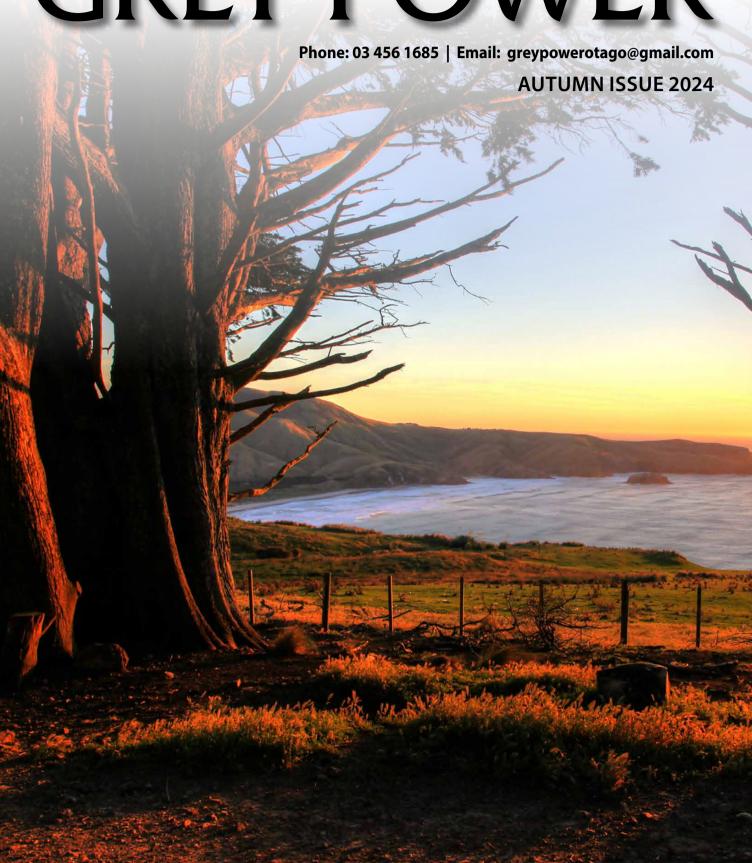
# OTAGO GREY POWER



OFFICE 211A King Edward Street South Dunedin DUNEDIN 9012

Phone: 03 456 1685

Email: greypowerotago@gmail.com

OFFICE HOURS Monday - Thursday 11am to 2pm

# Our Owl is our symbol

The wise old owl sat on the oak The more he listened the less he spoke. The less he spoke the more he heard.

Who of us is like this wise old bird.

Grey Power loves our owl it is our official symbol and is used in all correspondece.



Disclaimer: The information contained in this publication is given in good faith and has been derived from sources believed to be reliable and accurate. Neither Grey Power Manawatu Inc. nor any person involved in the presentation of this publication accept any liability whatsoever for its contents, including advertisements, editorials, opinions, or any consequences from its use.

# This publication is designed by Kiwi Publications Limited.

For advertising phone Sam on 027 872 6629 or email: samanta@kiwipublications.nz

#### www.kiwipublications.co.nz

Please refer to our website for disclaimer.

# From the Editor

Welcome to this GREY POWER OTAGO INC., first newsletter for 2024. We hope you had an enjoyable festive season with family and friends and that 2024 will provide peace, comfort and many reasons to smile.

While reflecting on 2023, I found this piece on line and have paraphrased it.

"Last year I learned a lot...I learned that things don't always turn out the way you planned, or the way you think they should. Things go wrong and don't always get fixed the way they were before, some things get broken and stay broken, and I've learned you can get through bad times and keep looking for better ones, as long as you have people in your life you care about."

Welcome to new members who are retiring this year and those returning. A reminder our contact details are as before:

Physical and postal address 211a King Edward St,

South Dunedin 9012.

**Phone** (03) 456-1685

**E-mail** greypowerotago@gmail.com

Opening Hours 11am- 2pm

Monday, Tuesday, and Thursday.

Regrettably we have had to raise the membership subscription, to the amounts voted at the 2023 AGM, to \$30 single and \$45 double.

Cheers Helen Begbie

**OFFICE HOURS** - Please note that until further notice our office in South Dunedin is only open Monday, Tuesday and Thursday from 11am to 2pm.

We have insufficient volunteers to open everyday and apologise for any inconvenience. However it is well known that volunteers are becoming a rare breed with the modern pressures on people. If anyone is interested in assisting we would be very grateful but unfortunately we do need people with computer and or office experience.

Should you wish to make further inquiries please contact the office either by email greypowerotago@gmail.com or leave a message on the answerphone 03 456 1685.

## REMINDER OF SUBSCRIPTION FEE INCREASE

Just a reminder that the subscription fee has been increased this year to \$30 single and \$45 double. It is apparent that many have the amount automatically entered in their computer. Will you please check you are lodging the correct amount before you confirm payment. Short payments cannot be actioned until fully paid and we do value your membership so we would like to action payments as soon as possible.

## **From the President**

I welcome you all back after what I hope was a most enjoyable festive and holiday break.

Hopefully this year will be an even better one and I look forward to working with you to ensure we keep the best quality of life we can have.

I have already been contacted about concerns in proposals the DCC is looking to implement. The primary issue is the new rubbish collection.

There are also submissions being accepted on the DCC plans for the future and we will be making submissions as we always do.

If you have any comments or recommendations you would like us to include in the submission please contact either by email greypowerotago@gmail.com or drop your comments into the Grey Power office between 11am to 2pm Monday, Tuesday or Thursday, or drop your comments into our letterbox on the door.

We do have members outside of Dunedin and wondered if any of you would like to come to a coffee meeting for a social chat and to bring forward any issues in your local area. Whilst we may not see you often you are still very important to us and so are the issues you may need some assistance with.

Please contact the office if you would like someone to contact you.

Best wishes Jo Millar



# PLEASE SUPPORT OUR ADVERTISERS

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

Many thanks

## **South Dunedin Street Festival**

At this year's South Dunedin Street Festival in King Edward Street, Otago Grey Power will be hosting a "History Zone", where a historic photographic exhibition comes alive with members of the community sharing their experiences of a time gone by. Not only is it a time to reminisce, but also to share the insightful stories and experiences for all to learn from the past. The History zone will be held at The Armitage, a venue where the kaumātua/ elders can also have a refreshment and a relax from the rest of the festival.

Come and experience the South Dunedin Street Festival as we transform lower King Edward Street into a vibrant multicultural show day. This highly anticipated event centres around community, culture and celebration with entertainment, art, crafts, workshops, activities and delicious food.

The street festival will also showcase local businesses and community service organisations, clubs and groups. These local community groups will be offering information about their services and how the public can get involved such as taking part in their courses or becoming a helper. Organisations such as the curtain bank, the local MP, bookbus and health services will be offering activities, workshops, freebies, demonstrations and information. As well as being a vibrant carnival of entertainment, there is a strong focus on participation and stall holders offer low cost or free activities for attendees.

So tell your family, friends and neighbours to come along to the festival and enjoy a fun day out.

# South Dunedin STREET FESTIVAL Saturday 16th March

Lower King Edward Street

10am-3pm

The Heritage zone is at The Armitage which is located at 190 King Edward Street. Please get in touch with Jo Millar at Grey Power if you would like to be involved in The History zone.

## Jeanne Hutchison

South Dunedin Street Festival Coordinator.

2 GREY POWER OTAGO

# GREY POWER OTAGO INVOLVEMENT IN SOUTH DUNEDIN STREET FESTIVAL

The South Dunedin Street Festival Organiser invited Grey Power Otago to be a part of this year's festival. She explained that she was aware of difficulties in the past but rather than be asked to do a specific task she asked what we would like to be involved in.

The suggestion we put to her was to have a Dunedin historical area. It is a great opportunity for local members to talk to younger residents about what South Dunedin was like in the past.

They were very enthusiastic and have arranged for us to have a room in the Armitage Building where we can supply light refreshments. They are also arranging for old photos in the room and in the hallway.

I would be very grateful if anyone is able to spare a little time on Saturday 16 March between 10am and 3pm. As a 20 year newbie to Dunedin I myself would like to talk to some of you about what it was like in the past.

If you are interested in helping with either meeting people or serving light refreshments could you either email me at greypowerotago@gmail.com or advising the office volunteers by calling in between 11am and 2pm Monday, Tuesday or Thursday otherwise leave a message on the answerphone.

Thank you **Jo Millar** President



Pam enjoying the dance stage at the 2023 South Dunedin Street Festival. photo by Isabelle Harrex, supplied by DCC



South Dunedin's Rock n Roll Revival Club. photo by Isabella Harrex, supplied by DCC



Custom House Square in Dunedin, 1923-1928, taken by Robert Percy Moore, Ref Pan-0093-F

# New kerbside collection bins coming soon

Keep an eye out for your new kerbside collection bins as Dunedin City Council starts to deliver them to over 52,000 households throughout the city.

## New bins coming soon

If you are on a kerbside collection route, two new bins will be delivered to your home sometime between mid-March to mid-June. Your kerbside bins will each have a sticker with your address on it.

## Bins for food scraps and garden waste

You'll receive a green-lidded food scraps and garden waste bin, and a red-lidded rubbish bin. You'll also receive a smaller kitchen benchtop bin for your food scraps, and an information booklet.

### New kerbside service starts from 1 July

The new kerbside service will begin emptying your two new bins, along with your existing yellow-lidded and blue recycling bins, from 1 July. Please store your new bins in a safe place and only start to use them from 1 July. Until then, keep using your blue glass and yellow-lidded mixed-recycling bins as usual.

## **Black bags**

We encourage you to use up your stock of black bags by the time the new service starts. If you have any left over, you'll be able to take rubbish in DCC bags to Green Island Landfill for free.

#### More information

Don't worry if you don't receive your bins in March as it will take some time to get them to everyone. If you haven't received yours by mid-June, please get in touch with the friendly team at Dunedin City Council to let them know. You can call on (03) 477 4000 or email dcc@dcc.govt.nz.



More information about the new service can be found online at www.dunedin.govt.nz/kerbside-changes

Knox Podiatry is a well established and friendly Podiatry clinic. Our main clinic is in Mosgiel however we also operate clinics in Balclutha, Lawrence, Milton and at Diabetes Otago (Dunedin).

Our team of five experienced Podiatrists can cater for your every footcare need. We have availability for appointments and are welcoming new patients.

From simple nail cutting, corns or callus treatments to injuries, aches and pains. We have an orthotics lab on site where we can manufacture orthotics and also partner with labs across the country for more specialised orthotics.

With very fair pricing and a full foot assessment carried out with every new patient appointment why not try us out for your Podiatry needs?

We also stock a range of wide fitting footwear and slippers along with super comfy soft topped socks.

Our team look forward to welcoming you to our clinics. To book an appointment please call 03 4781030 or you can email info@knoxpodiatry.co.nz



NEW PATIENTS receive 10% off with a copy of this advert

We treat all foot and lower limb conditions
Corns & Hard Skin • Verruca • Nail Cutting
Ingrown Toe Nails • Foot / Heel pain
Diabetic Foot Checks • Orthotics

Clinics in Balclutha, Lawrence, Milton, Mosgiel and Diabetes Otago (Dunedin) www.knoxpodiatry.co.nz



4 GREY POWER OTAGO

# GOLDEN CENTRE POPPY PROJECT



Crafters are being invited to help create a huge community poppy display in the Golden Centre for ANZAC day to honour those who have served in times of conflict and during peace making operations.

The public is being invited to make poppies from felt, fabric, knit or crochet. Drop your contribution off at the Golden Centre between now and the 12th of April. Patterns for felt or fabric poppies are available from the display in the shopping centre.

For every poppy received the Golden Centre will donate \$1.00 to the Return Services Association.

# Now That's Interesting

Before parchment was made from paper, animal skins served as its basis. That all changed in 1847 when a pair of French scientists, Jean-André Poumarède and Louis Figuier, discovered that by dipping paper made of wood pulp into a mixture of sulfuric acid and

then a water/ammonia bath, it became durable for a variety of uses, including baking and food storage.

Sometimes we need to remind ourselves that today is the tomorrow we worried about yesterday, all is well.... So why worry! If you are feeling blue and don't know what else to do, think of someone else who might be as lonely as you. Pick up the phone and dial! You'll brighten another person's day, and yours too!

# **OPEN**

## (OTAGO PROVIDERS OF ELDERLY NEEDS)

I attended the February meeting of this group.

The guest speakers for this meeting were GREEN PRESCRIPTION team. The service is located at the SPORT OTAGO at Logan Park.

Green prescription is a free support service to help you with your journey to a healthy, more active you. Programmes are designed to help and support your physical, mental, and social wellbeing. The team will work with you to find the best wellness solution for you.

You can access Green Prescription by self -referral or ask your doctor or nurse for a referral.

The service provides programmes in Central Otago, Clutha, Wanaka, and Queenstown.

I can thoroughly recommend this service. I was referred for post-operative support to regain fitness, flexibility, and wellbeing. I made good friends and we are still walking twice weekly 14 years later.

## For more information call (03) 474-6350.

For members supporting family as carers, e.g. for grandchildren, you may be interested in the Active Families programme for 4-17 year olds.

Other speakers I found interesting were the representatives from Living Well a service for people with disabilities. An organisation, providing support for people experiencing disabilities, lasting more than 6 months.

Sadly as we age some of us will face the reality of disabilities, personally or as a caregiver of a family member. It may be prudent therefore to do some forward planning and seek information about services and support groups able to provide help or information.

Disability, a term referring to physical, intellectual, sensory, visual, or hearing related disorders.

If you think you may qualify for help or wish to seek further information, contact YOUR WAY - LIVING WELL

## 0800 758 700 9am – 4pm weekdays.

If you are not eligible for the services of this organisation, they will do their best to let you know who might be able to help.

# Planning for the future

We want our environment and communities to be healthy and connected — it's a big focus for the Otago Regional Council as we plan for the future of our region.

Our future opportunities and challenges are front of mind as we prepare the Long Term Plan for 2024-34, setting the direction, identifying key work programmes for the next 10 years, and looking at what the rates implications are for this work.

We look at the work we have planned and the community outcomes we want to achieve — strong and resilient communities, partnering with mana whenua, protecting our environment, addressing climate change and providing public transport.

In late March/early April a special issue of our newsletter, Te Mātāpuna | The Source, will be sent to Otago residents. It will highlight some of the things Council is proposing in the draft Long Term Plan and outline different ways you can have your say.

We do want to hear from you about what is being put forward. We'll have drop-in meetings around the region so people can come and talk to councillors and staff, and you can give your feedback on our website, social media or by post.

A consultation document, which covers the key things you need to know, will be available on the ORC website or you can pick up a paper copy from your local ORC office. The full draft Long Term Plan will be available on the website and paper copies can also be collected from ORC offices.

This is an opportunity for everyone in Otago to have their say and help us to shape the future of Otago.

Feedback is open from 28 March to 26 April 2024.

I look forward to hearing your feedback.

# Gretchen Robertson

Chair Otago Regional Council

For any queries, please contact customerservices@orc.govt.nz or call 0800 474 082

www.orc.govt.nz



### **Gillions Funeral Services**

## part of your community

We're locally owned and operated, have trained, qualified and experienced staff, a great building with reconfigured spaces, top-class technology, traditional, contemporary and unique farewell options, eco-friendly options, affordable package options, and a range of caskets, urns and keepsakes.

Ask us about our bereavement support, professional memberships, local partnerships, community support and our Gold Card discount.

If you are thinking about pre-planning or pre-payment, this is the time to contact us. We have free planning packs available and can talk you through the steps for organising a pre-payment plan. Because we are members of the FDANZ Funeral Trust, funds (up to \$10,000) put into a pre-paid funeral are exempt from asset testing for residential care.

If you are looking for a speaker at your next event, give us a call – we are experienced at presenting to groups and answering your questions.

You can contact the friendly team at Gillions by phoning us on 03 455 2128, popping into our office at 407 Hillside Road, South Dunedin or emailing support@gillions.co.nz



# We have all your funeral questions covered

and because we are family owned and operated we'll always be here when you need us.





Phone: 03 455 2128 [24 hours] Email: support@gillions.co.nz 407 Hillside Road, South Dunedin. www.gillions.co.nz

**6** GREY POWER OTAGO ISSUE ONE AUTUMN 2024 **7** 

# A new way to release equity for retirees



A retirement fund is breaking into the home equity market and plans to launch the country's first home reversion scheme soon.

Newsroom reports the scheme works on an agreement to sell Lifetime Home – part of the Lifetime Retirement Income group – a portion of your house and get the money paid back in instalments over 10 years.

Founder and managing director Ralph Stewart told *Newsroom* it was not like a reverse mortgage which paid out a lump sum at the start of the term and accumulated interest to be repaid when the homeowner sold up.

"We supplement homeowners' retirement income, every fortnight with a small amount of money, that adds up every year to an amount that we exchange for equity in their home. We do that for 10 years from age 70," he said.

"So for a million dollar house, we pay the homeowner around \$23,000 a year and at the end of the 10-year period, we would own 35 percent of the home and they will own 65."

When the homeowner sold the house they would essentially "buy-out" Lifetime Home – which would benefit from any capital gains.

He said the difference in this model to a reverse mortgage was certainty about total overall costs.

"The reverse mortgage model is based on debt — the homeowner borrows the money and defers the repayment of the debt until they sell the house. It's a good model but it means that the homeowner has to effectively suffer a variable interest rate — the amount of money they will pay back to the bank when they sell their house is unknown at the beginning.

The Retirement Commissioner's review of Retirement Income Policies last year recommended better information on equity release products.

"There is an information gap that it may be useful to fill so that retirees have good comparative information available," it said.

The full *Newsroom* article can be read here: http://tinyurl.com/7bm8k97d

# Beware annual credit card subscriptions

If you make annual payments through your credit card, just be aware they can go on forever.

A Kapiti Coast Grey Power member reports was told by a company he dealt with that his credit card details had expired and he needed to update them. Thinking he would use this opportunity to let the service lapse, he did nothing. So imagine his shock when the payment appeared on his credit card statement.

On querying with the company how they got his updated details they replied: Actually your terms with the credit card company allows this. The account does not expire of course, and the bank typically sends the replacement about one month ahead of the expiration date. Also, continuing subscriptions are handled differently than individual transactions. If the merchant has coded the transaction as a recurring type of payment, they can continue to charge the account without obtaining new authorizations and expiration dates from the customer.

The member checked it with his bank ... and yes the bank does update credit card details on annual subscriptions.

You have to change how you pay annually, but if you're unsure about how to do this, the bank suggests you contact your branch.



# **DID YOU KNOW?**

TheMinds Journal

Listening to 5 to 10 songs a day can improve memory, strengthen immune system and reduce depression risk by 80%.

# **Introducing the new Minister for Seniors**



The new Minister for Seniors, Casey Costello, was sworn in just before Christmas and introduced in the December Office for Seniors newsletter.

She is quoted:
"As the coalition

agreement between New Zealand First and National outlined, this portfolio is important to us and we are committed to delivering ... Over the next few months you will hear more about the work that will be undertaken and how I propose this will be achieved."

Here's what the agreement says:

- Keep the superannuation age at 65
- Amend the Building Act and the Resource Consent system to make it easier to build granny flats or other small structures up to 60sqm requiring only an engineer's report
- Progress the review of the Retirement Villages Act

- Upgrade the Super Gold Card and Veterans Card to maximise its potential benefit for all Super Gold Card and Veteran Card holders
- Investigate the funding formula for new residential care beds
- Engage openly and constructively with the aged-care sector
- Undertake a select committee inquiry into aged care provision to include supporting people with early onset conditions and what asset thresholds are appropriate in 2023/24
- Explore options to build on the Local Government Rates Rebate Scheme for Super Gold Card holders
- Work on establishing bipartisan agreement to fund both care and dementia beds that New Zealand needs now and with a focus on the long term needs by 2040
- Liaise with retirement village owners and occupiers to seek a mutually agreed way forward to safeguard the interests of the 50,000 plus New Zealanders living in retirement villages

The Office for Seniors briefing to the Incoming Minister (BIM) is http://tinyurl.com/yb73t2m2.

# What sorts of situations is PHONE 105 for?

You can use 105 to report non-emergency situations online or via the phone, such as when your car has been stolen, your property has been damaged, or you want to give Police information about crime in your area.

The key message is that if it's happening now or just happened and there's a threat to life or property, call 111. If it's already happened and there's no immediate danger, use 105.





We fit lenses to either a new frame or to your own

Your glasses don't need to go away as it only takes one hour in our on-site

lab to fit the lenses. Bring your prescription into us from your Optometrist or we can get it for you.

Lenses from: Single Vision \$90 / Bifocals \$190 / Progressives \$330 Frames - All between \$60 to \$149 - Hundreds to choose from

We also do repairs

We are 100% owned & operated with over 20 years experience | T's & C's apply

37 St Andrew Street, Dunedin (Opposite Starbucks) | Phone 03 262 1052 022 516 9474 | dunedinopticallab@outlook.com | www.dunedinopticallab.nz

8 GREY POWER OTAGO
ISSUE ONE AUTUMN 2024 9

# 

# How big is the risk of Covid and flu coinfection?

With both Covid and flu viruses circulating at high levels, how likely it is for someone to get both at the same time?

Fortunately, it appears to be rare.

Last year, the US Center for Disease Control (CDC) tracked coinfections in the U.S. and found just 3% of people hospitalised with the flu also tested positive for Covid.

This phenomenon, called viral interference, is where infection with one virus ramps up the body's immune system and can make it less likely to get infected with another.

Not being able to shake a lingering cough or runny nose is not necessarily unusual. Even a normal bout of respiratory infection can take several weeks to recover from.

Does it matter whether you're sick with Covid or flu?

It might. For example, it could make a difference in how quickly someone gets back to a regular routine.

With Covid, Health New Zealand | Te Whatu Ora recommends isolating for five days after a positive test or from symptom onset.

With flu, people are considered most contagious for the first three days of their illness and the authority recommends staying home until at least 24 hours after fever is gone.

Also, knowing which of the two viruses you are fighting can be important for people at high risk of having a bad infection. For people who are 65 or older, pregnant or immunocompromised, the antiviral Paxlovid can help protect against hospitalisation if taken in the first few days of a Covid illness.

If it's flu, a doctor can prescribe the antiviral Tamiflu.

For everybody else who is not at high risk of severe disease, the advice is simple — stay home if you're sick.

For the full article go to NBC Health at http://tinyurl.com/yyxdrtub



# Free Rapid Antigen Tests until June

Health Minister Dr Shane Reti, has announced that additional supplies of COVID-19 rapid antigen tests (RATs) will enable continued free testing through to the end of June. They will be available through the established national distribution network providers of health providers and some pharmacies, as listed on https://www.healthpoint.co.nz/.

Information about COVID-19, testing, treatments and support for urgent costs is at

http://tinyurl.com/32jxhtvd



# **Identity check opens at MSD**

New NZ Super or Veteran's Pension clients can now verify their identity online.

Identity Check is a new option when applying online for a benefit or ongoing payment in MyMSD

Using facial recognition technology, it will take a live photo of you and compare it to the image on your driver's licence or passport. If the check isn't successful, you don't want to – or can't- use Identity Check, you will be asked to bring your original government-issued ID into a Ministry of Social Development (MSD) service.

There's more information at http://tinyurl.com/464p5d4b



# **Scamming through online accounts**

Thousands of online shoppers have been caught up recently in a fresh wave of scams after their online accounts were hacked and fraudulent purchases were made without their knowledge.

The practice is known as "credential stuffing".

Cybercriminals use previously stolen passwords from one website and try to reuse them elsewhere so they can gain access to more accounts and steal your money.

That's because hackers know many of us use our same email address and password combinations for multiple online accounts.

The issue arose when online fashion retailer The Iconic, which operates in New Zealand as well as Australia, was hacked the company allowed customers to save their card details to their accounts, but didn't need them to be verified before placing an order.

CERT NZ says the decision to require a verification number (CVC) for payments to go through lies with the retailer and the payment gateway they use. Sellers are not legally required to verify CVCs. CERT offers advice to vendors who allow online payments: http://tinyurl.com/388v59vh

Cyberexperts advise regularly monitoring your online accounts for suspicious activity. There's the website **Have I Been Pwned**, which can check if your email address has been exposed in a data breach, or notify you of any future breaches where your account has been affected. You may be surprised by what you see.

The easiest first step to take to protect yourself is something repeated time and time again — by never using the same password on more than one online account.

That way, if attackers get access to your credentials for one account, they can't use them to break into your other accounts. If you're worried about remembering passwords, CERT suggests using a password manager to help create long and unique passwords and to keep them safe.

Using two-factor authentication (2FA) adds an extra level of security. If you have 2FA enabled, attackers cannot get into your account even if they have your credentials.

See CERT's advice around creating good passwords and using 2FA here: http://tinyurl.com/yezy5mc9

# Making sure older patients are taking the right medication

New resources have been developed to help ensure older people on multiple medications are taking the right medication at the right time and in the right way.

Pamphlets for patients, posters for GP waiting rooms, and communication tips for primary healthcare practitioners have been prepared.

The tips for clinicians advise keeping the consultation patient-centred and structuring it around the patient's health conditions, rather than on their list of medications.

Educating patients about the need to have their medications reviewed is becoming increasingly important.

"As people get older, some of the medications they are on may not be necessary any more. On the other hand, some people may not have been prescribed medicines which they could benefit from," says lead researcher Jo Hilder.

A recent published survey found 75 per cent of patients who had multiple health conditions had been prescribed four or more medications.

"The frequency of adverse drug events has been shown to increase with the number of medicines taken. This makes it important to reduce the number of medications for people if it is possible," Ms Hilder said.

The link to this research is http://tinyurl.com/5e6rsv7j



# Socks too tight?

We sell soft topped bamboo and cotton socks

3 pairs \$36

diabeticsocks.co.nz

10 GREY POWER OTAGO ISSUE ONE AUTUMN 2024 11

# Plan for retirement

There are many pitfalls and surprises to watch out for when planning a happy retirement.



1. Not planning for retirement early enough in life Many Kiwis make the mistake of procrastinating on their retirement planning, or assuming they don't have enough to bother planning with. It's essential to get proactive at least five years before retirement, and ideally 10 to 15 years beforehand, so you have the opportunity to harness the power of compound investing.

### 2. Not developing interests outside work

Retirement isn't just about hanging up the work boots; it's a chance to enjoy a whole new phase of life and lean into the things that bring you real joy in life.

The years leading up to retirement, the prime time of your life, is the ideal time to build a portfolio of things that you are passionate about, new pursuits or hobbies, epic holiday plans, a greater focus on your health, purposeful work projects and quality time with family and friends.

Focusing solely on your career or job right up to retirement can lead to a feeling of relevance deprivation after retirement. And that is avoidable.

#### 3. Retiring too early

So many people jump the gun on retirement, underestimating the financial and psychological impacts. Retiring early might seem enticing, but it often leads to financial strain and boredom. Quite frequently these people find their way back into the workforce later.

Experiment with part-time work and part-time retirement.

4. Underestimating their real cost of living We all like to tell ourselves that we're spending less than we are. But it's not until we build a budget from our actual bills and expenses and project forward that we can recognise just how much we need to cover our desired living expenses in retirement.

Practice living on you projected retirement budget – and see how you go for a month.

# Withdrawing all their superannuation when they retire for dumb reasons

The fundamental purpose of private superannuation, such as KiwiSaver, is to serve as a financial nest egg, ensuring a dependable income stream throughout retirement.

Drawing it all out as a lump sum runs counter to the very essence of superannuation's designed purpose, and it certainly sees those people missing out on a lifetime of earnings unless they have a real strategy behind their decision.

### 6. Dragging debts into retirement

One of the most common questions is: "What do I do about my mortgage when I retire?" Debt is designed for a time in life when you have the income to pay it down.

It's much better to take proactive steps to demolish your debt in the years leading up to retirement. Plan your retirement date after the debts are cleared.

The best way to avoid mistakes is to get some advice when you do your retirement planning. It's often worth it.

Bec Wilson is the author of the bestselling book How to Have an Epic Retirement and host of the new podcast Prime Time with Bec Wilson. She writes a weekly newsletter at epicretirement.net.

# Travellers urged to vaccinate

Health New Zealand | Te Whatu Ora advises Kiwis travelling overseas to make sure they are fully immunised against measles. Cases have cropped up in Australia, the United Kingdom, across the Middle East and Asia, and parts of the United States.

The Measles, Mumps Rubella (MMR) vaccine is free for everyone aged 18 and under, and for others who are eligible for free New Zealand healthcare.

More information at http://tinyurl.com/ypeudayj

# **ESTATE SERVICES MADE EASY**

Estate of Grace is a local family owned business that prides itself on providing a caring and holistic approach to estate services. They are focused on doing the best for the client, family and their estate by maximising value and making a difference to the community with options to support local charities and non-profit organisations whenever possible.

Andrew Whiley, and his wife Jackie, established the business seeing the many issues facing the elderly down-sizing and families dealing with estates. Today, families often don't live locally; distance can make it difficult to balance the physical tasks required when dealing with an estate. This includes the challenge of transitioning elderly parents to a retirement facility. **Estate of Grace** simplifies the process!

A recent client engaged the company to look after the estate of his late Mother. Household goods were assessed with valuable items sold and the balance of goods shared across six local charitable organisations. The house was then fully cleaned and staged, including the garden, to ensure that the client was able to maximise the selling price. His quote says it all. "In view of what the place looked like before they went in, I think



they've worked a miracle. The place inside and out looks fantastic".

Estate of Grace can also assist those that wish to pre-plan how their estate is handled. Feel free to contact Andrew to discuss how Estate of Grace can assist you!

Editorial supplied by Estate of Grace



Estate of Grace is a local family owned business that prides itself on providing a caring and holistic approach to estate services. The company works with families, lawyers, executors and trustees to provide services to simplify the estate management process.

#### Personalised services include:

- Assistance with Downsizing & Relocating to Retirement Facilities
- Professional Estate Clean-up
- · Asset Inventories including video-graphic and photographic
- Estate Liquidation
- Packing & Moving
- Storage Arrangements Short and Long-term
- Shipping Services for Local and International Items
- · Rubbish Removal
- Home Staging and Property Preparation for Sale
- Rest-Home Pack-Up Services
- Options for asset Liquidation including Garage Sale, Trade Me and Auction Services to Maximise Return
- Working with non-profit, community and charitable organisations for donations of unwanted goods



Phone: 027 465 3222 (Andrew Whiley) | Email: dunedin@estateofgrace.nz www.estateofgrace.nz

12 GREY POWER OTAGO ISSUE ONE AUTUMN 2024 13

## **HEALTH AND DISABILITY ADVOCACY**

Health and Disability Advocacy is a free service that operates independently from all health and disability service providers, Government agencies and HDC.

Advocates should be able to help If you want to know more about your rights, get questions answered, or make a complaint. The service will:

- Help you understand your rights
- Listen to your concerns
- Talk through your options
- Help you to formulate and make a complaint
- Support you while you resolve your issue

Freephone: 0800 555 050 or Email: advocacy@advocacy.org.nz

# My Health Record is live

My Health Record is a secure website that gives people access to their immunisation records and COVID-19 test results. It also provides parents with children under 12 years old the option to link to their children's immunisation records.

Over time, Health New Zealand | Te Whatu Ora will make more information available, such as current and past medications, lab results and community services and high use card entitlements.

To sign up, go to: https://identity.health.nz/

# Free shingles vaccine eligibility

The shingles vaccination is free for 12 months after your 65th birthday. You need two doses, two to six months apart. The second dose will be free, even if you've turned 66.

If you're eligible, you can get the vaccination from your nurse, doctor, healthcare provider, and some pharmacies.

# **New Grey Power discount**

Grey Power Federation has announced a new offer available to all financial Members — Atopis®- a unique New Zealand skincare range scientifically designed for older people. Members can get an exclusive 20% discount\* on all Atopis products. Just use the special code GP20 when you buy at https://atopis.co.nz/

Visit the Federation's website https://www.greypower.co.nz/to keep up to date with information and resources.

# Making sure older patients are taking the right medication

New resources have been developed to help ensure older people on multiple medications are taking the right medication at the right time and in the right way.

Pamphlets for patients, posters for GP waiting rooms, and communication tips for primary healthcare practitioners have been prepared.

The tips for clinicians advise keeping the consultation patient-centred and structuring it around the patient's health conditions, rather than on their list of medications.

Educating patients about the need to have their medications reviewed is becoming increasingly important.

"As people get older, some of the medications they are on may not be necessary any more. On the other hand, some people may not have been prescribed medicines which they could benefit from," says lead researcher Jo Hilder.

A recent published survey found 75 per cent of patients who had multiple health conditions had been prescribed four or more medications.

"The frequency of adverse drug events has been shown to increase with the number of medicines taken. This makes it important to reduce the number of medications for people if it is possible," Ms Hilder said.

The link to this research is http://tinyurl.com/5e6rsv7j

# Not having a power of attorney could mean a longer hospital stay

Older people have had to wait up to five weeks in hospital beds due to not having the legal representation to be discharged.

Age Concern Whanganui manager Michelle Malcolm reports that not having an enduring power of attorney (EPA) in place can prevent older people from being able to easily move into a residential care home from hospital.

If a family member suddenly loses capacity, an application for a welfare guardian has to be put through the Family Court, and this legal process can be "time-consuming".

It could also mean patients in hospital have to continue paying rent or electricity bills, because no one has the power to end living arrangement agreements for them.

A personal care and welfare EPA allows a person to make choices for another when they are deemed to lack the capacity to make rational decisions.

The cost of an online EPA for personal care and welfare with Public Trust is \$219, and for an in-person consultation it is \$358.Visit http://tinyurl.com/ms3bx7va for details.

## SUBSCRIPTION RENEWAL

Grey Power Otago Association subscription of \$30 single and \$45 double are now due.

Please accept this as a reminder that if you have Grey Power Electricity you must keep your annual subscription to the Association current. It is a condition that you must be a member of a Grey Power Association to have Grey Power Electricity and this incurs an annual subscription fee.

THIS YEAR'S CARD HAS A GREEN STICKER SO IF YOU HOLD A MEMBERSHIP CARD WITH A BLUE STICKER YOU ARE NO LONGER A FINANCIAL MEMBER.

<b>MEMBER</b>	RSHIP Office Use:
APPLICA <sup>-</sup>	TION
	WAL FORM
Name: Dr / Mr /	Mrs / Miss / Ms / Other
•••••	Phone:
Address:	
	Postcode:
	rship number:
	n: 01.04.2024 to 31.03.2025 (Please tick appropriate box)
•	\$45 Double 🔲 Renewal 🔲 New 🔲
Donation:	
Email Address:	
Direct Credit:	Westpac <b>03 0903 0438476 00</b> with surname and membership number (if renewal). Eftpos not available at office.
Postal address:	Grey Power Otago Inc. 211A King Edward Street, South Dunedin, 9012.
Contact:	greypowerotago@gmail.com
Office Hours:	Monday - Thursday 11am - 2pm. Phone: 456 1685
	Grey Power Otago (Inc) The Active Organisation For Those 50 Plus

211A King Edward Street, Dunedin 9012. Phone 456 1685

Email: greypowerotago@gmail.com

14 GREY POWER OTAGO

# **Chilling Wall**



#### Across

- 1. Tax prep. expert
- 4. Yucatán natives
- 9. Hoard
- 10. Reproductive cell
- 11. Not well
- 12. Like some buckets
- 13. "You bother!"
- 15. Archaeologists' finds
- 19. Drive-in employee
- 20. Early form of sonar used to detect submarines

- 23. Small bill
- 24. Gift recipient
- 25. Bed-and-breakfast
- 26. Grassy area
- 27. No longer working: Abbr.

#### Down

- 1. Fine dinnerware
- 2. Gondolier, e.g.
- 3. Lace tip
- 4. Look caused by Cushing's syndrome, sometimes
- 5. Hindu incarnation
- 6. Big laugh
- 7. Pub pint
- 8. Member of Cong.
- 14. More risky
- 16. Church singers
- 17. 1,000 kilograms
- 18. Tuckered out
- 20. Magazine revenue source
- 21. Boar's mate
- 22. Some trial evidence

Τ	Ξ	Д		а	В	A	W	S
Ν	Ν	_		3	3	Ν	0	а
3	Ν	0		၁	Ι	а	S	Α
В	0	Н	В	A	၁			
S	Τ	၁	A	Н	Τ	Τ	В	A
			Τ	Ν	а	3	3	Ν
Ν	Ξ	К	A	0		Г	٦	Ι
3	٦	$\cap$	٨	0		ດ	0	Н
S	Α	Τ	A	M		A	В	၁
=	7	Ω	7		1	٤	6	
9	<b>7</b>	8	2	l	7	3	6	G
=	<i>t</i>	8	ح 9		<u>ا</u>	3	6 8	
9	Ľ.	-	_	l	ک 9		-	G
9	7	3	G	۱ 6	_		8	д †
5 ا ک	L G	3 6	G	۱ 6 8	3	7	8	g †
9 1 7	ر ا ا	3 6	g †	ι 6 8	3	ر 2 4	2 ا 8	9 8
9 1 7 6	2 2	€ 6 9	G ⊅ ∠ 9	ι 6 8 ε 1	ω ω	Z 2 6	5 2 8	3 8 8 8 8
9 1 7 6 8	2 2 8	& 6 9 ∠ 9	G † 2 9 6	۲ 8 8 4 2	ω σ ω <u></u>	Z 2 6 1 9	۲ 8 8	ς 9 8 ε 4

The crossword headline is a clue to the answer in the shaded diagonal

## **FAMOUS SKIIERS**

AAMODT	KILLY	NEUREUTHER
COOMBS	KLAMMER	PARSON
FEUZ	KOSTELIC	PINTURAULT
GIRADELLI	LIGETY	PLAKE
HINTERSEER	MAHRE	SHIFFRIN
HIRSCHER	MAIER	STENMARK
JANSRUD	MAYER	SVINDAL
JOHNSON	MAZE	THOVEX
KILDE	MILLER	TOMBA
		VONN

#### **SUDOKU**

9		8	2	1		3	
							5
1		5	4			9	
7		6	1				
			8	6			
				7	6		4
	1			4	9		2
4							
	9		7	2	8		6

т E R E U Н F R H Wı W Т K L Y O N M Z М R S С Н ı Н Ν K Н S ı Α Z Т 0 O M X L G Q Ν Ν R U Н O S S ı 0 L R Т Т Ε Α Ε L M R Ε Α Υ Е L В D Т D R K K Ν E Α D S Ε O U ı R С 0 Ε U Ε М C S S М М D D ı Ε O Ν ı Α U G Ν R G Т Ν ı X 0 Н D 0 G Α ı Υ Н Т М E Α Х Ε O В J K R Т N R K S J М S Υ K Α E L M

How to solve sudoku puzzles: No math is required to solve a sudoku. You only need logic and patience. Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.