



Grey Power Wanganui Inc Newsletter

Affiliated to Grey Power New Zealand (Inc)

www.greypower.co.nz

'President Don's Report'...

Hi to all our Grey Power members – welcome to 2016.

This is a big year for our District Council, and for us the ratepayers and voters in the Council elections. Our City needs careful budgeting, strategic planning and foresight. The governance required is for Wanganui to be forward thinking, active in leadership and careful in financial affairs.

A new Mayor and hopefully skilled Councillors who will not get involved in petty differences but rather lead, plan, be positive, practical and forward thinking.

We hope to be part of public meetings to meet/greet aspiring candidates prior to the elections. Our task is to make sure they are aware of the needs and aspirations of senior citizens.

We look forward to seeing you all at our next public meeting on the 17 March at the Central Baptist Church where we hope to have the first of our politically focused meetings.

Grey Power exists to ensure our leaders are very aware of Senior Citizens, their needs, hopes and place in Society. We have clout because we vote and we have some benefits in numbers eg discounts (booklet) and we have experience. Keep up the good work - see you on 17 March.

Kind regards

Don Burney
President



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© newsletters to keep you
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& financial matters

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WEBSITE REFERENCE

Grey Power Wanganui's own:
www.greypowerwanganui.co.nz

Grey Power Federation
www.greypower.co.nz

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this newsletter which is prepared in good
faith

GENERAL MEETING

The first members' meeting for 2016 will be held on

THURSDAY, 17 MARCH COMMENCING AT 2.00 PM

NB – CHANGE OF VENUE

CENTRAL BAPTIST CHURCH
CORNER WICKSTEED AND DUBLIN STREETS

SPEAKER: RIGHT HONORABLE WINSTON PETERS

Donations of tinned food for FOODBANK will be very much appreciated

RADAR'S RAMBLINGS

Six weeks into the new year and I suppose, like me, you are wondering where on earth did year 2015 go? As they say time flies when you are having fun and busy, but it is also true that for some the reverse is the case. So to those folk who have endured ill-health or other hardship I send best wishes for a reversal of your situation.

Internet banking – in the period since the Grey Power electricity arrangement commenced there have been several instances of payments intended for GPE being mis-directed to Grey Power Wanganui's account. These have all been corrected quickly by one means or another but are irksome and so the plea is 'be extra careful when selecting from your frequent payment loadings the account you wish to be credited!' Many thanks.

Administration – as membership numbers increase so too does the workload in maintaining accurate records, particularly at subscriptions renewal time – a period of 2/3 months when the bulk of renewals are processed. Simple though it is, the current process is very time-consuming and has reached the point where alternative methods need to be investigated.

Many of you will be familiar with the system used by the Automobile Association which long ago introduced permanent membership cards with annual subscriptions renewals being recorded in that organisation's database. I have initiated a preliminary discussion at this month's Zone meeting in the expectation that the matter will also be addressed at the upcoming Federation Annual General Meeting.

All around the country associations are having real difficulty in attracting new faces to step into the shoes of long-serving committee people. For those few larger associations which run offices and have part-time paid staff the problem does not exist. In Wanganui we are very vulnerable and I shudder to contemplate how we would cope if Cynthia was unable to continue as she does.

The main point in a switch to the AA's system is that a **national** database already exists from which the new membership cards could easily be produced!! Suitably amended reminder notices would continue to appear in the quarterly magazine. Subscription rates would be standardised and Associations could be funded, say quarterly, with the capitation fee retained by Federation thereby avoiding the need to prepare schedules and send the capitation fees regularly as is now the case.

Watch this space!!

Cheers

RADAR

Recovering from the New year financial hangover

Diane Maxwell, Retirement Commissioner



Some of us went a little crazy this Christmas Eve. Paymark figures show we set a new record for the number of times we swiped our credit and debit cards through EFTPOS machines in stores all over New Zealand.

Across the country we generated more than 157 transactions per second. On a normal day it's around 50-60 per second.

It seems we spent heavily throughout December, not just on Christmas Eve, clocking up \$5.49 billion of sales. The number that really got my attention was the amount we popped on our credit cards: \$2.5 billion – 10 per cent more than last year.

That works if we're using credit cards as a payment tool and pay it off before the interest kicks in, but we know that four out of 10 of us don't, and end up paying some quite feisty interest rates, usually between 13-22 per cent.

At this stage you may be smiling quietly and congratulating yourself on not doing any of the above. Many over 65s are better at managing money day-to-day than anybody. If that's the case, read this on behalf of family members who aren't and who may benefit from your wise words.

I'm not a big fan of New Year resolutions because

they often have a shorter shelf life than the Xmas ham, but we could consider a few small, regular changes, to make things better over time and prepare us for next Christmas.

First things first, get a clear picture of where you're heading - set some goals, decide what you need in the short, medium and long-term, then work on a plan. The goals can be large or small: pay off your credit card in six months, save for this Christmas, a holiday next year, or revamp the kitchen in five years' time.

Then take a look at your budget. Decide what you really want to hang onto - maybe a magazine subscription, a regular coffee catch-up with a friend or a club membership. But is there anything you could let go of?

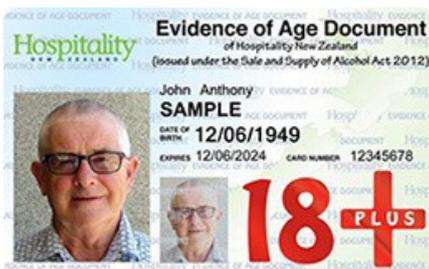
Set up automatic bill payments for things like your power bill. Many banks also have 'fee-free' accounts for over 65s. If you're not getting that already: ask!

A final thought: start practising saying 'no' now and again. Children and grandchildren can put big demands on retirees financially. You may decide you're ok with that and you've planned for it, but make it an active decision not something that just happens.

You can read more advice from the Retirement Commissioner on the SuperSeniors website.

ID card might come in handy

If you don't have a passport or no longer have a driver licence but still need some sort of official photo identification, a Hospitality NZ 18+ card might be the answer for you.



While originally developed as a means for younger people to prove they were over 18, the card has been growing in popularity amongst older

people who are looking for a cost effective and recognised form of photo ID.

You need this type of ID to be able to set up, manage or change bank accounts, or complete certain types

of transactions, even if it's with a bank or institution that you've held accounts with for years. This is because photo ID is now a requirement under the Anti-Money Laundering Act.

The 18+ card is an approved evidence of age document which has been in operation since 2000, and it's widely accepted throughout New Zealand by banks, finance companies, government agencies and retailers as a valid form of photo ID.

It's available to anyone over the age of 18 and costs \$35, including GST. You can pick up an application form from any NZ Postshop. Applications take about two weeks to be processed.

For more information, go to www.18plus.org.nz or visit your nearest NZ Postshop.

Saying “No” to elder abuse

Older people can experience abuse ranging from superannuation being siphoned off by family members to bank accounts being emptied by “friends” to being physically hit or threatened.

A recent Office of Seniors report found abuse which is linked to vulnerability, pressure and coercion, has also been experienced by one in 10 older New Zealanders.

Age Concern NZ’s chief executive Robyn Scott believes the figures represent what’s being reported, not what is actually happening.

“We see around 2,000 cases a year so what we see is the tip of the iceberg.”

“What we see is cases where people feel confident enough to present at a service, and that’s a bit like where domestic violence was 30 years ago. That will only ever be a small proportion of what’s actually going on.”

She says they’ve worked with a bank for a client whose “friends” were emptying out her bank account, to change the account details so it couldn’t be accessed by others.

Often the cases are much closer to home, with around 70 percent of abuse committed by family members. “Some families use the funds that the older person has, for their own ends.

“I think for some, the rot starts setting in with universal access to superannuation at 65 and so therefore that becomes a regular income used by other people in the family because it comes in every week.”

Others try to deter older relatives from moving into a retirement village.

“Family members subtly point out that it might not be the best situation for them but the real answer to it is

What to watch out for:

Age Concern says the following warning signs **may** indicate an older person is being abused:

- Unexplained behaviour, sleeping or eating habits
- Fearfulness and edginess
- Confusion
- Unexplained injuries
- Drowsiness (due to overmedication)
- Recoiling from touch
- Unusual withdrawals from bank accounts
- Unpaid bills, lack of money for necessities

because ‘I don’t want to lose my inheritance’,” says Ms Scott.

She believes certain attitudes make elder abuse more likely.

“A lack of respect, a lack of appreciation that older people have their own hopes and dreams, and lives to lead, activities to do, fun to have.

“And, an attitude of entitlement that’s tied into the lack of respect – ‘I’m younger, my needs are much greater, I have a much bigger mortgage than you did at my age’.”

If you, or somebody you know, is being physically abused, call the Police immediately, and for related issues, contact Age Concern for advice.

For more on this issue go to the SuperSeniors website.

Support to care for your grandchildren

If you’re raising your grandchild and giving them a home, you may be able to get financial support to help with their upbringing. There are also many sources of support and advice available to you in your day-to-day caring role.

Work and Income offers financial assistance for people in this situation. The payments are made to you – the caregiver.

You’ll find a lot of information for grandparents raising grandchildren on the SuperSeniors website.

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.

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"Hearing Better Now"

An elderly man was having hearing problems and went to see a specialist. The doctor fitted him with some hearing aids that brought his hearing back to full strength. After a few weeks the man came back to make sure the new equipment was working properly, which it was. The hearing specialist said,

"It all seems perfect. Your family should be delighted you can hear everything now."

"Oh no," the man responded. "I haven't told any of them. I just sit quietly, listening carefully. I've changed my will four times."

Membership Renewals are now due

Please complete the form below and return it with your payment to:

Grey Power Wanganui Inc

Name/s:

Membership number:-

I/we enclose my/our subscription for the year 01/04/16 to 31/03/17

\$15 Single

\$25 Double

Donation

Please tick appropriate box/es above

Please make your cheque payable to: **Grey Power Wanganui Inc** and mail to:

Grey Power Wanganui Inc
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WANGANUI 4541

Internet Banking: Bank account number: **38-9006-0435305-02** (Kiwibank). **Important:** Be careful to record your surname and initials in the **CODE** Box and your membership number in the **REFERENCE** box. Your new membership card will confirm receipt of the subscription.

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