

OTAGO GREY POWER

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SUMMER ISSUE 2023



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Phone: 03 456 1685

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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.



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From the Editor

Welcome to this final Grey Power Otago Newsletter for 2023.

I've been reflecting on the changes 2023 has wrought. There is a saying; a paraphrase of Benjamin Franklin's I believe that state, that the only three things certain in life are death, change and taxes. In a more modern context, I was reminded of an anthem of the sixties, a line from a Bob Dylan song "The times they are a changing."

The upheavals of 2023, faced by many, I guess we can claim that change is, one constant in life. 2023, has certainly seen some changes. A new Monarch, political leadership, landscape changes brought about by floods, and landslides attributed in no small way to climate change, to name just a few. On reflection however, so many of the everyday things we use didn't exist when we were born. Changes in media, foods, occupations and gadgets we now take for granted.

According to forecasters New Zealand's seasonal change will be from a La Nina phase, to the El Nino. El Nino is typically associated with drier and warmer conditions. This should be great for camping, boating, and the barbeque.

As we approach the season of Good-will, I sincerely hope that people who have vented their hurt and anger at our leaders and scientists, take a moment to reflect, on how they would have coped, advising and making what were unpalatable decisions. I certainly wouldn't have liked being in such a position. Overall we can take some comfort, that outcomes of these decisions, meant that our death toll was nowhere as bad as some other countries. Small comfort however for those in hospitality and tourism, small business owners and many in the rural sector.

So as we say good bye to 2023, I hope 2024 will treat you and yours with gentle positive changes.

May you have a joyful festive season, and a great summer of good health, and happiness, for you and those you care for.

Cheers *Helen Begbie*

GREY POWER OTAGO HOLIDAY CLOSURE

In order to give our overworked and conscientious volunteers a well earned break our office is closing on

**Thursday 16 November 2023
and will re-open**

Monday 29 January 2024.

All answerphone messages left at the office or mail/email will be attended to on a frequent basis during this time.



From the President

I wish to express my sincere thanks to all for your continued support during what has been one of the most trying years I have experienced since becoming President.

From expecting to have rooms in the South Dunedin Community Hub to getting magazine printing covered by advertisements I learned the real meaning of the saying "If it sounds too good to be true then it is."

With the lockdowns over the previous two years of Covid we were not in a position to obtain grants as we were not working in the community. Needless to say it meant our fallback resources were eroded.

With our previous landlord being very happy for us to continue in our South Dunedin offices and the hard work of a member who took on the responsibility of endeavouring to obtain grants we survived the year. Their help and assistance is gratefully appreciated. It has resulted in the decision to look at our membership fee and left with no option but to seek an increase which members accepted at the AGM.

The office has been operated very successfully this year by a core of 4 members. On behalf of you all sincere thanks and appreciation for the excess hours they have given to us all on a voluntary basis.

If there are any amongst you who have office, internet and database entry experiences and would be available to help out next year this would be of great assistance and help take the load of such a few willing people.
Please note it is voluntary and not paid positions.

My personal thanks to the office volunteers and the member who successfully obtained grants. Grey Power Otago would not have been able to do what it has this year without your generosity with your time.

I am well aware that many members join for Grey Power Electricity and I believe that at times we do not make known what we do in our advocacy work which is really our core business.

We regularly meet with Otago Regional and Dunedin City Councils and when necessary the previous Southern DHB now Te Whatu Ora Southern.

These meetings have resulted in

- Preventing three attempts to interfere with the free over 75 year parking permit.
- Successfully retaining the one way arterial route with the help and assistance of all of you who signed our petition.

- Restoration of the two hour disability parking in the new George St area.
- Obtaining contingency funding for pandemic units in the new hospital being built. These were to be funded from the original budget so it would be interesting that if this had remained the case what else would have been cut out of our new hospital.

Areas we are continuing to make submissions on are the projected future plans being looked at by both the ORC and DCC. There is also the ongoing issues with the bus routes in South Dunedin as well as the traffic problems. We will not go into the constant health issues which are never ending and under constant discussion.

May I also make a plea to ensure you make use of the businesses who have given Grey Power Otago members discounts. For those of you who are looking at improvements or preparation for upcoming retirement such discounts are invaluable in keeping the costs down. Your participation in using these discounts assist us in keeping the businesses offering them.

Although the beginning of 2023 was not as productive as we hoped, the ending of 2023 and the beginning 2024 certainly appear to have us back on track once again.

A very happy holiday season to you all and thank you for your support this year and we look forward to being of more service next year.

Cheers *Jo Millar*

NEWSLETTER DELIVERY

Would you be happy to receive this newsletter via email?
If yes, please send an email to greypowerotago@gmail.com advising us of your email address.

If you are aware of an organisation who would like to fundraise by delivering our newsletters in their local suburb please advise them to contact the office between 11am and 2pm Monday to Thursday or by email to greypowerotago@gmail.com. We require the name of the group and a contact name and phone number or email address.

DUNEDIN'S GRAND OLD LADY

Dunedin's recent Heritage Festival got me thinking about my favourite buildings. Without a doubt The Regent Theatre is one of my most favourite.

This stunning example of baroque style design is one of the few survivors from the golden age of cinema. Opened in 1928 at a prime location, the city's Octagon, on the site of the ill-fated Regent Chambers, destroyed by fire.

Built by Love Construction and overseen by the architect James Hodge White. The 2,000 capacity cinema was similar in design to Robert Atkinson 1921 Regent, in Brighton, England. A style that owes its design to Charles Garnier's Paris Opera completed in 1875.

Replicated in cities in Australia and England of which few have survived in the original form. Dunedin's Regent survived because citizens with a passion for theatre, found the idea of, Dunedin without a performing arts venue untenable.

A public meeting resulted in the formation of the Otago Regent Theatre Trust. So began a vigorous campaign to raise funds to purchase the theatre from Kerridge Odeon. A campaign that continues, to fund raise to this day, to preserve, refurbish and carry out a programme of renovation and modernization resulting in the beautiful restored venue, with state of the art facilities able to bring to Otago patrons, local performers and touring companies to suit all tastes. The caveat that no films to be shown for 25 years now completed means the theatre is able to show films once more.

1987 the Regent Theatre building was registered as Category 1 Historic Building by the NZ Historic Places Trust.

Run by a charitable trust, the theatre relies on the local community for its continued maintenance and existence.

The theatre is staffed by a dedicated and talented team, comprised of permanent personnel, and assisted by a pool of casual and volunteer staff, pool of which I am proud to be a member.

Funding for example is ongoing, through such initiatives as the annual book sale and everything but books. This sale is possible because a dedicated group meets regularly, Sunday mornings, to sort, pack and organise collections of books, records, CDs, and jigsaws to mention just a few items donated by generous residents. This group has recently celebrated 25 years working together.

I have been honoured to work with the front of house team looking after patrons, attending some of the theatres local and international, shows, such as the Royal New Zealand Ballet. Our Ballet I believe, are as good as any. Local productions, for example, performed by MUSICAL THEATRE DUNEDIN have always been quality shows. However the Regent does not cater only for classical performances, but offer a smorgasbord, of entertainment for a wide variety of tastes.



November 2023 Guest Speaker:

Rachael Brown, Healthcare Relationship Manager Hato Hone St John, bought a number of different personal alarm options along and passed them around for people to investigate

- St John alarms biggest referrer is the child of the referrer – however most parents believe it is a loss of their independence to use one.
- Can also be a safety device, not just for medical emergencies. If for example a person might believe someone is breaking in their home, they can use the alarm, and St John staff work in the same space as Police
- The alarms are not just for 'emergencies' with users encouraged to make contact if they are just not sure of what is happening with their health at a particular time.
- Alarms also come with a lock box that is installed on the property with only St John staff knowing the code.
- New mobile alarm has GPS and Wi-Fi – can also be used with people with dementia to keep a track of where they are if they wander
- Three options for signing up
 - 'at home'
 - 'go mobile'
 - 'the bundle'
- All options are income tested but not means tested (so assets are not taken into account). Check with your doctor to see whether you can get support to purchase.
- With a St John membership any call out is free as part of the service.
- Alarm Pendants do not interfere with pacemakers, and importantly are waterproof, so don't have to be taken off in the shower – one of the biggest places for injuries.
- Caring Caller service is also on offer from St John. Police vetted, someone to call each week to touch base and have a chat. There is a referral guide. They describe it as a 'Friendship call'.
- St John personnel can come and talk to an organisation about the different services available.

CHANGE IN MEMBERSHIP FEES

At the Annual General Meeting of Grey Power Otago in May this year a motion was passed to increase the membership fee for the 24/25 financial year.

The new fees will \$30 single and \$45 double from 1 April 2024 to 31 March 2025.

It is regrettable that this has become necessary but with the constant increases in power, internet and postage we are left with no option. Unfortunately we thought we would be able to produce our magazine without extra cost but that has not been a reality and we also have a charge of \$1000 plus GST an issue to print. Whilst we did get some small assistance from Lion Foundation we cannot guarantee this will be the case in the future.

We still believe that we can continue to be a voice for the consumer and a combined voice is much more effective than a single voice.

I am sure you will be understanding of the situation and hope you will continue to support us in our efforts to maintain a quality of life for all.

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Grey Power Otago Zone 7 Roundup

The final face to face meeting of zone 7 associations was held in Balclutha October 13. The association reports were from:

Eastern Southland. Fiona Bedet became a new committee member on the board at the July AGM. An International Day of the Older Person was held in October.

Ready for Living and Age Concern covered a variety of topics dementia prevention, Alzheimer's, and mental health. Other topics of interest were covered by, The Heart Foundation, Active Southland and WINZ. The Gore RSA has opened its rooms for the associations use until a more permanent base is found.

North Otago. Our winter meeting featured the Otago Advisor for Emergencies and Preparedness. The areas 6 election candidates answered questions from the members, on a range of topics such as, Farming, superannuation, health, access, transport and the cost of living. Fortunately, the subsidies for Podiatry and mole map discounts are to be continued.

Grey Power Otago. Did not shift their office, because the DCC planned to pull down the building with asbestos contamination. We are still at 211 A King Edward St. We successfully gained a grant from the Lion Foundation for printing the newsletters. Which cost \$1000 each time. A second grant covers rent, power and broadband for the last months of the financial year.

Grey Power attaches to advocate on the issues that our members raise.

That the DCC support our petition to retain the one way arterial route through the team. That the DCC supports the new hospital being built to the original specifications. Grey Power Tiger was successful in reinstating the 120 minutes of disabled parking in the new section of George Street, where the council staff had reduced it to 60 minutes.

Recently, Grey Power Otago acted on behalf of Grey Power Otago until it set up a new committee to replace the last one, which stood down. Now a new committee is in place.

Grey Power Southland. Has added 84 members from the Queenstown Association, which folded. A full committee was elected at the AGM. Most of them were existing members. Fundraising continues with BBQ fundraising to be restarted in 2024.

Central Otago. Membership stands at 288. Thirty members from Queenstown closure were welcomed to the association. Meetings have included the local mayor, Tim Cadogan, who talked about local issues including the cost of living, the hospital situation, climate change, the loss of copper wire and housing. The Central Utah District Council has passed a planning initiative that make it easier for building intensification. In an attempt to stop urban sprawl, 11 candidates turned up to answer many topics and policies. This meeting was well attended.

Zone 7 Representative report. Appointment of Zone 7 Representative Jo Miller has resigned from the position of the Zone 7 representative and has been appointed Secretary for the Federation. We greatly value her effort and contribution to this role over the last nine years. Mr. B Obers, Zone director, Zone 7 representative, was recommended for the position of zone representative at the meeting. Jo Miller also suggested that he'd be appointed as chair of the Health National Advisory Group. He has accepted this position and will likely represent our members and advocate on our behalf. Zone directors report to go to zone 7 bill overs. Four associations were represented at the duration 80M. In June, when Great Power Queenstown Association folded, the members were given the option to transfer to other associations. Many members transferred to the Central Otago and Southland. The South Otago Association, Balclutha is now viable with a new and functioning committee. Mr. Andrew Dunn from the North Otago Grey Power Association, has been elected to be the deputy's own seven director. He now becomes Zone 7 director to replace Bill Obers.

General business.

1. Zone 7 remit in relation to Grey Power New Zealand Federation capitation fee that a moratorium of five years on capitation fee increases then implemented from the 2024 Federation AGM. The unanimously
2. Jo Miller suggested that the onus is on Grey Power Electricity to advise the association of a change to a member's address and the Ebank account number be provided.
3. Grey Power Electricity provide associations with their bank account number so that when a power account is incorrectly paid to the association, it can be directly credited to Grey Power Electricity.
4. The 2024 AGM will be held in Wellington.
5. An Otago delegate encouraged people to have a signed will and an enduring power of attorney be organised.

This report was compiled by Esha Carville Committee Member, Grey Power Otago.

A simple banking process that could stamp out scams

**Name and account matching
- also known as confirmation of
payee - could reduce scams,
but what is it and how does it work?**

Consumer NZ is calling for the country's banks to speed up the introduction of a simple measure that could reduce scams.

New Zealanders lose around \$200 million to scammers each year, prompting the New Zealand Banking Association (NZBA) to adopt a range of initiatives to fight fraud and scams.

Perhaps the most meaningful of these, and the one consumers are most likely to encounter first-hand, is confirmation of payee (also referred to as CoP). The NZBA has indicated that it will instigate an industry wide CoP service, but has not provided an indication of when this will be implemented.

CoP means you can check that the name and account details of the person or business you intend to pay, match before you make a payment.

It's a simple process, but can have an immediate impact on preventing certain types of scam – notably when someone is tricked into sending money to a fraudster posing as a genuine payee.

While New Zealanders are protected by a provision in the New Zealand Banking Association Code of Practice, this only protects bank customers if they are a "victim of fraud where someone accessed and used your electronic banking or your card without your authority."

So long as you weren't dishonest or negligent, took reasonable steps to protect your banking, and complied with your bank's terms and conditions, you should be reimbursed for this type of scam.

Consumer NZ welcomes the Banking Association's "instigation" of CoP but is concerned there is no timeframe for its implementation.

Chief Executive Jon Duffy said, "Banks have finally accepted that name and account matching is necessary to help prevent scams. It's our view this function should have been implemented before now, and failure to do that means banks have not been adequately protecting their customers.

CAUTION

Keeping Yourself Safe at Home – NZ Police

REMEMBER
in an emergency, call 111.

Other safety tips:

- Secure your doors, windows, sheds, and garages with good quality locks.
- Install security stays on windows, especially those on ground level.
- Don't answer the door for someone you don't know or don't want in your home. Ask for identification if they say they represent a company.
- If you're outside for an extended time, e.g. in the garden, lock your front door.

For older people, you may also want to consider:

- Having a phone by your bed.
- Arranging with a neighbour to phone or visit you if your curtains are still drawn after a certain time in the morning.
- Having a personal or medical alarm that you can press in an emergency.
- Only discussing financial personal details with people you know and trust.

If you are cheated or scammed, tell Police. If you suspect somebody else has been, you can contact Citizens Advice Bureau or the Local Police for advice. In the interest of your safety.



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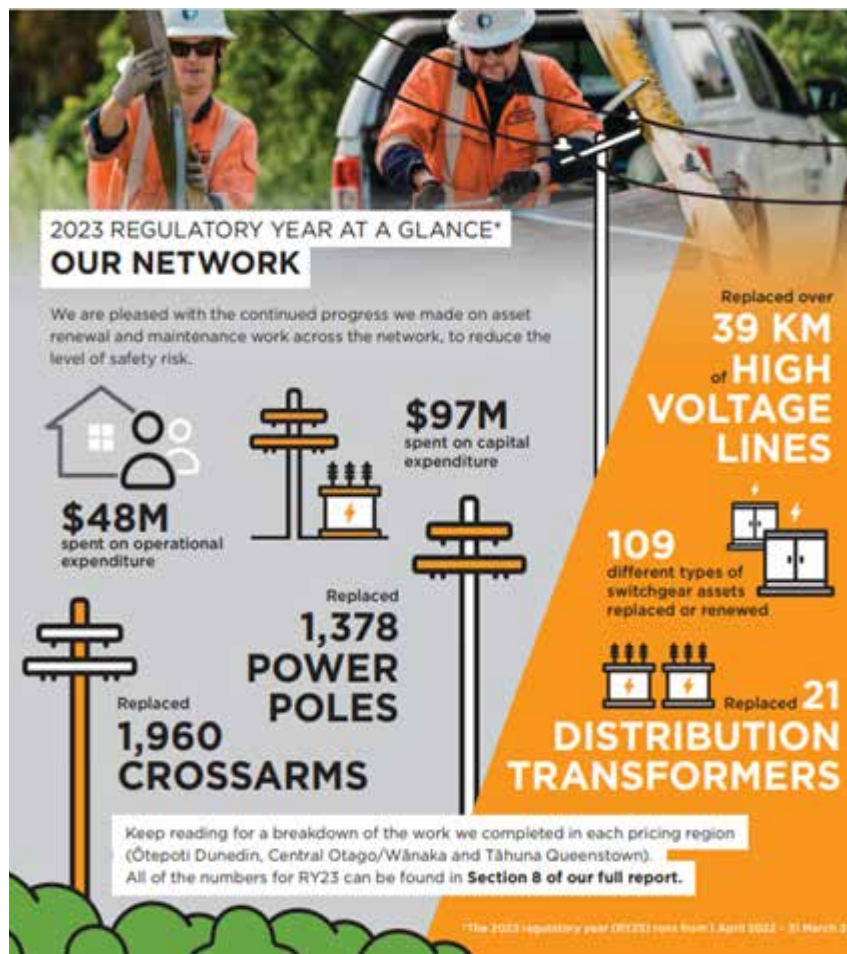
Aurora Energy

Aurora Energy published its second Annual Delivery Report in late August. The Annual Delivery Report is a requirement under Aurora Energy's customised price-quality path (CPP), to outline how the company is performing against plans. This follows approval from the Commerce Commission in 2021 for a five-year investment programme to undertake essential maintenance and upgrades on the network.

Aurora Energy has now produced a plain English, public-facing summary of this report, which includes a summary of the key information from the full report and highlights the achievements from Revenue Year 2023 (April 2022 – March 2023). The document can be viewed on Aurora Energy's website at: [aurora-energy-adr-summary-ry23.pdf](https://www.aurora-energy.co.nz/summary-ry23.pdf) ([auroraenergy.co.nz](https://www.auroraenergy.co.nz))

Chief Executive Richard Fletcher said, "We are continuing to deliver against our ambitious work programme to upgrade the network and are happy with the progress. A robust and efficient electricity network is central to reducing carbon emissions through electrification and that's why our investment programme is so important".

Below is a graphic from the report that shows a summary of the work completed.



New website launched

Aurora Energy launched a new website recently, marking a significant milestone in their continuing efforts to improve customer experience and communications about power supply.

One of the standout features is an interactive power outages map. Customers can now search for outages based on their address or ICP number (the unique customer number shown on a power bill), track restoration progress, and receive timely updates, allowing them to stay informed about outages in their area. www.auroraenergy.co.nz

Customer Commitments engagement

Aurora Energy is the only lines company in Aotearoa New Zealand that has a customer charter. It was developed in 2017 and since then the organisation has matured, with more emphasis on listening to and meeting the needs of customers. Aurora Energy is revising the charter to better reflect what customers have said is important to them. Feedback is open until 30 November and there is link on Aurora Energy's website to take you to the consultation pages and survey, or you can call for a paper copy on 0800 22 00 05.

Pricing

Aurora Energy acknowledges their work programme has a knock-on impact on power bills and are aware affordability is a concern. The Commerce Commission decides how much revenue the company can earn by making sure they only receive revenue that reflects the costs of operating and maintaining the network. This is the same for all electricity distribution companies in New Zealand. The Electricity Authority decides how much of that revenue is paid by customers, by setting guidelines for how prices are structured and what pricing approaches can be used. There is a pricing page on the Aurora Energy website that covers many Q&A.

Have you remembered to clean these 8 filters?

By Kate Harvey, Consumer NZ

It's that time of year when the spring sunshine shows up all those housework jobs we've neglected over winter. But as we work through our to-do lists, the many filters hiding around the house can get overlooked. **Here's a checklist of filters:**

1. Heat pump

- Just slide the filters out of the indoor unit and use your vacuum's brush attachment or nozzle to get them looking clear again. When you turn the heat pump back on, you'll notice the difference ... and your power bill might too.

2. Vacuum cleaner

- Your vacuum will have a filter – sometimes two. If you don't clean them regularly you might find the suction isn't good or the motor cuts out. Your manual will tell you where they are and how to clean them.

3. Dehumidifier

- After a winter of removing moisture from the air, the filter inside your dehumidifier is probably clogged with dust. Consult your manual to work out how to get to it.

4. Dishwasher

- It's a bit ick, but it must be done to keep your dishwasher working and prevent issues. Give the filter a scrub with a brush and hot soapy water.

5. Dryer

- A clogged filter forces your dryer to work hard, which costs more in power and is also a fire risk. Give the area where the filter goes a good clean out too. Condenser and heat pump dryers can have an extra filter to clean out too!

6. Washing machine

- This is a job that mainly affects owners of front loaders. There's a drain pump that lives behind the hatch on the bottom right of your machine – it catches those little things that mistakenly go through the wash. It's easy to clean out when you know how. The inlet filter is a bit trickier, as you have to pull the machine out from the wall. Top loaders sometimes have a lint filter inside the central agitator or on the wall of the drum that needs cleaning – your manual will tell you.

7. Espresso machine

- Your coffee machine is likely to have a water filter which will need replacing every few months or yearly – depending how hard your water is.

8. Rangehood

- The build up of greasy grime might have put you off tackling this job. But cleaning those metal filters isn't actually that bad – they can usually just go in the dishwasher. Recirculating models will have a carbon or charcoal filter that needs replacing every 3 to 6 months.

Consumer NZ has published guides on appliance maintenance. You can find the links at: <https://www.consumer.org.nz/articles/have-you-remembered-to-clean-these-8-filters>

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We also do repairs

Retail Quarter Upgrade transforming city centre

The Dunedin City Council's George Street – Retail Quarter Upgrade is progressing well and is on track to be completed by April 2024.

A major reason for the project is to replace underground water, stormwater and wastewater pipes – some of which date back to the late 1800s. It's a priority to ensure we are providing infrastructure that looks after the health and wellbeing of the community.

At the same time, we are improving safety and accessibility and enhancing the amenity of the area. The revitalisation includes new paving, street furniture, lighting and public art, so we will have a more vibrant central city.

The design of the upgrade will see George Street become one-way southbound to traffic from the five-way intersection near Knox Church through to Moray Place. The speed limit will be reduced to make the area safer for pedestrians, but cars and other vehicles will still be able to access the main street.

The redeveloped main street will have about the same number of car parks as it does now. We will, however, re-allocate and re-prioritise some of the existing spaces to give greater opportunity to people with mobility issues.

To date, work has been completed on George Street's Farmers Block and Knox Row.

We are currently working in George Street's Malls Block and New Edinburgh Way, as well as in parts of Hanover, St Andrew and Filleul Streets.

Major work on the Malls Block, Hanover Street and St Andrew Street is on track to be completed by Friday, 8 December. There may still be some finishing work such as paving in these areas to complete after then, however they will all be re-opened to traffic on this date.

On Friday, 8 December, all other major remaining road works in the Retail Quarter will be scaled down for the Christmas period to make town as welcoming as possible.

After the Christmas break, the only major remaining works will be on New Edinburgh Way and Filleul Street, with the entire project expected to be completed by April 2024.

You may wonder why we are working in so many areas at the same time.

The answer is that we need to balance the amount of work to do on the entire project and the amount of time to do it. If we are not working on multiple sites at the same time, it would take more than five years to complete the entire project.



You can keep up to date with progress on the project online at www.totallygeorgious.nz, or keep an eye out for monthly project updates in the DCC's monthly FYI newsletter to residents.



Not long to go!

Open to vehicle traffic &
complete for Christmas shopping:

Knox Row
Malls Block
Farmers Blocks
St Andrew Street
Hanover Street

New Edinburgh Way - complete in early 2024

Changes include; more mobility parks, increased seating, wider footpaths, more accessible bus stops and upgraded essential infrastructure.



For more information about this project, go to:
www.totallygeorgious.nz

ANNOYING CHORES WITH UNEXPECTED SCIENTIFIC HEALTH BENEFITS

Wash dishes: Reduce anxiety

People who cleaned their plates mindfully (focused on smelling the soap, feeling the water temperature, and touching the dishes) could lower their nervousness levels by 27%. Cleaning with a lemon scented cleaner could make you happier as a citrusy scent is a potent mood booster. Studies have shown a significant decrease in peoples overall mood disturbance, a measure of tension, anxiety, depression, confusion, fatigue and anger.



Making your bed every morning Boosts productivity.

Starting your day with a freshly made bed is what Charles Duhigg, author of The Power of Habit, calls a “keystone habit”; one that has a ripple effect to create other good behaviour. He notes that making your bed every morning is linked to better productivity, a greater sense of wellbeing, and stronger skills at sticking to a budget. Bedmakers also report getting a better night’s sleep than those who leave their covers messy in the morning.

Clean up your yard to prevent a heart attack.

People who did the most yard work, housecleaning, and DIY projects had a nearly 30% lower risk of a first-time cardiovascular event like a heart attack or stroke compared with those who were the most sedentary, according to a new Swedish study of 3800 older adults.

Banish kitchen clutter:

A recent study showed that people with super-cluttered homes were 77% more likely to be overweight or obese. The likely reason: it’s harder to make healthy food choices in a chaotic kitchen.

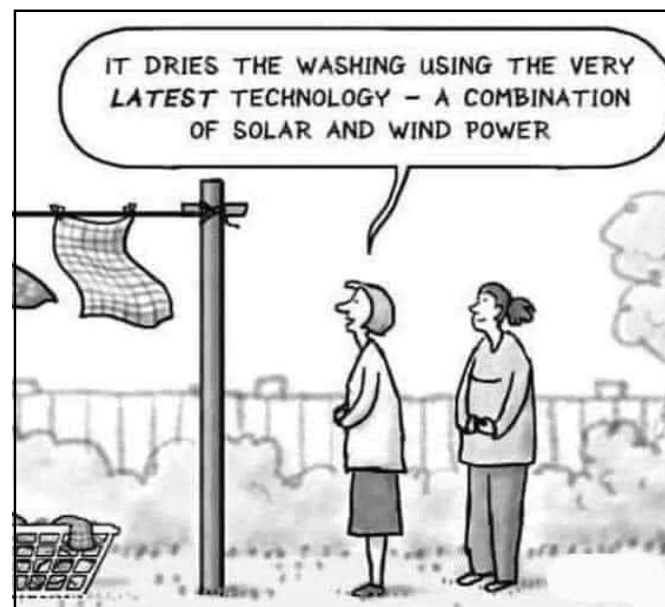
Mow the lawn: Feel more joyful. There’s something to that grassy scent. Australian researchers discovered that a chemical released by freshly cut grass makes people feel more relaxed and more joyful.

Growing flowers and vegetables can lower the risk of depression.

In a study out of Norway, people diagnosed with different forms of depression spent six hours a week gardening; after a few months, they experienced a notable improvement in their depression symptoms, and their good moods continued for months after the study ended. Doing a new activity and being outside in nature can certainly help, but some experts believe that dirt itself might be a depression fighter. A study found that there could be an increase in the “release and metabolism of serotonin in parts of the brain that control cognitive function and mood, much like serotonin-boosting antidepressant drugs do.”

With spring well on the way, it’s time to make the bed, do the dishes while inhaling the citrus smell of the cleaning products and then head outside with a broom or rake or get out the motor mower! Find a garden trowel and loosen the soil to plant some peas or beans. After all that grab a book and put your feet up in the sun!

REF: OVER 60



Consider opting to receive the Federation Magazine online

The rising cost of postage and printing has dramatically impacted on the cost of producing and mailing the Federation’s quarterly magazines.

This year postage alone has cost the Federation \$134,419 for three issues – potentially around \$180,000 for the year. Escalating postage costs now consumes over 60% of the capitation fees from the membership, leaving far less for Grey Power’s core business of advocating for older people.

To reduce the costs, the Federation is encouraging those members who are internet users to consider receiving its magazine online.

You can have a look online here

<https://greypowermag.co.nz/> to see the smart format and test how easy it is to use.

You can switch to the online version simply by providing your name, membership number, and email address on the online form - <https://tinyurl.com/ycx657em>. You will be advised by email when a new issue is available.

Federation President Jan Pentecost says hard copies will always be available to members who, for whatever reason do not want a digital copy.



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RETIREMENT VILLAGE RESIDENTS' COUNCIL

editorial supplied by Retirement Villages Association

Championing the Voices of Retirement Village Residents: Introducing the Retirement Village Residents' Council

Nestled within the heart of retirement villages nationwide, vibrant communities thrive, each with its unique stories, concerns, and aspirations. In an endeavour to ensure that these voices resonate loudly and clearly, we are thrilled to introduce the Retirement Village Residents' Council, an initiative designed to be a powerful advocate for the residents of retirement villages all across the country. In the following article, we will delve into the essence of this independent body and its unwavering mission to empower and represent residents' interests.

A New Dawn for Retirement Village Residents

While there is already an established association for retirement village residents, it's essential to acknowledge that not everyone feels equally represented within it. The formation of the Retirement Village Residents' Council stems from a belief that inclusivity is key and that every voice within the retirement village community deserves to be heard and valued.

The Council's primary objective is to cultivate effective communication, engagement, and collaboration among residents, management, the RVA, and other relevant stakeholders. Rather than seeing this as competition, it's seen as a complementary initiative designed to understand better what residents want and need.

At its core, the Residents' Council is a platform dedicated to championing the collective interests of retirement village residents throughout the country. It serves as a sanctuary where residents' concerns find a receptive audience, their opinions are not just acknowledged but cherished, and where their innovative ideas can forge the path ahead. This is more than a council; it's a dynamic community that aims to make informed decisions ensuring that retirement village residents reap the fullest benefits of their chosen lifestyle.

Leading the charge is Deborah Hart, a seasoned professional with a diverse background that encompasses legal expertise, directorship, and executive leadership. Notably, she currently chairs the independent review of New Zealand's electoral laws and leads the Consumer Advocacy Council. Deborah's enthusiasm for this cause is palpable:

"I am thrilled to lead this remarkable initiative. The Retirement Village Residents' Council offers residents a unique opportunity to have a powerful voice, and I am deeply committed to helping them address their concerns and advocate for their needs."

The formation of the Council hasn't been a unilateral process. Nominations for its members were solicited from retirement villages and their residents spanning the entire

nation. Ms. Hart oversaw the appointments, ensuring that the Council comprises individuals deeply vested in policy matters, possessing a profound understanding of the retirement village sector, and possessing the impartiality needed to faithfully represent their fellow residents. Already influential figures within their respective village communities, these individuals will bear the responsibility of guaranteeing that the Council echoes the rich diversity found in retirement villages nationwide.

Diversity isn't just a talking point; it's a driving force behind the Council's mission. The aspiration is for the Council to represent as many facets of the retirement village community as possible, embracing differences in gender, age, ethnicity, disability, background, and geographic regions. One of the Council's hallmark features is its independence. The terms of reference make it unequivocally clear that while the RVA will fund the chairperson, secretary, and all meeting and logistical costs, the Council will enjoy the freedom to express its opinions without any external expectations or control.

This commitment to transparency and autonomy ensures that the needs of residents are prioritised above all else. The Council can make public statements independently, unfettered by any party's influence, including the RVA's. This unwavering dedication to the residents' well-being is the cornerstone upon which the Council stands.

The Residents' Council isn't just another advisory body. It's a living, breathing platform for retirement village residents to share their insights, experiences, and perspectives directly with stakeholders, including the RVA. This avenue of direct engagement promises to enrich the collective understanding of the residents' needs, desires, and their vision for the future.

As the Retirement Village Residents' Council embarks on this transformative journey, we invite you to join us in supporting this exciting initiative. Together, we can ensure that the voices of retirement village residents are not just heard but listened to attentively, and their aspirations translated into action.

In Deborah's own words:

"I look forward to working with the Retirement Village Residents' Council, and I encourage all stakeholders to get involved."

For more information and to stay updated on the Council's initiatives, please reach out to info@residentscouncil.org.nz.

Let us continue to build a brighter future for retirement village residents together, united by the vision of a more inclusive, empowered, and harmonious community for all.

Make your money last longer in retirement

You've got to retirement, with a decent chunk of money in the bank or your KiwiSaver account. How do you make it last?

Now help is at hand through a report offering options on how regular drawdowns from an investment work over retirement for different people.

Drawdown Rules of Thumb: Update 2023 is the work of the Retirement Income Interest Group of the New Zealand Society of Actuaries.

It uses as its base a person retiring at age 65 with a balanced KiwiSaver fund of \$100,000. It does not take account of other investments, savings, or NZ Superannuation. It has four rules of thumb, each providing a different income profile to consider.

6% Rule - This is most suitable for people who have plans for how they want to spend their early active retirement, they don't mind if they run out of money later on, and are not concerned with keeping an inheritance for their children. They've got either other investments or are happy to live on NZ Super alone after they spend their savings.

4% Inflated Rule - This is suitable for those worried about running out of money in retirement or who want to leave some inheritance, but is likely to give lower income each year than others.

Fixed Date Rule - For those who want to maximise their income, are not concerned with leaving an inheritance, and are happy living on other income (such as NZ Super) after a set date.

Life Expectancy Rule - This is for those wanting to maximise their income and not worried about leaving an inheritance.

Of course, there are other ways of increasing regular income, and the report looks at these: But it stresses the importance of not 'setting and forgetting' a drawdown plan. Plans should be reviewed regularly, especially if investment conditions change, but also because your personal circumstances and your priorities will most likely change, too.

This report <https://tinyurl.com/4bwwpf4v> is well worth a careful read to help you plan your way through retirement and to see first-hand the importance of putting in as much into KiwiSaver and other funds as you can, while you can.

MYTH: YOUR CAT IS FINE OUTSIDE



The Facts: *Cats are naturally curious creatures, leading people to think "but my cat WANTS to go outside." In fact, what your cat really wants is stimulation, and all the healthy stimulation a cat needs can be provided in a safe, indoor environment. Providing a variety of toys, dedicated playtime, and a window with a view will keep your indoor cat happy and healthy. Need further convincing? This sobering statistic should do it. According to Dr. Dawn Ruben, US, outdoor cats have an average life span of 4-5 years, while a full-time indoor cat has an average life span of 12-18 years.*

The Bottom Line: *You are responsible for your cat's wellbeing. Your cat will live much, much longer by being indoor-only, in your safe and happy home.*

This statement from 'The Moderncat.com' is talking about USA where they have many more predators that can make life dangerous if cats live outside. It's a slight reverse here because there is growing concern that our cats are eating our birds and some would like people to keep their cats inside. The push is to at least bring your cats indoors between dusk and dawn. My little cat is over 17 now and she has never been outside so I do speak from experience in endorsing the idea.



"Each capsule contains your medication, plus a treatment for each of its side effects."

Pantry Contents

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

Across

- 1. Salon supply
- 5. "Check this out!"
- 9. Kind of account
- 10. Sewing case
- 11. Water buffalo

12. Challenge

- 13. Gave details of
- 15. Beer barrel
- 16. Burn unit procedure
- 22. Daughter of Zeus
- 23. Cork's place

- 24. Cuckoos
- 25. Biblical garden
- 26. Crude bed, in Britain
- 27. Comprehends

Down

- 1. Egg on
- 2. Marine eagle
- 3. Golden Triangle country
- 4. Laxity
- 5. AKC concerns
- 6. Attempt
- 7. "No problem"
- 8. 20-20, e.g.
- 14. "Andy Capp" cartoonist Smythe
- 16. Cousin of a herring
- 17. Casino game
- 18. Nile bird
- 19. Auxiliary
- 20. Complimentary
- 21. Wallet fillers

S	E	E	S		S	S	O	D
N	E	D	E		S	I	N	A
E	I	R	E		H	B	E	H
T	R	A	F		S	K	I	N

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

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

FOLK SINGERS

- | | | |
|----------------|---------------|-----------|
| BAEZ | KINGSTON TRIO | |
| CHAPIN | KRISTOFFERSON | |
| COHEN | LIGHTFOOT | |
| COLLINS | MITCHELL | |
| DENVER | OCHS | SEEGER |
| DONOVAN | ODETTA | STEVENS |
| DYLAN | PPM | TAYLOR |
| GUTHRIE | PRINE | THE BYRDS |
| IAN AND SYLVIA | RUSH | WEAVERS |

SUDOKU

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

N	I	A	N	A	N	D	S	Y	L	V	I	A
O	I	R	T	N	O	T	S	G	N	I	K	I
S	T	J	T	O	O	F	T	H	G	I	L	H
R	A	N	O	L	F	H	L	D	W	P	P	M
E	Y	X	Z	P	E	A	U	O	C	H	S	L
F	L	R	A	B	S	T	E	V	E	N	S	N
F	O	C	Y	T	G	U	T	H	R	I	E	R
O	R	R	O	X	T	P	U	L	L	H	N	E
T	D	E	S	L	E	E	S	B	O	A	S	V
S	O	N	G	R	L	N	D	C	V	F	E	N
I	X	H	I	A	E	I	I	O	O	J	E	E
R	P	S	V	P	H	V	N	R	J	P	G	D
K	R	U	F	N	A	O	A	S	P	T	E	Y
H	M	R	W	U	D	H	S	E	M	Q	R	L
Y	T	B	A	E	Z	S	C	R	W	Z	O	A
L	L	E	H	C	T	I	M	U	G	F	D	N

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.*