

ISSUE 02, WINTER 2024



AGE
CONCERN
TAURANGA

He Manaakitanga
Kaumātua Aotearoa

Age Concern Tauranga

Keeping You Connected



www.ageconcerntauranga.org.nz

Contact Information

Phone: (07) 578 2631

Email: ageconcerntga@xtra.co.nz

Address: 177A Fraser Street, Tauranga 3112

Office Hours:

8.30am -3.00pm Monday to Friday

Age Concern Tauranga Board

Chair: Anna Bones

Vice-Chair: Eddie Jackson

Treasurer: Eddie Jackson

Board: Angela Scott, Merylyn Shuker, Adrienne von Tunzelmann, Roger Goodman, Chrissy Adams and Janet Jackson (Co-opted Board Members)

Staff

General Manager: Tanya Smith

Receptionist/ Administrator: Deb Nash

Visiting Service Coordinator: Ali Hill

Staying Safe Facilitator: Ian Lee

Total Mobility Assessor: Judi Steel

Social Connection Coordinator:

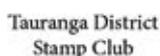
Nikki Moloney

Social Activities Coordinators:

Lesley Tong (Brookfield), Nikki Moloney (Papamoa), Margaret Edge (Te Puke), Pam Voermanek (Arataki)

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

We are grateful to all our funders:



Community Support:

Our team has a wide knowledge of government and community services and are able to respond to enquiries on a number of subjects.

Age Concern Visiting Service:

Our Visitor Service provides companionship to people over 65 who are lonely/ socially isolated and would like a regular visit from a friendly volunteer. We aim to match people with volunteers who live in the same area and have similar interests.

If you're feeling lonely/socially isolated or if you know someone who would like a visitor, phone our office to speak to our Visiting Service Coordinator.

Staying Safe Refresher Course of Older Drivers:

Staying Safe is a free classroom-based refresher workshop for senior road users. Age Concern delivers this programme in partnership with Waka Kotahi (NZTA). The workshop aims to maintain and improve safe driving practices and increase the knowledge of other transport options available to help senior road users remain safely mobile. Please call 07 578 2631 for upcoming course dates.

Total Mobility Scheme:

We are an assessing agency for the Bay of Plenty Regional Council to access subsidised taxi fares. An assessment fee applies.

Steady As You Go Exercise Classes

Steady As You Go exercise classes are designed to improve strength and balance and help prevent a fall. Classes consist of a combination of sitting, standing, and walking exercises. Small fee applies. Phone 07 578 2631 for available classes in your area.

Ageing Well

We deliver 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.

What's on..

Wednesday Walking Group

– Key Dates meet at 10am unless advised

5 June 2024: Papamoa Plaza, Gravatt Road

12 June 2024: Wylie Street, Greerton

19 June 2024: Maungatapu Shops

26 June 2024: Countdown, Bureta

3 July 2024: Pak N Save,

The Crossing Tauriko

10 July 2024: Mitre 10, Gate Pa

17 July 2024: Pacific Avenue,

Mount Maunganui

24 July 2024: End of Plummers Point Road

(carpool Bethlehem Baptist Church carpark at 9.30am)

31 July 2024: New World, Brookfield

7 August 2024: Greerton Rugby Field, Oropi

14 August 2024: BMX Track, Cambridge Road

21 August 2024: Sylvania Drive

(off Levers Road)

28 August 2024: Lake View Bus Stop,

The Lakes

4 September 2024: Briscoes, Chapel Street

11 September 2024: Memorial Park,

7th Avenue

18 September 2024: McFetridge Lane,

Ohauti

25 September 2024: Bayfair carpark,

Farm Street, Mount Maunganui

500 Card Group – Mondays except public holidays

Come along and learn with a friendly fun group from 9.30am to 11.30am held at our office. Gold coin donation. Light refreshments provided. All welcome.

Monthly Meeting - June - August 2024

Wednesday 5 June 2024

Venue: Tohora Room. Papamoa Community Centre – at the library, 15 Gravatt Road, Papamoa. \$4pp, refreshments provided.

Start: 10am – 11am

Speaker: Angeline Slade, Hearing Therapist, Your Way / Kia Roha

Topic: Communication strategies to assist with hearing difficulties

Thursday 27 June 2024

AGE CONCERN TAURANGA ANNUAL GENERAL MEETING

Venue: Tauranga Citizens Club, 13th Avenue, upstairs. \$4pp, refreshments provided.

Start: AGM 10am – 10.30am, Speaker 10.45am – 11.45am

Speaker: Tenby Powell

Topic: Tenby Powell on Life in Ukraine's Liberated Areas

RSVP: To the office 578 2631 by Monday 24 June 2pm

Wednesday 3 July 2024

Venue: Tohora Room. Papamoa Community Centre – at the library, 15 Gravatt Road, Papamoa. \$4pp, refreshments provided.

Start: 10am – 11am

Speaker: Oscar Harper, Driving Miss Daisy

Topic: Overview of Driving Miss Daisy Services

Thursday 25 July 2024

Venue: Tauranga Citizens Club, 13th Avenue, upstairs. \$4pp, refreshments provided.

Start: 10am – 11am

Speaker: Skye Colonna, Tauranga City Library Digital Programme Specialist

Topic: Digital resources and free digital learning opportunities we offer across our library branches, and the other programmes and events.

Wednesday 7 August 2024

Venue: Tohora Room. Papamoa Community Centre – at the library, 15 Gravatt Road, Papamoa. \$4pp, refreshments provided.

Start: 10am – 11am

Speaker: Skye Colonna, Tauranga City Library Digital Programme Specialist

Topic: Digital resources and free digital learning opportunities we offer across our library branches, and the other programmes and events.

What's on..

Thursday 29 August 2024

Venue: Tauranga Citizens Club, 13th Avenue, upstairs. \$4pp, refreshments provided.

Start: 10am – 11am

Speaker: Arron King, Fire and Emergency New Zealand

Topic: Home fire safety visits

Coffee and Conversation

Do you have someone to chat with over a relaxing cuppa? Then come and join our Coffee and Conversation group to meet others who are friendly and like-minded.

Brookfield – 1st Wednesday of each month 10.30am to 12pm

Wednesday 5 June, 3 July & 7 August.
St Stephen's Methodist Church Hall,
9 Brookfield Terrace, Brookfield \$3pp

Greerton – 2nd Thursday of each month 10.30am to 12pm

Thursday 13 June, 11 July & 8 August.
Greerton Senior Citizens Hall, 33 Maitland
Street, Greerton \$3pp

Arataki – 3rd Tuesday of each month 10.30am to 12pm

Tuesday 18 June, 16 July & 20 August.
Sandpiper Room, Arataki Community Centre,
1 Zambuk Way, Mt Maunganui \$3pp

Papamoa – 4th Wednesday of each month 10.30am to 12pm

Wednesday 26 June, 24 July & 28 August.
Mako Room, Papamoa Community Centre – at
the library, 15 Gravatt Road, Papamoa \$4pp

Te Puke – 2nd Tuesday of each month 10am - 11.30am

Tuesday 11 June, 9 July & 13 August.
Citizens RSA Te Puke, 179 Jellicoe Street,
Te Puke \$5pp

Minibus Adventures

Saturday 20 July

Club Mount Maunganui, \$10 plus lunch at own cost. Phone the office to reserve your seat.

Please note:

- Keep hydrated – take a bottle of water and medications.
- Make it easier for the driver; please wait outside by your letterbox.

All pickup times are approximate.

Minibus trips are subject to the availability of a volunteer driver and assistant.

Age Concern Tauranga Incorporated **ANNUAL GENERAL MEETING NOTICE**

Thursday 27 June 2024, 10am - 10.30am

**Held at the Tauranga Citizens Club
upstairs lounge,
70 Thirteenth Avenue, Tauranga.**

GUEST SPEAKER

10.45am – 11.45am

**Tenby Powell on Life in the
Ukraine's Liberated Areas**

Limited seats for the Guest Speaker
Please RSVP by Monday 24 June 2pm
phone the office on 578 2631.

ALL WELCOME

Lunch at your own cost after the
AGM at the Bistro downstairs.
Phone the office 578 2631 by
Monday 24 June 2pm to reserve your
seat for lunch.

The Humanitarian Face Of War : From The Red Zone

Over the following years many humanitarian organisations and individuals have rallied to provide critical support to the people of Ukraine. Tenby Powell put words into action, travelled to Ukraine and established Kiwi K.A.R.E (Kiwi Aid & Refugee Evacuation).

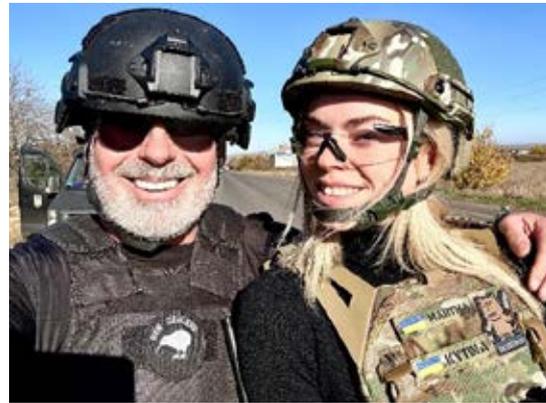
Tenby Powell’s story is one of courage, tenacity, strategic thinking and teamwork at its very best.

His experience spans the private business sector, government entities and the Military and he is using this broad skill set to help the people of Ukraine. In June 2022 he formed Kiwi KARE (Kiwi Aid & Refugee Evacuation) a highly respected “last mile” Humanitarian and Medical Aid organisation that operates in the Red Zones (newly liberated areas behind the front line), delivering aid to front line hospitals, medical centres and residents who have remained in Ukraine.

He also provides an evacuation capability for those who need to escape dangerous areas, and who often need medical and psychological support en route to safer locations.

Join Tenby as he shares his very personal and current perspective of the war from within the Red Zones.

www.kiwikareukraine.co.nz



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Commissioner releases report into aged care services

The Aged Care Commissioner's report is the latest step to improve health and disability services for older people.

Aged Care Commissioner Carolyn Cooper is publishing a report Amplifying the voices of older people across Aotearoa, New Zealand, after engaging with older people, their whānau, and multiple organisations within the sector.

The report focuses on lived experiences of older people with health and disability care and offers recommendations to improve the quality of care and quality of life. It also highlights some significant challenges in the provision of health and disability services for older people.

“To ensure our health system appropriately values older people, we need an integrated continuum of care which supports our diverse population as we age, so that everyone can

age well, participate in, and contribute to, their communities. This means providing culturally appropriate, person-centred care options where and when older people need them,” the commissioner said.

“As 20% of the population is projected to be over 65 in the next decade, a disease prevention and wellness approach to health, along with an integrated continuum of care, will be critical to keeping people well for longer.”

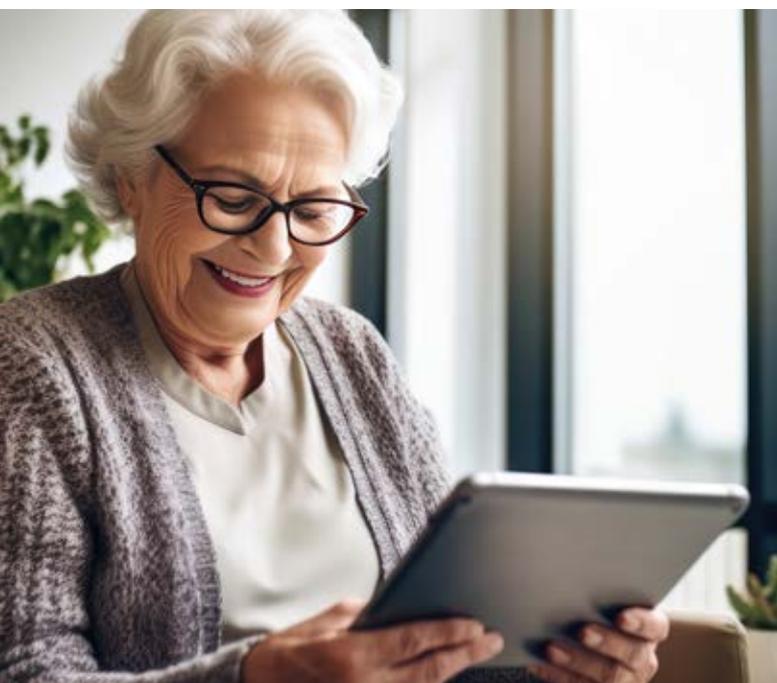
The report highlights the vital roles of primary and community care, home and community support services, and aged residential care as partners in older people's care. It outlines the need for investment in innovative models of care which support older people to have improved access to services and disease prevention initiatives, particularly for dementia.

Providing the right care at the right time, by the right provider, could reduce overall pressures on our health and disability system. Increasing the provision of community care options will prevent older people staying in hospital longer than is required.

The Aged Care Commissioner's role is to advocate for better health and disability services and monitor the quality of those services provided to older people, including those provided in homes.

The full report will be published later this month on this website hdc.org.nz/

Sourced: Office for Seniors



A chance to save lives

If you have thought about giving blood or plasma, now is the time to check you are eligible.

The New Zealand Blood Service increased the upper age limit for first-time blood and plasma donors to 71. Existing donors are able to keep donating until the age of 81.

To donate you also need to be:

- At least 150cm tall
- Weigh at least 50kg.

More than 5,000 donations are needed every week to meet demand, but less than four percent of the eligible New Zealand population donates. The service often has free appointments during the day, as many people prefer to donate in the evening. If you have flexibility in your day – perhaps you could consider becoming a donor?

When giving blood, approximately 470mL is collected. The entire process, from when you sign in, to the time you leave, takes about an hour. The actual time spent on the bed is five to 10 minutes.

Blood can be donated every 84 days, up to four times a year. Each time you donate, your blood is separated into three components, red cells, platelets and plasma.

Red cells are used during surgery or to treat people with anaemia. Platelets help those with severe bleeding or leukaemia.

Plasma makes up over half the volume of blood and is packed full of proteins and antibodies. It can be used to make up to 11 lifesaving treatments.

Plasma-only donations are also an option. Plasma can be donated every two weeks. The



entire process, from signing in, to the time you leave, takes about 90 minutes.

Two to three times more plasma can be collected compared to a blood donation when using this method.

For those of you who were unable to give blood or plasma because you lived in the United Kingdom, France or the Republic of Ireland between 1980 and 1996, this restriction will soon be lifted. You can register your interest by clicking here <https://www.nzblood.co.nz/mad-cow-donation-rule-restriction/>

If you have questions about your eligibility to donate, call 0800 448 325 and ask to speak with a nurse.

To find out more information, including if you're eligible to donate blood or plasma, visit [nzblood.co.nz](https://www.nzblood.co.nz)

Sourced: Office for Seniors

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Age Concern Tauranga

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- 
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- 
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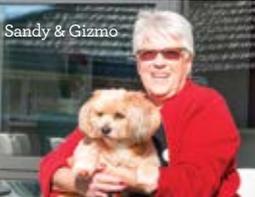
- 
Standalone Villa
- 
131m²
- 
2 brms
- 
+ Study
- 
1 bathroom + Guest WC
- 
Single garage

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111m²
- 
2 brms
- 
+ Study
- 
1 bathroom + Guest WC
- 
Single garage



We never expected to live here...but we love it!
Ron and Raywin previously from Herne Bay, Auckland

LONGRIDGE

C O U N T R Y E S T A T E



Free staying safe refresher course for older drivers

- Has it been years since you have had a driving refresher course?
- Have some rules changed that you may not be aware of?
- Are you now taking new medication that may or may not affect your driving?
- Do you want to keep your driving skills for as long as possible?
- If you answered yes to any of these things, then you should come along to our FREE driving refresher course for seniors!



The Staying Safe Course is a theory-based refresher course for seniors facilitated by local Age Concerns.

During the course participants will re-familiarise themselves with traffic rules and safe driving practices as well as increase their knowledge about other transport options available to help keep them mobile for as long as possible, whether behind the wheel or when they stop driving.

We want to keep our seniors in New Zealand safe and connected, so if you are interested in doing the driving course, please phone the office and we will book you in, 07 578 2631. Alternatively, if you have already put your name down for the course.

We will be in contact soon!



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Baybus OnDemand: A New Rideshare Service Debuts in Tauranga

Bay of Plenty Regional Council is launching an exciting new Baybus OnDemand public transport service on Monday 25 March. Set to run for up to 18 months, the OnDemand trial reflects our commitment to offering more attractive and sustainable transport choices for our community.

Baybus OnDemand in Tauranga South is a corner-to-corner rideshare service featuring a fleet of electric minivans. These smaller vehicles will provide flexible connections between local destinations and link passengers to the wider Baybus network, adapting in real-time to customer needs.

Service details

- Operating within Tauranga South including Gate Pā, Greerton, Parkvale, Pyes Pā, Tauriko and The Lakes.
- Available daily from 6am to 7pm (excluding Good Friday and Christmas Day).
- Book via dedicated app, Baybus OnDemand, calling 0800 4 BAYBUS (0800 4 229 287) or in person at a participating Book on Behalf organisation or business.
- Standard fare is \$3.40 per trip, reduced to \$2.72 with a Bee Card (adhering to current Baybus fare structure), Baybus concessions and transfers are available.
- Payment via app with credit/debit card or your Bee Card (no cash payments).

Public Transport Director Mike Seabourne explains, “Our OnDemand vans don’t follow set routes. Instead, they take the most efficient path to your destination,

considering the needs of all passengers onboard. This approach ensures less waiting time and a more direct journey, enhancing the overall passenger experience.

“Baybus OnDemand is perfect for our senior residents and families. It means hassle-free trips to essential services like Grace Hospital or places of worship. Families will appreciate the ease of errands to Tauranga Crossing, shopping in Fraser Cove or getting to after school activities. OnDemand is about freedom and convenience - taking you where you need to go, when you need to be there.

“This service represents a new era of public transport - adaptable, efficient, and eco-friendly.”

Mercury is sponsoring the trial, which includes providing electric chargers for the fleet (four 8-seater electric minivans and one 5-seater equipped with ramps and a wheelchair hoist). This support, as well as funding from NZ Transport Agency Waka



Kotahi, technology from Via and experienced operator Ritchies, played a crucial role in bringing this vision to life.

Mercury spokesperson Lucie Drummond says, “Renewable electricity is New Zealand’s competitive advantage. We’re excited to play a role in supporting New Zealand’s energy transition, including by making e.transport more accessible for communities through initiatives like this.”

As we introduce Baybus OnDemand, the Route 51 bus service from Pyes Pā to Tauranga Crossing will be removed from Tauranga’s urban Baybus network. We plan to monitor use closely, but at this stage, we are not proposing to make changes to other urban routes or school bus services. Our goal is to complement fixed public transport routes, aiming to increase overall patronage and efficiency.

For more details or to start using Baybus OnDemand

- Visit baybus.co.nz/ondemand
- Baybus OnDemand app will be available for download from your preferred app store, starting Monday 18 March.
- The service commences from Monday 25 March.

About the Baybus OnDemand trial

The trial, which is set to run for up to 18 months in Tauranga South, will explore the effectiveness of on-demand services in complementing or replacing traditional bus routes, with a focus on improving public transport’s reach, efficiency, and user satisfaction.

Source: BOP Regional Council

Why you need working smoke alarms

When you’re asleep, you lose your sense of smell. Don’t assume your smoke alarms are working. Press the button to check.

Smoke alarm maintenance guide

How to maintain and check some alarms regularly.

Once a month

Press the test button to sound the alarm. (Use a broom handle if you can’t reach the button).

Every six months

Vacuum or dust your smoke alarms to help avoid false alarms.

Every year

Check the expiry date, usually located on the bottom or side of the alarm. If there’s no expiry date, it’s best to replace the alarm.

If you have a 9V battery alarm, replace the battery every year. Your alarms will start to beep regularly if the battery is low.

Every 10 years

Replace all smoke alarms with new long-life photoelectric smoke alarms.

For hard-wired smoke alarms

Follow the testing and maintenance schedule provided by the installer.



Visiting Service – ‘Friendship beyond’

Although the colder season is upon us, there are so very many friendship stories within the Visiting Service, that simply warm one’s heart.

One of which seems opportune to share at this significant time of year, National Volunteer Week, 16 - 22 June. Wind back the clock to 2009, when Age Concern Tauranga, was based out of The Historic Village. Upon the establishment of the Visiting Service, was one of the first introductions of a Volunteer visitor, Jean to her new friend, Eunice.

As so often is the case, despite family connections and support, Jean recognised the impact that times of loneliness had on her own mother, which largely motivated her in becoming a visitor, as she began her weekly visits to Eunice.

Accompanied by an extraordinary kind heart and dedicated commitment, Jean has brightened up Eunice’s weeks for 15 years. Sharing with each other some of life’s significant seasons ~ Reflecting on the many times of celebration, support and sharing ~

like when Jean, (within a similar time frame) became a grandmother, as Eunice became a great grandmother! Eunice herself, had also been a committed, giving volunteer for the Red Cross, which included delivering ‘Meals on Wheels’ for 30 years!



When giving her this hand knitted blanket, (shown in the picture), she said “thank you, I have never had one of these”, despite knitting for charity for numerous years ~ the phrase ‘paying it forward’, couldn’t be better depicted!

This short story is limited in capturing the depth of the special connection between the two, especially as Eunice has reached her monumental 106th year. Although it can be summed up in seeing how firmly intertwined Eunice holds onto Jean’s hand, saying “Don’t leave”, as we celebrated this memorable time together.



By Ali Hill – Visiting Service Coordinator

Rates rebate scheme

Are you eligible for a rates rebate?

The Rates Rebate Scheme is a partial refund for people who pay rates to their council. It exists to provide financial relief for low-income New Zealanders owning their own home, including those living in retirement villages.

If you're eligible, you have until 30 June this year to apply to your local council.

The maximum rebate this year is \$750, and the income abatement threshold increased to \$30,100, aiming to help up to 100,000 low-income homeowners pay rates to their local council.

To be eligible you must be living in your own home since 1 July of the current financial year and be listed as the ratepayer in the council's Rating Information Database.

If you own more than one property, you can't claim rates rebate for other properties, even if they're in a different council area.

You can't apply for a rebate if your property is not your usual place of residence or is mainly used for commercial activities such as farming, business, or is a rental property or holiday home.

Most retirement village residents, including people who live under a licence to occupy agreement, can apply for a rates rebate. In your application, you must also complete the retirement village resident's declaration form.

If your name is not on the rates bill, you can still apply if you live in an owner occupier flat such as a company share flat or apartment. Your application must also include the company share apartment declaration form.

Use the Rates Rebate Calculator to find out if you're eligible. You will need to provide the total rates you will pay for the current rating year (1 July 2023 to 30 June 2024) and the number of dependents living with you on 1 July last year. Below is the link to the rates rebate application form or available at your local council.

<https://www.govt.nz/assets/Documents/Housing-and-property/Rates-Rebates-application-form-2023-2024-website-version-20230607.pdf>

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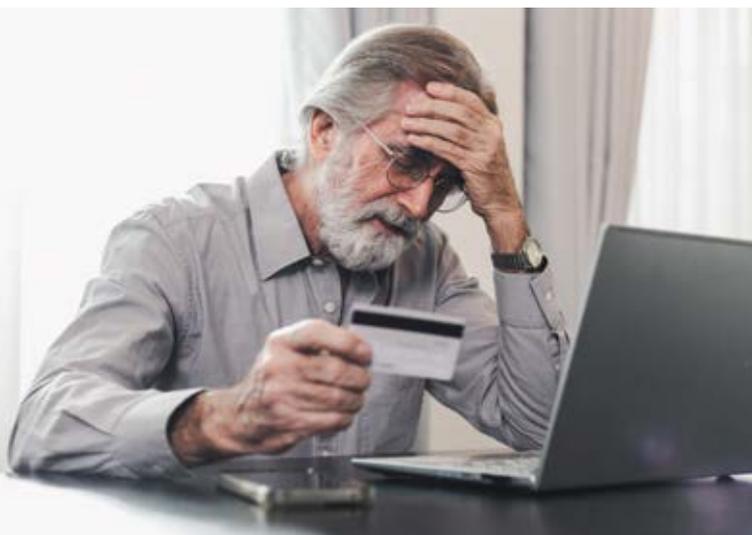
07 315 6444

e: manager@peria.co.nz

How to spot scams: Netsafe

Online and telephone scams are one of the top concerns among older adults, according to research from Netsafe, Age Concern, Digital Seniors, and 20/20 Trust.

Scammers are increasingly sophisticated and can create fake webpages and other copycat channels that may appear legitimate. A general rule of thumb is never click on any weblinks you receive by text message or in emails and never give out key information such as passwords, bank logins and pin numbers.



It's something we need to consider when shopping, banking and even looking for companionship online.

Many of us are conditioned to be polite when we receive an email or a phone call, but even if you think it's from a legitimate organisation, it's always best to double check, so don't be afraid to hang up or stop replying.

SCAMS is a simple acronym to help you identify red flags:

- **Surprise:** Is the message or problem unexpected?
- **Control:** Are you being pressured to make quick decisions or switch communication platforms?

- **Access:** Is there a request for personal information or passwords?
- **Money:** Are you being asked to make online payments?
- **Stop:** If you spot any of these warning signs, stop communicating

Netsafe's helpline team are happy to assist with advice. Call on 0508 638 723 or email help@netsafe.org.nz However, if you lost money to a scammer, you must notify your bank immediately.

The Get Set Up for Safety programme – targeted at older people -- includes helpful guides and other free educational resources covering six different topics including safe social media use and how to spot a scam.

Discover the complete suite of "Get Set Up for Safety" resources on Netsafe's website www.netsafe.org.nz/advice/get-set-up-for-safety/, which includes printable materials in both English and te reo Māori, as well as instructional videos.

Sourced: Office for Seniors

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Thank you!



1368AM

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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 and now Live Streaming, on www.villageradio.co.nz

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




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

"I give and bequeath the sum of
\$ _____ (or)
_____ % of my estate,
(or) residue of my estate, (or) property
or assets as 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".

We've teamed up with the **Acorn Foundation** to create a perpetual endowment fund so that we can have a bigger impact in our community.

The investment returns generated by this fund will provide an annual income stream for Age Concern Tauranga – **forever!**

You can help us grow our Acorn fund by leaving us a gift in your will, or donate to our fund today at:

acornfoundation.org.nz/give/donate



How to save money on insurance

The sting of seeing premiums go out of your bank account in these stretched times may have you considering whether going without insurance for a while is a good idea. Before you take the drastic step of pulling the pin on a policy, check out these tips on how you could pay less instead.

Go for a higher excess

A higher excess – the amount you pay if you need to claim – will significantly lower your premiums. It could be more painful at claim time, but if it's the difference between keeping or cancelling a policy, it would be easier to find the cost of the higher excess than paying to replace your uninsured belongings. Just don't make it so high you wouldn't be able to pay it, because that would mean you'd wasted money on premiums.

Shop around

Our website lets you compare insurance premiums to get a good idea of what insurers offer the best prices. It's worth regularly spending some time comparing insurance, as you can often find big savings. For example, there was an annual price difference of more than \$300 between the most expensive and cheapest contents insurance policies we looked at.

Consider an alarm

Ask your insurer if they'd give you a cheaper premium if you install an alarm or cameras. If you were considering it anyway, you might find the saving subsidises the cost of installation.

Pay annually

If your budget can stretch to paying your premiums annually, you'll get a discount. It does require some discipline in putting money aside regularly.

Reassess your needs

No one wants to spend their spare time reviewing their insurance needs. But you could save hundreds each year if you do. For example, if you have life insurance, the amount of coverage you need when you have a young family and a sizable mortgage will be different to what you need when the kids have left home and your mortgage is nearly repaid.

Consider third-party

It might be tempting to cancel your car insurance if it's not worth a lot, but if you cause an accident, you could be responsible for the damage you cause to another car. You could consider the cheaper third-party option that will cover you just for the damage to the other car. You can also get a third-party fire and theft policy, which covers you if your car is stolen or damaged by fire too.

Have policies with the same insurer

This one comes with the disclaimer that you should only stick with the same insurer if the price is right. If you have one insurer, you could get a multi-policy discount – we've seen these be up to 20%.

Source: *Consumer NZ*



10 tips for staying warm for less

Get the temperature up while keeping your power use down.

Our top 10 energy-saving tips will help reduce your overall electricity consumption, meaning you won't feel guilty for having a toasty home.

1. Don't fear the electric blanket: they cost little to run (just over \$10 per winter if used every night), especially compared to electric heaters. But only sleep with it on if it has a delay timer that can switch it off after a few hours. And it's important not to neglect heating your bedroom – the World Health Organization recommends keeping bedrooms at 16°C.
2. Break out the crock pot: running a slow cooker all day uses a third of the electricity compared with cooking a roast in an electric oven for two hours.
3. Check your heat pump filter: it needs vacuuming every three months. The good news is it's easy – just slide the cover off the front of your heat pump, lift out the filter and Hoover away. If you haven't cleaned it all year, you'll immediately notice the difference. You don't need to pay for a pricey heat pump service to get this sussed.
4. Clean your clothes dryer's lint filter: don't put your vacuum cleaner away just yet. Remove your clothes dryer's lint filter, then give it a lux as well. This can significantly improve your dryer's energy efficiency, thereby reducing its running costs.
5. Draught-proof your home: are your door hinges loose or your window latches rattly? Grab a screwdriver and tighten them up. This reduces the chance of nasty draughts blowing through your home. If that doesn't work, buy some vinyl strips that adhere to the insides of the window frames to achieve a better seal between the window and the frame.
6. Cheapo double-glazing: you don't have to be made of money to improve the heat retention of your windows - DIY window film, which fits across your frame and sits a little off the pane, can cost less than \$10 per pane. You simply fit it to the frame to create an insulating layer of air between your room and the cold glass. Alternatively, taping bubble wrap to the window frames will achieve the same effect.
7. Light smarter: switch from your old incandescent, halogen or compact fluorescent (CFL) bulbs to LEDs. They use far less energy and last much longer.
8. Check your power deal: visit Powerswitch.org.nz to see if you could be getting a better deal for power elsewhere. If you're on a spot-based tariff, consider switching for the winter to avoid the high spot prices currently experienced on cold winter evenings.
9. Shower smarter: grab a 10L bucket, chuck it under your shower and start timing. If it fills in less than a minute, your showerhead is a water-waster. You can snag a low-flow, energy-efficient showerhead for less than \$100.
10. Revisit your childhood with a wheat bag or hot water bottle: it costs next to nothing to fill a hot water bottle or heat a wheat bag, and they're a great way to keep the bed warm in a pinch.

SUDOKU

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ANSWER

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10 BENEFITS OF EXERCISE FOR OLDER ADULTS

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Strengthens mobility and flexibility

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A. 3b Echelon Pl | East Tamaki



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From the team at
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Welcome 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**.



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Please forward your subscription with this form to: Age Concern Tauranga, 177a Fraser St, Tauranga 3112.

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