us that holds tension. This technique is called **STOP**.

**S**tand up (or sit with your feet firmly on the ground) and breathe. Feel your connection to the ground.

**T**une in to your body. Lower your gaze. Mentally scan your body and notice physical sensations or emotions. Discharge any unpleasant sensations. emotions or feelings on the out breath. Notice any pleasant ones and let them fill you up on the 'in' breath.

**O**bserve. Lift your eyes and take in your surroundings. Observe something in your environment that is pleasant and be grateful for it and its beauty.

Possibility. Ask yourself what is possible or what is new or what is a forward step.

If you find yourself being reactive, try the following

- Pause and take one to three big breaths.
- Say "step back." (You don't have to physically step back, you can just do it in your mind.)
- · Sav "clear head."
- Say "calm body."
- Breathe again. Say "relax," "melt" or "ease."

People born in the 50's have lived in 7 decades, 2 centuries & 2 millenniums. We had the best music, fastest cars, Drive-in theaters, soda fountains & happy days. And we are not even that old yet, we're just that cool.

#### Windows 11 - No thanks, all the same

If you're a Silver Service IT Windows 10 customer, you know we like to set-up the computer or laptop in an old-fashioned way so that it looks and behaves like Windows XP (the good old days)!

We can do things with Windows 10, integrated with Google and Apple Mac, that not even Microsoft thought of. Everything we do simplifies computer. mobile phone and technology use for our clients.

Our mantra when we meet you (some of you will know) is: 1. "You don't have to remember anything today". 2. "You're not going to learn anything new today", and 3. "If we do have to tell you anything, we will tell you 10x"; and on the way out, "Please call us 7-days, it will save us both time".

Today, version 1 of Windows 11 is nowhere near the performance and ability of Windows 10 in our tried and true set-ups. Our existing clients can quickly roll it back with our help if you did accidentally install it.

> Call us 7-days on (07) 262 1000. We come to you!



Editorial supplied by Silver Service IT

SilverServiceIT

# **HOW TO PROTECT YOURSELF** FROM CARD FRAUD

How can customers distinguish between their real bank contacting them and a fraudster claiming to be from their bank?

#### **Key points**

- Your bank may phone you if they suspect fraudulent activities in your accounts.
- Your bank may ask you some questions to verify your identity.
- Your bank will never ask for your password, PINs or security codes over the phone or by email.
- Your bank will never ask you to download software to your computer or leave pre-recorded messages on your phone with instructions.
- Fraudsters may call you and pretend to be from your bank. They may ask for information that allows them to log into your back accounts, or they may ask you to download software onto your computer that allows them access to your online banking.
- Avoid clicking on links in emails from untrusted sources as the links may download malicious software to your computer. Some fraudster email addresses may appear similar to those of people and organisations you know.
- If you have doubts about a call from someone saying they're from you bank, ask for their name, hang up, and call your bank back on their 0800 number which you'll find on your card or on the bank's website.

A useful guide on 'how to keep yourself safe from online scams' is at www.nzba.org.nz/consumerinformation//fraud-protection/how-to-keep-yourselfsafe-from-online-scams/

A printable version of the guide is available at: www.nzba.org.nz/wp-content/uploads/2017/04How-To-Keep-Yourself-Safe-From-On-line-Scams-PDF.pdf

#### ANZ

Our fraud monitoring teams will contact you if they suspect any fraudulent activity. They will also take measures around temporarily blocking your card or suspending your banking services if they feel that is required to protect you and the bank alike.

ANZ will never ask for your password. PINS or security codes over the phone or email. We'll also never requests remote access to your computer or phone or leave pre-recorded messages with instructions. For more information see our Banking Safely guide at: www.anz.co.nz/content/dam/anz-conz/ documents/guides/banking-safely-guide%20.pdf.

#### **ASB**

In the majority of cases, if we believe there has been fraud on the card, we will phone the customer. In some instances where we can't make a call or don't get an answer, we will send an email (this will come from an @asb.co.nz address), and also sometimes a text message or a message through internet banking.

#### Key things to help customers know it's ASB on the phone:

We will never ask customers to download software to allow remote access to their computer or phone.

We may ask questions to verify that we are talking to the right person, but we will never ask customers to tell their secure banking information (account or credit card details, password, PIN number or netcode details). If a customer is unsure whether he/she is speaking with ASB or not, a customer can ask the caller's name and then hang up and phone back to verify that they work for ASB. It's very important that a customer calls on a number listed on asb.co.nz not a number given to a customer by the caller.

#### Keys things to help customers know it's ASB over email, SMS text message or internet banking message.

We will never ask for a customer's secure banking information (account or credit card details, password, PIN number ore net-code details) or ask a customer to log in to their account from a link. A customer should always log in through our website by typing asb.co.nz directly into the browse address bar. If a customer needs to phone us back, he/she can verify ASB one numbers at www.asb.co.nz

#### Kiwibank

Generally, with unusual card transactions, we will send a text to the customer to alert and ask them to go into a branch or call the 0800 number to discuss further.

When it is urgent that we confirm the suspicious

activity on an account/card with the customer, we will call them to verify the payment.

The key thing to note is your bank will never ask for you card number/details or Internet Banking password, nor get you to make a payment, nor will your bank ask you to download a program. We simply ask whether the payment was made by the customer and what the payment was for if they say it was authorised. If it was unauthorised, we may ask questions such as "have you received any calls/ emails/text messages from out of the blue from Spark/IRD/Netflix etc and have you given information to these people?" and then request you complete a police report and report the scam to CERT and Netsafe.

If you are ever in doubt about whether your bank is calling you, hang up and immediately call bank's 0800 number from the back of your card, or the number listed on the public website.

#### Westpac

BETWEEN 8.00am and 9.30pm our Financial Crime Team will contact affected customers via phone to verify transactions.

Once we have the customer on the phone, we inform them that we are calling from Westpac to confirm some unusual transactions. Normally the customer will let us continue the conversation, however, those who have previously been affected by a scam or are cautious may ask to call us back, which we encourage. If we continue with the conversation, we verify the transaction in question and the reason for the alert.

No personal details are requested over the phone, other than the transactions in question which we offer up first. If we can't get hold of the customer, we leave a voicemail followed by a text message and email, or if it is between 9.30pm and 8am we send a text and email.

The scammers have mirrored our approach and we often hear stories of the 'banks fraud team calling a customer to check on a transaction' or to tell them 'they can see money coming out of the account'. We absolutely encourage our customers to hang up and call us back on the number on the back of their bank card or our publicly listed number if something doesn't feel right.

### **Real Estate Update from Vanessa**

In January 2022 the median residential house price in Tauranga city was \$1,050,000 with an increase of 23% occurring over the past 12 months. The low volumes of houses sold around the country in January has caught some commentators by surprise. Tauranga sales were down 24.3% compared with January 2021 (Source REINZ Statistics). I have found that there is still good interest in villages for the 55+ age group by purchasers who are less affected by interest rates and access to finance than first home buvers and investors.

The Retirement Villages Residents Association put forward a petition to government at the end of 2021 to help close what is seen as an imbalance between retirement village residents and operators. The petition has 12,521 signatures asking for an urgent review of legislation and the mandated return of capital funds within 28 days of a resident exiting their license to occupy property in the village. The Government Petitions Committee has agreed to refer the petition to the Social Services Committee for its consideration. Updates can be obtained from the petitions section of www.parliament.nz.

### **Seniors Real Estate Tip:**

Start your decluttering today. When you are ready to move it will make your house easier to sell and you won't have the stress of wondering what to do with items that haven't been touched in decades.

Vanessa Charman-Moore is a Tauranga Seniors Real Estate specialist. For more information, see Vanessa's advertisement below or visit www.seniorsrealestate.co.nz



**AGE CONCERN** | Serving the needs of older people

# Grandparents raising grandchildren in retirement villages

Article supplied by Retirement Villages Association

Isobel Harris-Clark doesn't remember a time when she didn't live with her grandparents in Summerset by the Ranges, Levin. She was just over two when her

grandmother, Gwyneth Harris, collected her from the social worker who'd brought her south on the bus and took her home to her villa, and there Isobel stayed, until she left in 2019 to go to Otago University.



Isobel's babyhood had been challenging, with her parents unable to provide the stability she needed. Gwyneth had raised six children, and nurtured Isobel in the village within the same frameworks - love, routines, expectations and lots of activities. She remembers, "I knew Isobel needed routines to give her security. I got her into preschool three mornings a week to give her friends, and we did lots of activities - we went to plays, the pantomime, the circus, and library programmes. When she was little, I took her to meetings in her pushchair; she had books and snacks, she was always happy." On Sundays Isobel went to church, sitting with Gwyneth in the choirstalls.

Isobel was also part of village life, going to all the events with her grandparents. Gwyneth remembers explaining, "Isobel, there are people here with wobbly legs and walkers, so you have to be careful and quiet." She quickly became the Christmas fairy and the Easter bunny's helper. Isobel's still Santa's helper when she goes home for Christmas. Her great aunt and uncle also lived in the village; Isobel remembers "They were very gregarious, they ran all the events - St Patrick's and St Andrew's Day breakfasts, shared dinners, communal fireworks - and I loved getting involved. If I lost a tooth - especially the time I lost one at a potluck dinner - I got lots of coins from all the Tooth Fairies there."

Sometimes living in the village gave Isobel an advantage over her schoolmates. The mini-golf course was a great drawcard, as were the grounds. "We could practice gymnastics on the lawn - I had a bigger backyard than anyone else! One of the residents told me recently how much she enjoyed watching us practicing from her window - she'd been a gymnast herself." Looking back, Isobel says, "Growing up in a retirement village was my normal, and we made it

work."

By contrast, Milly French is only ten, but she has very similar views about the time she spends in Northbridge Residential Village on Auckland's North Shore. Milly's mother Rachel died when Milly was four; since then she's spent every second weekend and much of her school holidays with her grandmother Carol and stepgrandfather Dennis Thornbury. Carol says Milly's made friends with their neighbours, mainly women on their own: "People have been very welcoming, especially on our apartment floor. Our neighbours treat her like a friend, they look forward to seeing her. And there's so much to do - we swim in the pool, use the spa, and go to the beach. Northbridge is informal and unfussy, so it's easy to have her here. It's her second home, and she feels safe."

Milly agrees. "I love seeing all the lovely people here. And it's really fun in the pool. Gramps races me, and I make a little floaty house out of the pool noodles and Gramps pretends to be a leopard seal."

The differences between living in her father's house and her grandparents' apartment are all taken in her stride as well: "It's quite different to come to the apartment, it's bigger than my house and I like the way Granny has a rubbish chute so we don't have to do the bins and mow the lawns. It's really nice and quiet out on the balcony. At Christmas people decorate their doors and railings, and Ross, who delivers the mail, puts tinsel on his mobility scooter basket, it's lots of fun. We give the neighbours on our level Christmas baskets with fudge and biscuits."

As growing up in a retirement village did for Isobel, Carol says going to village functions has given Milly confidence. "It makes her feel grown up, being part of an adult community. I think it's been very good for

While these arrangements are relatively uncommon, with goodwill on all sides they can work well for the families concerned and for other residents. They give a taste of multi-generational living in an older community, and having a child around regularly may go some way in filling the gap for residents whose grandchildren don't live nearby. Isobel and Milly are living proof that it can indeed take a village - even a retirement village - to raise a child.

To read more about this remarkable story, visit Retirement Life website - https://www.retirementlife. co.nz/grandparents-in-retirement-villages

# **Security For Older People Property and Valuables Callers at your Home**

- Never open the door automatically after a knock - insist that all callers identify themselves.
- Never allow persons off the street to use your telephone or check your appliances.
- Always keep a safety chain on or have a peephole installed to check on who is calling.
- Ask for and verify credentials. Then ring the organisation to check on the individual before allowing entry.
- Never admit that you are alone in your house.
- For women living alone, a good idea is to leave an old pair of men's shoes at your front door.

# **Protect your Money**

- · Beware of unknown persons offering goods or services at low rates.
- Do not give money to door-to-door collectors for charity unless you know the charity and they have verification.
- Never talk to strangers about your financial affairs.
- Only deal with reputable firms for repairs, etc.
- Do not rush into any financial proposal or contract without consulting an expert or family member.

# **Safety and Valuables**

- Never keep large amounts of cash in your home.
- Consider keeping valuables such as jewellery you do not wear often, share certificates or other important documentation such as deeds in safe custody at the bank.
- Never show your jewellery to persons who help around the home and always keep them in a safe place out of sight.
- Have a trusted family member take photos of your most prized pieces and have them valued so they can be identified should they go missing.

# My biggest strength is my ability to relate to all types of people and to make them feel at ease. I will work tirelessly to ensure that my clients achieve their desired outcome.

I specialise in residential sales and particularly enjoy working with the senior generation looking to make one of their last moves, and probably one of the most important decisions of their lives.

My experience in the retirement industry has enabled me to recognize the special needs of seniors and understand the various living arrangements available to older people. The journey of buying or selling a home can be both stressful and emotional. Understanding this, I work closely with my clients, making this journey as comfortable, stress and hassle free as possible.

> Passionate about helping you to achieve your next move through TRUST and CARE.

#### Together we can do this!

And.....If you list your home for sale with me, nominate AGE CONCERN and when your home sells -I'll donate \$500 to them as part of our Team Up with Tremains partnership. We love nothing more than to give back to our local community.

#### Contact me today to find out more. Karen Matheson 027 331 1171

My hands-on approach, empathy and patience portray my passion for the people I help with their real estate

I have direct experience in the Retirement Village sector in New Zealand and therefore have a unique understanding to ensure people make an informed decision.

Give me a call today to find out how I can help you!



Karen Matheson Seniors Real Estate Specialis 027 331 1171 karen.matheson@tremains.co.nz

TREMAINS

Editorial supplied by Karen Matheson

# **SeniorHangouts**

Run by SeniorNet New Zealand. SeniorHangouts is a virtual learning centre that helps older New Zealanders move into the digital space with confidence.



SeniorHangouts is a mobile and tablet application where members can access a range of technological courses that, helps people to navigate services like online banking, online shopping, government services such as IRD, and popular sites like Facebook Messenger, Netflix, YouTube and more. With most organisations and services now online. SeniorHangouts is committed to educating and helping seniors find confidence in carrying out their online activities.

SeniorHangouts connects about 8500 SeniorNet members across New Zealand.

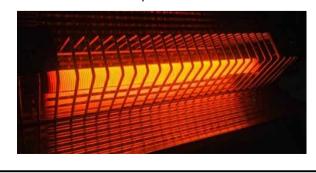
To find out more about SeniorHangouts visit

# www.seniorhangouts.live

# **Warmer Kiwi Homes**

Now is the best time to plan and ensure your home is warm and insulated for the winter. Warmer Kiwi Homes grants are available for eligible homeowners covering 80% of the cost of ceiling and underfloor insulation, as well as efficient heaters. In some parts of the country there is no charge for insulation for eligible homeowners.

To find out if you are eligible for a grant use the Warmer Kiwi Homes tool or call 0800 749 782 for a free, no-obligation quote from a Warmer Kiwi Homes service provider.



# **New Ministry for Disabled People**

A new Ministry for Disabled People has been announced, which will support disabled people living in New Zealand. The Ministry of Social Development will host the Ministry, but it will operate independently.

The new ministry is part of the country's wider health and disability reforms, it is based on the Enabling Good Lives vision that all disabled people and their whānau have greater choice and control over their supports and lives.

#### The new ministry will:

- Drive better outcomes for all disabled people
- Lead and coordinate cross-government strategic disability policy
- Work to deliver and transform disability support services and:
- Progress work on the broader transformation of the wider disability system

The new Ministry will be established from 1 July 2022, and will pull policy together from various ministries. You can read more on the latest updates and progress on the Ministry website https://msd. govt.nz/about-msd-and-our-work/work-programmes/ disability-system-transformation/ministry-fordisabled-people-establishment-unit/index.html

# **How many telemarketers** does it take to change a light bulb? Only one, but he has to do it while you are eating dinner.

# An exciting new community initiative is launching in your neighbourhood.

The Wednesday Challenge invites you to travel differently on a Wednesday, wherever you are going. Maybe you have errands to run, need to go shopping, visit friends or attend a social event. Can you take someone with you or consider ride sharing with someone else, take the bus, lime scooter, walk or bike instead of sitting in traffic by yourself. There's rewards and prizes up for grabs for the neighbourhoods, businesses and schools who generate the biggest shift in the way they travel.

The Wednesday Challenge is a great way to build stronger community connections, reduce road congestion, improve your health and wellbeing and have some fun. It's also a great chance for each one of us to make a small change to make a big difference collectively. Are you up for the challenge?

Change the way we travel.... for good. Sign up to stay connected at www.wednesdavchallenge.co.nz or for more information phone Tina 021 777 453.

# **Every ride counts, on a Wednesday.**



# Age Concern is excited to launch a 'Mens' LEGO Group' soon.

LEGO has proven to assist in stimulating and maintaining brain function, as well as the ability to hone manual dexterity in seniors. Since a large population of senior citizens come down with memory loss and



motor skill difficulty, LEGO can serve as a therapy to help stimulate their brains from degenerating. Lego therapy is helping people to rediscover communication skills and encourage them to socialise. Come and join likeminded men for a morning of building, creating, and socialising. Please phone the office to register you Expression of Interest.

### **FOOD WASTE IS A MASSIVE PROBLEM IN NEW ZEALAND**

https://lovefoodhatewaste.co.nz/



EVERY YEAR KIWIS SEND 157,398 TONNES OF FOOD TO LANDFILL, ALL OF WHICH COULD HAVE BEEN EATEN. NOT ONLY IS WASTING FOOD COSTING US MONEY, IT IS ALSO BAD FOR THE ENVIRONMENT. LOVE FOOD HATE WASTE HAS TIPS AND RECIPES TO HELP YOU REDUCE YOUR FOOD WASTE AND SAVE MONEY

#### **FOOD DATE LABELS - WHAT DO THEY MEAN?**

Take a quick glance at your food packaging – chances are, there's probably a date on there somewhere. The dates can be a bit confusing if you don't understand them, so 'Love Food Hate Waste' can help you make sense of them, and in the process save your food from being wasted!

#### **BEST BEFORE**

'Best before' refers to quality: your food will be at its best before the date given. After this date, it might not be at its best, but it will still be safe to eat. Depending on how your food is stored, it has the potential to be good enough to eat for a long time

after this date. Here's a guide to a few key food items and how long after the date they can be eaten:

- Crisps one month
- Biscuits six months
- Cereals six months
- Canned food 12 months
- Confectionary 12 months
- Pasta sauce 12 months
- Dried pasta three years!

#### **USE BY**

'Use by' refers to safety: you must not eat food past the 'use by' date. You cannot always smell the bacteria that causes food to spoil, so after the 'use by' date, the food may appear perfectly fine to eat, but could still lead to food poisoning. Let's be absolutely clear: you should NOT eat food after the 'use by' date - even if it looks and smells OK.

**Top tip:** you can freeze food right up to and including the 'use by' date. If you're not sure you will eat it in time, freeze it for another day!

### What is dementia?

Dementia is an umbrella term used to describe a group of symptoms that affect how well our brains work. Dementia can affect anyone, and as people get older the chances of developing dementia increase. The most common form of dementia is Alzheimer's disease – which around two-thirds of people with dementia have.

The symptoms each person experiences depends on the parts of the brain that are affected. However, the most common dementia symptoms include changes in memory, thinking, behaviour, personality and emotions. These changes affect a person's ability to perform everyday tasks and interfere with their everyday lives. Dementia is progressive, which means that for most people the changes gradually spread through the brain and lead to the

symptoms getting worse. Dementia is different for everyone – what people experience, and how quickly they are affected is unique to them. What they can do, remember and understand may change from day to day.

To read more about information on supporting someone affected by dementia, how to reduce your risks of dementia or to download information booklets, visit: https://alzheimers.org.nz/about-dementia/whatis-dementia/

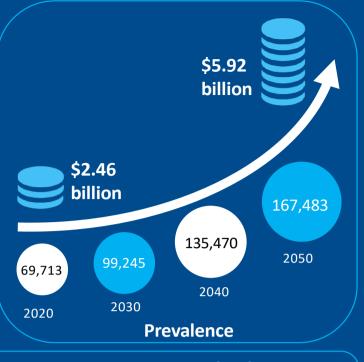
But one thing is for sure, an early diagnosis provides a range of benefits not only for the person getting diagnosed, but also their family or carer.

Contact https://www.dementiawaikato.org.nz/ or Jill Edmunds, NZ Registered Occupational Therapist and Local Support for Dementia Waikato on 07 282 1372 or email: Jill Edmonds (jill@dementiawaikato.org.nz)

# Dementia: a rapidly growing problem for Aotearoa NZ

September 2021





**Carers provide** 

**52.7 million** hours of unpaid care

**>>>>** 

Valued at

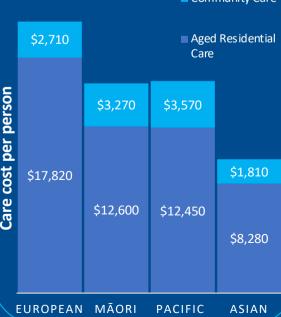
\$1.19 billion

per year

# There is inequity

in dementia care across Aotearoa NZ ethnic groups

■ Community Care



One in four people will die with dementia



Dementia is increasing **faster** in Māori, Pacific, and Asian peoples

# **Priority Areas**

Research on the true rates of dementia in Aotearoa NZ

Culturally appropriate care that maximises quality of life

A National Dementia Plan for Aotearoa NZ

Ma'u E, Cullum S, et al. Dementia Economic Impact Report 2020.

#### **END OF LIFE CHOICE**

The End of Life Choice Act 2019 comes into law in New Zealand on 7 November 2021. From that date. those over 18 who experience unbearable suffering from a terminal illness will be able to legally ask for medical assistance to end their lives.

#### Who will be eligible to receive assisted dying?

The legislation sets tight controls on who can avail themselves of the option. Those wishing to end their lives under the law must be:

- terminally ill and likely to die within the next six months.
- in an advanced state of irreversible decline and must be undergoing "unbearable" suffering.
- and must be mentally able enough to make an informed decision.

This, therefore, excludes people living with degenerative illnesses such as Huntington's disease and dementia or Alzheimer's, or those struggling with long-term mental health issues for example.

Health professionals involved in the implementation of the Act have estimated that a very small number of people will be eligible to receive assisted dying when it becomes legally available - approximately 350 people a year.

#### How does the process begin?

The decision to receive assisted dying is entirely up to the eligible person. It is against the law to be pressured in any way around this decision (if health professionals have been found to have raised the issue with someone first, they can be prosecuted). This is a big decision though so it's advisable to talk to those closest such as a friend, family member or trusted health care professional.

After the person has decided that this is the right option for them, they must first raise the subject with their doctor as they are not permitted to raise it with their patient. Health practitioners do not have to help a person with assisted dying if they have an objection to doing so. If they are unwilling to assist in this journey, the person has the right to choose another one who will help work through the process.

A number of assessments are undertaken to ensure that the person applying meets the criteria. This includes:

 two medical practitioners agreeing that the person is eligible under the strict criteria

 a psychiatrist assessment if there is any uncertainty about their capacity or competency.

#### What choices will the eligible person have?

The eligible person will have some decisions to make about their assisted death. This includes choosing the date and time (which can be delayed), the location (such as hospital or home), whether they'd like loved one's present, and how the medication will be administered.

Some options may not be appropriate or possible depending on a person's condition. In those cases, a person's health practitioner will be able to provide advice about options.

Asking for assisted dying cannot be set out in an advanced directive or will.

#### What safeguards have been put in place?

It is important to know that if a person has chosen assisted dying, they can change their mind at any time. Anecdotal evidence from other countries that have made assisted dying legal suggests that after people raise the issue with a health professional, they will often change their mind once they receive palliative care.

A committee has also been set up that who will review reports of those undergoing assisted dying: the committee consists of Dr Dana Wensley, a medical ethicist, Brenda Close, a health practitioner. and Dr Jane Greville, a medical practitioner practising end-of-life-care.

The Support and Consultation for End of Life in New Zealand group (SCENZ) will maintain a list of health practitioners providing assisted-dying services and will help develop and oversee standards of care.

Detailed information about End of Life Choice Act can be found on the Ministry of Health website.



# Plum & Ginger Cheesecake



#### Ingredients

75g butter, melted

250g packet gingernuts, finely crushed

850g can Wattie's Black Doris Plums in Syrup

250g cream cheese, softened

½ cup caster sugar 1 cup cream 4½ tsp gelatine powder 2 egg whites

#### **Plum Coulis:**

2 tsp cornflour 1 cup reserved plum syrup Fresh plums to garnish (optional)

#### Method

Line the base and sides of a 22 cm loose bottom springform cake tin with baking paper. Mix the melted butter into the biscuit crumbs and press into the base of the tin. Refrigerate while preparing the filling.

Drain the Wattie's Black Doris Plums in Syrup and reserve the syrup. Remove the stones from the plums.

Using an electric beater, beat the cream cheese, caster sugar and plums in a mixing bowl until smooth. Add the cream and beat again until well mixed.

Pour ¼ cup of boiling water into a small bowl. Add the gelatine and stir to dissolve. Strain into the cheesecake mixture and stir to mix.\*

In a clean bowl, whisk the egg whites until stiff. Fold into the cheesecake mixture. Pour over the biscuit base. Refrigerate for 4-6 hours or until set.

To make the Plum Coulis: Mix the cornflour with \( \frac{1}{4} \) cup of the reserved plum syrup. Pour into a small saucepan and add the remaining syrup. Heat, stirring continuously, until the coulis thickens and boils. Remove from the heat and allow to cool. Refrigerate until cold. Serve with the cheesecake.

To serve, release the sides of the tin and remove the baking paper from the sides then slide the cheesecake off the baking paper base onto a serving platter. Serve with the plum coulis and garnish with fresh plums or seasonal fruits.

\*Straining the dissolved gelatin will avoid unpleasant lumps of undissolved gelatin going into the cheesecake. If wished, replace gelatin powder with leaf gelatin. Use according to packet directions and check conversion amounts on pack.

### **TIM TAM TRUFFLES**

Makes about 30



Two (2) packets Tim Tam Biscuits (original are best) 250g Anchor Cream Cheese - (original

important) or 250g Philadelphia (original - the

packet keeps longer in the fridge) 1 Tablespoon Icing Sugar Coconut - (to roll in)

#### **METHOD**

Place Tim Tams in food processor (one packet at a time) and process until like breadcrumbs. Put into a bowl and mix in the icing sugar and then the cream cheese and mix all together.

Take out teaspoon lots and roll into balls, and then roll in coconut.

Place in a container and freeze in freezer until ready to use.

These keep for a long time in the deep freeze - and you can use either a few at a time or as many as you want as the rest keep well.

Can eat straight out of freezer.

# **Prince Andrew Commemorative Coin**



## What's On...

# **Walking Group** All groups leave at 10am unless advised.



#### **Wednesday 2nd March**

Pacific Avenue carpark Mount Maunganui

#### **Wednesday 9th March**

Novell Place, off Kingswood Road

#### **Wednesday 16th March**

Countdown Bureta

#### **Wednesday 23rd March**

Fraser Cove - Burger King

#### Wednesday 30th March

End of Plummer's Point Road,

bring a picnic lunch

#### **Wednesday 6th April**

Kulim Avenue Park

# Check on those people you love and care for.

Reach out to your older relatives, friends and close neighbours to check in with how they are and talk through their worries. Whether it is giving them a phone call or writing a letter, staying connected and connecting often is important.

# **500 Card Group**

Card group postponed until further notice.



#### **Coffee and Conversation Groups**



With the Omicron variant numbers increasing, we have decided to postpone our Coffee & Conversation groups at the Brookfield, Greerton and Mt Maunganui venues in March.

#### **Te Puke Group**

When: Tuesday 8 March Time: 10.30am to 12 noon

Where: Te Puke Country Lodge, 1 No 1 Road, Te Puke

Cost: \$5.00pp

#### **Greerton Group**

- postponed until further notice

#### **Brookfield Group**

- postponed until further notice

### Mt Maunganui Group

- postponed until further notice

# **Monthly Meeting**

When: Thursday 31st March Tauranga Citizens Club, Where:

170 13th Avenue

Tauranga south (upstairs)

10.00am to 11.00am Time:

provided prior to the meeting

\$3.00pp - light refreshments will be

Guest

Cost:

Speaker: Sheryl Farrow

Honouring Returned Service Personnel Topic:

**Anzac Ouilts** 

Please phone to reserve your place, we may need to call you if the meeting is cancelled due to Omicron. Your Vaccine Pass to be presented at

the venue.

"No one can make you feel inferior without your consent".

# **Support your local community radio** station - Tauranga Village Radio

Tauranga Village Radio Museum, Tauranga's only Community Radio Station operates from studios within the Historic Village. We broadcast on the AM frequency on 1368 KHZ.

Programmes and nostalgic music, from the 1930's to the 1980's, are broadcast each day, from 8am until 5pm.

Community notices for non-profit organisations and individuals are broadcast at 11am each weekday.

Listeners can ring the station on 571 3710 for requests to be played.

For further information visit our comprehensive website



# www.villageradio.co.nz

### **FORM OF BEOUEST**

Take or send to your Legal Advisor for incorporation in your Will.

"I give and bequeath the sum of

\$(or)	
% of my estate my estate, (or) property or assets a	ate, (or) residue of s follows:

free of all charges, to Age Concern Tauranga. The official receipt of the General Manager or other authorised officer of the Board shall be a sufficient discharge to my executors".



# **New Members**

Welcome to all our new members that have joined over the last couple of months. We hope you have enjoyed reading our magazine. We love hearing from our members so if you have any feedback regarding our services, please do not hesitate to contact our office on 578 2631.

# **HELP US TO CONTINUE** TO HELP OTHERS

Did you know we are building an enduring

# **Age Concern Tauranga Fund**

through the Acorn Foundation?

This endowment fund will allow us to have an even greater impact in our community, now and in the future.

Through your generosity, you can contribute to the growth of our fund by leaving a gift in your will, or donating during your lifetime.

Donate online now: acornfoundation.org.nz/ funding/community group funds.

Contact us on 07 578 2631 or call the Acorn Foundation on 07 579 9839 for more information.





I didn't get old on purpose, it just happened. If you are lucky it could happen to you. Andy Ronney.



243 SH2 Bethlehem Shops, Tauranga 3110 Email: admin@klb.co.nz

- Wills\*
- Enduring Powers of Attorney\*
- Estate & Succession Planning
- Property / Subdivisions
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- **Occupation Right Agreements**

\*10% Discount for SuperGold Card Holders (on presentation of card)

> Call in or phone us today on 07 579 2350 www.klb.co.nz



# PLEASE SUPPORT **OUR ADVERTISERS**

Our advertisers support enables the continuation of our newsletter. Please support them where you can and let them know where you found them.

Many thanks

# 3 April 2022 - Daylight Saving Time Ends



### Sunday, 3 April 2022.

3am clocks are turned backward 1 hour to Sunday, 3 April 2022, 2am local standard

time instead.

Sunrise and sunset will be about 1 hour earlier on 3 April 2022 than the day before.

There will be more light in the morning.

Also called Fall Back and Winter Time.

# **Age Concern Tauranga Membership Form**

Please forward your subscription with this form to: Age Concern Tauranga, 177a Fraser St, Tauranga 3112. Age Concern Tauranga is a registered charitable entity (CC25758) and appreciates the generosity of the

community by way	y of Subscriptions, donations and legacies. D	onations are tax deductible over \$5.00.
Name:	Email:	
Address:		Postcode:
Phone:	Mobile:	D.O.B//
🔲 New Member / 🔲 E	xisting Member / 🔲 Receive Magazine by e	mail
🔲 Pakeha (NZ European)	☐ NZ Maori ☐ European (incl British) ☐ Pac	ifika 🔲 Other
Subscription per house	ehold \$25.00 (1st April to 31st March)	
<b>Donation:</b> \$5 / \$10 / \$	\$20 / \$50 / \$ other <b>EFTPOS av</b>	vailable. Sorry no credit cards payments accepted
Internet Banking: 03-04	145-0172665-00 Westnac (e.g. Particulars :	- Sub Reference - Surname & Initial)

Donations help us to continue to promote the welfare of older people in Tauranga and are welcomed.