



# Grey Power Wanganui Inc Newsletter

Affiliated to Grey Power New Zealand (Inc)

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## 'President Don's Report'...



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- especially those out of the workforce

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parliamentary policies

© newsletters to keep you  
up-to-date on health, local government  
& financial matters

© taking care of your concerns and  
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### WEBSITE REFERENCE

Grey Power Wanganui's own:  
[www.greypowerwanganui.co.nz](http://www.greypowerwanganui.co.nz)

Grey Power Federation  
[www.greypower.co.nz](http://www.greypower.co.nz)

No liability is accepted for the contents of this  
newsletter which is prepared in good faith

**T**his is my first newsletter as your President.

Grey Power is strong when all political parties realise their voting strength. You and I must always keep the needs of Senior Citizens to the forefront and remind those in power of their needs.

Grey Power have policies that cover superannuation, health, social services, essential services (including electricity, gas, solid and liquid fuel), law and order and living standards (improving benefits and equal work opportunities).

Locally we have a committee that meets on the first Monday of every month (except January) at the Age Concern rooms. Members of the Committee have delegations that cover Grey Power policies and attend meetings of the local bodies, Health Board, Courts, Positive Ageing Forum and public meetings called that involve Senior Citizens.

We also sponsor public meetings four times a year and look forward to our next meeting on 10 September when we have the Leader of the Opposition Mr Andrew Little, speaking to us.

A positive response to local concerns, especially for our members who were affected by the floods, was made by your Committee recently by donating \$1,000 to the Mayor's Flood Relief Fund.

Should you personally have any problems feel free to contact any of our Executive, whose names appear in this newsletter.

Looks like Spring is around the corner so us 'oldies' will get a little more purpose in our step into the future. Tony Grant-Fargie is presenting a recommendation to the Positive Ageing Forum's next meeting, which will then go to Council, that we become an Age Friendly City. This would bring the needs of our senior citizens to the fore.

Go well Grey Power members - kindest regards

**Don Burney**

**NEXT GENERAL MEETING**

**THURSDAY, 10 SEPTEMBER COMMENCING AT 2.00 PM**

**VENUE: CONCERT CHAMBER, WAR MEMORIAL HALL**

**SPEAKER: LEADER OF THE OPPOSITION  
MR ANDREW LITTLE**

**SUPPORT YOUR COMMITTEE BY BEING THERE!!**

**Gold Coin donation and/or donation of goods  
for the Wanganui City Mission would be very much appreciated**

**RADAR'S RAMBLINGS** – The District and Regional Councils have announced the rates increases for 2015/16 and the news for Wanganui Horizons ratepayers is all good. We will pay less than last year due to our councillors heeding the strong preference of Grey Power members to pay the cost of the Anzac Parade stopbank strengthening in one hit and pressing the case vigorously on our behalf. Well done David and Rob.

Unsurprisingly a quite different situation with WDC whose councillors, except for three, seem incapable of sorting the wheat from the chaff on financials and are led by the nose by the CEO and the DCEO who are mesmerised by the Local Government NZ inflation projections which are based on statistical information years out of date and bear no relation to the current and projected inflation rate of ZERO, NIL, ZILCH as distinct from their projections of 3% on which the WDC rates increases are largely based. Chest thumping about the 'surplus' would have some credibility if it was the result of a degree of pencil sharpening and smarter operating instead of, as it is, simply slogging the ratepayers to achieve it. Wage and salary increases averaging 2% more than cover the rates increases for staff who own their homes – not so for the pensioners!! Empire building in the Economic Development department continues unabated with increased provision of a total of **\$3.3million** being \$550,000 more than for 2014/15. The external review of the whole Council undertaking, much talked about during the election campaign, has proved to be an internal Clayton's one with not much other than a change in meetings structure emerging from it. Wanganui's ratepayers need to ditch the apathy that far too many possess and instead lend their support to the new look Ratepayers Association which has been revived and looks to be well lead by newcomer Ross Fallen.

On a much brighter note I want to tell you all of my experience with a cataract operation on 30 July. From the initial assessment following a referral from my optometrist to the day after the operation when the overnight covering was removed everything went smoothly and I have nothing but the highest admiration for the professionalism of the entire staff of the Wanganui Hospital's eye department and the surgeon, Ms McChesney, who is here for a two year term and is a real jewel. So, if you have been putting off having a cataract done for whatever reason, see your optometrist and get a referral pronto. You won't be disappointed.

Please have a good read of the Age Concern article on bequests. Wanganui Age Concern does superb work and is worthy of your support.

Cheers

**RADAR**

# Leaving a legacy to Age Concern Wanganui

A bequest to Age Concern Wanganui is the most effective way that you can help ensure there will always be someone there for older people. You can decide how you want the bequest to be used. Many bequests continue to provide valuable support to our services, long after the gift has been received.

## ***If you already have a Will***

If you would like to include a bequest to Age Concern Wanganui in your existing Will, you can make a simple modification by making an addition to your will. To make sure your addition is legal it is recommended it is checked and approved by a legal advisor.

## ***If you don't have a Will***

A Will is an important legal document so it should be prepared by a legal professional. It's important to discuss options and specific wording with your legal advisor to make sure your Will reflects your wishes clearly, giving specific guidance on how you want your assets and personal belongings distributed when you die.

## ***With or without strings attached***

You may choose to leave a general bequest, ie 'no strings attached', so that Age Concern Wanganui may apply the funds in the areas where they are most needed, or you can specify where you would like the funds to be spent. A residual bequest is how you want the remainder of your estate to be dealt with after general or specific bequests have been given.

## ***You can let us know about the bequest***

There is no requirement to tell us that you're leaving a bequest to Age Concern Wanganui. However we would like to make sure that your generous giving is suitably thanked and acknowledged in your lifetime.

## ***Strictest confidence guaranteed***

Any bequest inquiries will be treated in the strictest confidence by Age Concern Wanganui. We will respect your wishes if you choose to remain anonymous.



## Form of Bequest

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 Wanganui. The official receipt of the Chief Executive or other authorised officer of the Trustee shall be a sufficient discharge to my executors."

# How NZ Can Maintain Equitable Superannuation

In this Q&A Associate Professor Susan St John, co-director of the Retirement Policy Research Centre at the University of Auckland Business School, explains how we can protect our world-leading superannuation scheme in light of rising costs as the population ages.

***You have been publishing books on New Zealand superannuation since the early 1990s. Why do you think retirement policy is such an important issue?***

I think it is by good luck rather than, perhaps, conscious design that New Zealand has come up with a world-leading policy for retirement. We now worry about child poverty but elder poverty is not a major concern. That's worth protecting.

***Why do we have the best system in the world?***

It's world-leading in a number of ways. First of all, we probably have the simplest retirement system in the developed world and that has a huge advantage for people understanding and being able to work within the system.

The second thing is, we have treated women very equitably- they get it in their own right. Other countries tend to build their superannuation policies around contributions to paid work.

So, in New Zealand we have a system that gives the same pension whether you have been in the paid workforce or not - independent of your paid work contribution and independent of your partner's income. We have a very egalitarian approach.

***Has this changed with KiwiSaver?***

KiwiSaver is simple to use and doesn't have expensive subsidies, so in those ways it's really well designed. It's

given people who did not have a savings plan access to a private super scheme. People not in paid work can also be in KiwiSaver.

***The government announced it was scrapping the KiwiSaver kick-start payment at this year's budget. Do you think this will have any long-term consequences?***

I think this is what happens when you have no forum for debate around retirement policies. You get knee-jerk reactions that have not been well considered.

My problem with getting rid of that kick-start payment is that it is going to have a generational impact. The people who were already in KiwiSaver (many of the baby boomer generation) have been the prime beneficiaries of generosity in KiwiSaver benefits, which the younger generation now won't have. It's really quite mean-spirited.

The kick-start also gave people out of the workforce a fee cushion. Imagine if someone was on a benefit, would they join up to KiwiSaver? If they put in \$10 a week, after paying fees their returns could look very minimal even negative - but the \$1,000 kick-start would help soften that.

***Are there any major flaws in the current system?***

Yes, for many years my colleagues at the Retirement Policy Research Centre and I have highlighted the growing inequities of the treatments of some of those with overseas state pensions.

One of the worst anomalies is that currently, a married retiree may lose all or part of their New Zealand Superannuation because of their spouse's overseas pension. This lacks fairness and balance. A person's pension should be theirs in their own right.

## Random thoughts as we age ...

The biggest lie I tell myself is ...  
"I don't need to write that down, I'll remember it."

Wouldn't it be great if we could put ourselves in the dryer for ten minutes; come out wrinkle-free and three sizes smaller!

I don't trip over things, I do random gravity checks!

Old age is coming at a really bad time!

I don't have white hair. I have "wisdom highlights".  
I'm just very wise.

My people skills are just fine. It's my tolerance to idiots that needs work ..

Why do I have to press one for English when you're just gonna transfer me to someone I can't understand anyway?

Of course I talk to myself. Sometimes I need expert advice.

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## **Is the current 65+ universal superannuation scheme sustainable?**

I think that word "sustainable" is a tricky one, because we can do whatever we choose to do. If we choose to spend a large amount on superannuation and a small amount on working age benefits - then we can do that.

I think the sustainability argument is about whether it is morally or socially sustainable to have a generous universal payment for superannuitants no matter how wealthy or whether in full-time well paid work when many Kiwi families are in hardship. Families who can't afford to pay for a healthy home, electricity and nutritious food. That's where it is morally and social questionable.

## **Why is it important we debate superannuation now?**

The baby boomer generation started to retire in 2010 so we are five years into that retirement. In 15 years all the baby boomers will be retired and the oldest ones start turning 85. This older category can be very expensive especially when they need long term health care. So in my view we can't act soon enough.

## **Do you think raising the retirement age is the answer to the demographic changes in New Zealand?**

Raising the age gets all the attention as the solution. The Retirement Commissioner wants to index the age to longevity improvements, because people are spending on average longer in retirement.

But the length of time in retirement is extremely variable. This solution omits to grapple with the issue of people who are struggling to work at 65 for physical reasons or because of a downturn in the labour market.

It also requires a long lead-in time so people can prepare, which means there is not much money to be saved either.

## **How about means testing?**

In New Zealand the idea of means testing is seen as being a punishment for hard work or savings. Culturally, it is a very difficult subject to talk about.

What this is doing is obscuring a discussion about a raft of non-draconian ways to means test that are far less obtrusive than auditing a person's wealth and income.

## **So, what do you propose?**

In the current system, if you are over 65, still working and in the top tax bracket (income over \$70,000), your super is taxed at 33%. So you get about 75% of the superannuation

for a person in the lowest tax bracket, so there is some claw back for top earners already.

I think we have an amazing opportunity to restructure New Zealand Superannuation as a genuine basic income to allow us to retain all the world-leading features and also save some money.

I have proposed the basic income is called the New Zealand Superannuation Grant and set the current after-tax superannuation rate.

## **How would the New Zealand Superannuation Grant work?**

It would work in much the same way as the current superannuation scheme. Everyone over the age of 65 would be entitled to receive this basic untaxed unconditional grant.

It would always be there regardless of other income and assets.

However, if you claim the grant, you would be placed on a separate tax scale for your other income.

## **What would this mean for people over 65 still in work?**

So people over 65 who are still in highly paid work or have large amounts of other income would pay tax at a slightly higher rate if they claim the Superannuation Grant.

I propose using a superannuation tax scale of 17.5% on the first \$15,000 earned, while income over \$15,000 would be taxed at a rate of 39%.

Using these rates, superannuitants would still benefit financially from drawing the superannuation grant until they earn more than \$147,000.

People who earn over \$147,000 are better off not to claim the superannuation grant and to pay tax at the regular rate.

## **And by doing this you calculate it would save a billion dollars annually?**

Yes, and, the majority would notice no difference. A few will be a little worse off than under current superannuation scheme, but those who choose not to claim the New Zealand Superannuation Grant are unlikely to miss it.

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# Bits and pieces

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### WARRANTS OF FITNESS

Toyota Wanganui - charge is \$40

## Amendment Discount Book:

### DENTIST

Graham Swanepool  
Discount is **8%** not 12%

## For your Calendar: Xmas Lunch Meeting Thursday 10 December

Venue will be advised in  
Nov/Dec newsletter

## Home Fire Safety

### Electric Blankets

- **Worn and old electric blankets** can cause electric shock, fire and possibly even death.
- **At the first sign of wear**, have your electric blanket checked by a qualified electrician.
- **Do not place heavy objects on the bed** while the electric blanket is on.  
**Make sure the electric blanket is always flat** on the bed and that controls or cords are not twisted or caught between the mattress and the base of the bed. Twisted cords are a common cause of electric blanket fires.
- **When putting your electric blanket away** for summer, **don't fold it - roll it**.
- **If your electric blanket is more than 10 years old**, consider replacing it with a newer heat-protected model. These are much safer to use.

## Home Fire Safety

### Smoke Alarms

A reminder to you to ensure you are doing everything you can to minimise your risk to fires in your property.

- **Have you conducted any safety checks recently?**
- **Have you changed your smoke alarm batteries and/or checked they are working?**
- **Do you have an escape plan and does everyone in the household know it?**

We recommend you visit the NZ Fire Service to review things and download their checklist: <http://www.fire.org.nz/Fire-Safety/Fire-Safety-Advice/Pages/inside-your-home.html>

Our Whanganui New Zealand Fire Service team will check your home for you, for free!! Call them on 06 348 0103 to arrange this. They will also install smoke alarms free, and you may qualify for a free smoke alarm too if you are a community card holder or a beneficiary (as supplied by Neighbourhood Support Group)

## How much sleep do you need?

We spend around a third of our lives asleep. As we age, we seem to require less and indeed for many getting to sleep is a real problem.

The weekend lie-in was the stuff of our weekday dreams, but sleep, along with food, water and oxygen is essential for human survival.

The amount of shut-eye a person gets each night provides a vital indicator of our overall health. It seems some of us aren't getting enough time between the sheets.

The expert panel said following simple yet effective advice, it is possible to improve sleeping habits.

Stick to a regular sleep schedule - even at the weekend.

- Use a relaxing bedtime ritual.
  - Exercise daily.
  - Switch off all technology some time before going to bed.
  - If you can't sleep, get up, read or have a hot drink - but not coffee. Then back to bed.
- It is important to be comfortable, neither hot nor cold. A variety of covers could include duvets, blankets and sheets. Partners may disturb sleep patterns so separate beds or rooms may be the answer. A good night's sleep is essential to our wellbeing.

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# REDUCING MOISTURE AND CONDENSATION

Mould thrives in a cold and damp environment.

These conditions can exist in a home for a number of reasons:

- poor design and construction;
- inadequate ventilation;
- lack of or not using extractor fans;
- drying washing indoors;
- the use of un-flued gas heaters;
- rising damp from beneath the floor;
- leaks in walls or roofs.

## Minimise or eliminate sources of moisture

- Do not air washing indoors. Ensure that clothes driers are vented outside.
- Do not use un-flued gas heaters .
- Use an extractor fan and pot lids while cooking. The best range hoods are larger than the cooking area, are vented outside, and have quiet motors.
- Use an extractor fan while showering and keep showers short. Better yet, install an automatic timer so that the fan runs for 10 minutes after you leave, and make sure the bathroom door is closed when you do. Choose an extractor fan with good

air flow volume, and if it struggles to ventilate the space, ensure there is enough inward air flow (either through an open window or a gap under the bathroom door).

- Ensure adequate drainage around the perimeter of your home. Contact a specialist if you suspect water is flowing underneath the structure.
- If your home is on piles and the basement is fully enclosed, install a ground vapour barrier such as heavy-grade polythene to prevent rising damp.
- Limit indoor pot plants and cover fish tanks.
- Check gutters and downpipes for signs of leaks.

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## The Explanation

Brains of older people are slow because they know so much. People do not decline mentally with age. Scientists believe it takes older people longer to recall facts because they have more information in their brains. It has been suggested that much like a computer struggles as the hard drive gets filled up, so do humans take longer to access information. Researchers say this slowing down is not the same as cognitive decline. One new and controversial idea holds that cognitive decline is in fact a myth. A team in Germany led by Michael Ramscar, argues that older people perform less well in intelligence and memory tests because they know so much

more than younger subjects and not because their brains are deteriorating. Simply put, their larger stores of accumulated knowledge slows their performance. Their brains take longer to retrieve the answers from their richer memory stores. Also older people often go to another room to get something and when they get there, they stand there wondering what they came for. It is NOT a memory problem. It is nature's way of making older people do more exercise.

SO THERE!!

*I have more friends I should send this to, but right now I can't remember their names. So please forward it to your friends, as they may be my friends too.*



# Things you probably didn't know about gout...

(During March this year, Arthritis New Zealand ran a campaign to promote awareness of arthritis)

- Gout is a form of arthritis - it's the second most common form of arthritis in New Zealand.
- Gout is caused by too much uric acid in the blood. It's normal and healthy to have some uric acid in your body and most people get rid of it through their urine.
- High levels of uric acid can turn into crystals that are very sharp, like needles, and make your joints very painful. Gout often occurs in the big toe.
- About 80 percent of the time high uric acid is caused by people's genes, their weight or kidney problems. About 20 percent is caused by food and drink - things like meat, seafood, beer and fizzy drinks.
- Gout is three times more common in men than women.
- Many Maori and Pacific men are genetically more likely to get gout- it's estimated up to 14 percent of Pacific men have it.

- If you think you may have gout, go and see your GP or visit the Arthritis New Zealand website.
- Thankfully, gout can be easily managed - there are effective medicines available to treat it.
- You can help control gout by taking your gout medication every day - even if you aren't having a gout attack. Losing weight, eating healthy food and staying away from alcohol and fizzy drinks can also help.

Former All Black and Hurricane prop, Neemia Tialata has gout - and controls it with daily medication and diet.

- If you have gout, you're in good company! Famous people who suffered from gout include Sir Isaac Newton, Sir Laurence Olivier, Frederick the Great and Leonardo da Vinci.
- The ancient Greeks used to treat gout attacks with a drug from the crocus lily bulb called colchicine. Colchicine is still sometimes used as a gout medication - though dosage is more controlled!

Lord grant me the strength to accept the things I cannot change, the courage to change the things I can & the friends to post my bail when I finally snap!

## RESERVE BANK TO CRACK DOWN ON REVERSE MORTGAGES

Controversial "granny mortgages" are facing a crack-down by the Reserve Bank.

The loans - also called "reverse mortgages" or "equity release" - have been criticised for being capable of wiping out the value of a family home and leaving relatives with nothing.

But the Reserve Bank is moving to protect banks rather than borrowers.

It fears lending banks could be left underwater if house prices slump or interest rates rise, and plans to force them to put more capital aside to cover the high risk.

A consultation period ended recently, with the regulator expected to move on the growing \$400-\$500 million market for this type of loan this year.

Reverse mortgages work by home-owning seniors borrowing cash against the value of their property with the debt recovered with compound interest when they die or move.

The loans are already much more expensive than standard home loans, and experts believe tighter regulation could further widen the gap.

Massey University banking expert David Tripe said banks might shoulder the costs, but otherwise could hike interest rates by anywhere from 0.2 to 1 percentage points.

The main players in the niche market, Heartland and ASB, currently charge 8.35 per cent and 8.25 per cent interest respectively.

Neither bank would comment on whether they would increase rates under the proposed rules.

Read entire article: <http://www.stuff.co.nz/business/mon-ey/67825744/reserve-ban-k-to-crack-down-on-reverse-mortgages>

## Do you need your ears tested?



If your family have been suggesting that you need your hearing checked then it's time you call our hearing specialist, Heidi.

**Don't miss out on life because of poor hearing, we have some great options to suit your lifestyle.**

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