



# Grey Power Wanganui Inc Newsletter

Affiliated to Grey Power New Zealand (Inc)

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

**H**i to all Grey Power members.

We are entering an important phase in Wanganui's destiny - District Council elections. It is important that we are aware of present councillors, where they stand, and aware of hopeful candidates and where they stand. They get paid for being a councillor whether they attend meetings or not, whether they contribute or not, whether they contact ratepayers or not, whether they do their homework or not.

'Sometimes I sits and thinks and other times I just sits' - is a quote my grandfather often used. How many of our present councillors 'just sits'.

Your vote is vital if we are to influence councillors and ensure that senior citizens are well cared and catered for. The Positive Ageing Forum and setting up the criteria for an 'Age Friendly City' are steps in the right direction.

Grey Power Wanganui has corresponded with the Minister of Veterans' Affairs, leader of the Opposition and New Zealand First on behalf of our members. The business dealt with concerned benefits, housing, medical allowances, wheel - chair access and doctors' fees.

We look forward to meeting you all at the next meeting which is our Annual General Meeting.

Keep your thoughts and minds open for choosing the next Mayor and Councillors.

Kind regards

**Don Burney**

*President*



Number 82  
May/June 2016

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WEBSITE REFERENCE  
Grey Power Wanganui's own:  
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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

*🎉🎉🎉 ANNUAL GENERAL MEETING 🎉🎉🎉*

**THURSDAY, 9 JUNE COMMENCING AT 1.30 PM**

**CENTRAL BAPTIST CHURCH**  
**CORNER WICKSTEED AND DUBLIN STREETS**

**SPECIAL GUEST SPEAKER:**  
**THE RECENTLY APPOINTED 'SUPER SENIORS CHAMPION'**

**MR PRECIOUS MCKENZIE MBE**

**RENOWNED WEIGHTLIFTER CHAMPION AND BACK INJURY  
PREVENTION CONSULTANT**

**A 'not to be missed' opportunity to be entertained and enlightened.**

**Donations of tinned food for FOODBANK will be very much appreciated**

## ***RADAR'S RAMBLINGS***

### **Treasurer's report on financial statement for year to 31 March, 2016**

The financial statement this year is remarkable for the consistency of the figures compared with those for the previous year. Receipts were just \$300 lower and payments were \$1,605 lower after allowing for the previous year's donation of \$5000 to St John towards the new ambulance. The overall result is a surplus of \$2,417 which increases accumulated funds to \$21,901. Consequently there will be no increase in subscriptions, particularly as membership numbers continue to grow steadily and are now approaching the 2000 target that was set when the association with Pulse Energy commenced. The donation of \$1,200 was to the Mayor's Flood Relief Fund.

### **Discount Book**

The following remit on this matter was passed at the AGM of the Federation last month. 'That the Federation investigate the possibility of establishing a national webpage listing all the discounts available to Grey Power members throughout the country and report the findings to the 2017 AGM'. Wanganui voted for the remit.

The remit is timely as your committee has been discussing the way forward for our own discount book. Each reprint involves a canvass of business participants and is costly to produce. The content of the present book is loaded on our own website and deletions/additions/amendments are done as the need arises. We are leaning towards not reprinting it but are aware that a gradually reducing proportion of the members do not have access to the internet. Conversely, a high percentage of members do have it and are quite content to use it to obtain the information they require. Furthermore, the number of businesses that participate in the Super Gold Card has now reached 8000 with 9600 outlets so it is quite possible that in time the need for local discount books will be much less than it is now. **What do you think?** Contact telephone numbers are shown on the front page of this newsletter.

### **AGM guest speaker**

Towards the end of her speech to the Federation AGM the Minister for Senior Citizens announced that a group of prominent people had been appointed Super Senior Champions and that the most recent appointment was that of **Precious McKenzie MBE** the very well known former champion weightlifter and now a sought after speaker on the subject of 'Avoiding Back Injuries'. We are delighted that Grey Power Wanganui has scored something of a 'coup' in being the first association to obtain Mr McKenzie's services. A look at his webpage will surprise you. So members, please make a special effort to attend our AGM on Thursday, 9 June commencing at 1.30pm.

**Wanganui Ratepayers' Association Public Meeting, Eulogy Lounge, Wanganui Racecourse, Thursday, 19 May at 7.00 pm.** You are all invited to hear about the Waste Water Treatment Plant.

***RADAR***



## OVERDUE SUBSCRIPTIONS

March was an excellent month but the volume of renewals fell away markedly in April. There are too many members who have still to renew. Those who have switched to Grey Power Electricity **must** remain financial in order to continue receiving the discounted tariff.

The subscription amounts are: Single \$15 Double \$25

If paying by internet banking the account number is:

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be sure to identify whom the payment is from  
ie - at least your name and/or membership number

Our postal address remains: PO Box 4197, **WANGANUI 4541**

### UNIDENTIFIED LODGMENT

A cash 'over the counter' lodgment of \$15 was made on 30 March but the membership number quoted – 24984 – does not exist!! First to claim ownership gets the prize!!

## DISCOUNT BOOK ADDITION

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# Make your money last as long as you

By Retirement Commissioner Diane Maxwell

There's something we've been working on at the Commission\* called 'decumulation'.

It's not a pretty word (and it's not in any dictionary), but it's a way of looking at how we can make our money last as long as we do.

We spend our early lives accumulating, then we retire, or reduce our income and working hours, and we start to decumulate, which means the amount we have gets smaller over time as we draw on it, maybe for house maintenance, holidays, cars, medical care or grandchildren.

No matter how big or small your savings are, the key is to make decisions that maintain and protect them across your retirement years, which may be 25 years or more.

When interest rates are low, like they are at the moment, people who need an income from their savings sometimes make rash decisions that do the opposite.

So a word of caution here: don't 'chase yield' - that means don't buy riskier products to get bigger returns - unless you've really done your homework and you go in with your eyes open.

Remember the returns are high for a reason, they reflect the risk you're taking and while having a lower return is bad, losing your retirement savings is worse.

When you're worrying about money you can persuade yourself that a scheme (or a scam) is ok, but you should stop and investigate before handing over your hard-earned savings.

Don't be afraid to ask questions or seek advice from a professional adviser.

Part of the issue is that we don't have enough choices in New Zealand today for people wanting to turn their savings into a lifetime income, in other words, an annuity.

New Zealand does have a newly-launched product called the Lifetime Income Fund, which takes your lump sum and turns it into a fixed income until you die.

Annuities provide some constancy and predictability around income.

They also mean you don't need to keep reviewing things through your 70s 80s and 90s, but the key message remains the same: don't put all your eggs in one basket because any investment carries an element of risk.

The key is to understand how much and to spread your risk across what we call different 'asset classes'. Diversification is king.

To find out more about this story, go the SuperSeniors website. <http://www.superseniors.msd.govt.nz>



*The neighbors thought it was odd, but 93 year old Morton was dating again. One Monday morning Morton woke up with a funny feeling that something important happened last night. It was during breakfast, that Morton finally remembered what it was. He had proposed to his date Greta. But what she answered he just couldn't seem to remember. Morton picked up the phone and dialed. "Hi Greta", said Morton, "I have a funny question for you, do you remember last night when I proposed?" "Oh my gosh" gushed Greta, "I'm so glad you called, I knew I said yes to somebody but I just couldn't recall who it was!"*

# FIRE SAFETY ADVICE FROM NZ FIRE SERVICE

## Kitchen

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### 25% of ALL house fires start in the kitchen

- If you must leave the room, TURN OFF the stove.
- Clean your stove grill after each use to prevent the build up of spilled fats and burnt foods.
- Clean rangehood filters regularly.
- Curtains, tea towels, oven mitts and any flammable items should be kept well away from the cooking area.
- Have a fire extinguisher and/or fire blanket correctly located in your kitchen and make sure you know how to use them.
- Never throw water on to a frypan that's on fire.
- Never, ever attempt to carry a burning frypan outside.
- If your frypan is on fire, wet a teatowel and place it over the pan or use a large flat object (like a chopping board) to starve the fire of oxygen.
- If you do have a fire on your stove, try (if you can) to turn the power or gas off either at the stove or at the mains.
- Alcohol is involved in 50% of all fatal fires. So don't drink and fry, get takeaways delivered instead or use the microwave.

## Living Room

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### Half of all people who die in fires are careless with their cigarettes, matches or lighters.

- Ensure that all smoking materials are properly extinguished before you leave a room.
- NEVER leave lit cigarettes unattended.
- Keep matches and lighters out of reach of children.
- Don't leave dirty ashtrays in reach of toddler and babies - the butts are toxic.
- Do not smoke near children in the home or car. Passive or second hand smoke is dangerous.
- Open fires should be screened with a proper fireguard and NEVER left unattended.
- Ensure you have the chimney checked and/or swept annually.
- Dispose of ashes safely in a bucket. They can take up to three days to cool.
- Ensure flammable liquids are not used to start an open fire.
- Do not overload powerpoints or multiboards with high wattage appliances like heaters.
- Do not hang clothes on the heater to dry them out.

## Bedroom

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### Decorative and fragranced candles may be an attractive addition to your home decor, but if used improperly, they can be a serious fire hazard.

- Take care when using candles or any naked flame and NEVER leave unattended.
- Ensure the candle is placed on a fire retardant surface i.e. ceramic plate.
- Children should never use candles - especially in bedroom.
- Ensure you have the correct bulb size and rating (in watts) fitted in lamps, according to manufacturer specifications.
- Keep a torch near the bed.

## Electric Blankets

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### Worn and old electric blankets can cause an electric shock, fire and possibly even death.

- At the first sign of wear have your electric blanket checked by a qualified electrician.
- Replace your electric blanket every five years with newer heatprotected models, which are safer.
- Don't place heavy objects on the bed while the blanket is on.
- Make sure the 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.
- Roll your blanket when you store it for the summer. Don't fold it.

## Outdoor

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### BBQs are potentially dangerous when used carelessly or when consuming excessive amounts of alcohol.

- Ensure you regularly check and maintain BBQ fittings and connection.
- Ensure there is adequate clearing around the BBQ.
- Supervise children at all times when using the BBQ.
- Remove all excess fat from BBQ after each use.
- Garages and sheds often contain fire safety hazards.
- Have flammable liquids and other products stored in appropriate containers.
- Keep the shed secure and locked.
- Ensure your shed has adequate ventilation.
- Gas and air form an explosive mixture
- Ensure you are aware of where gas isolation valves are located in your home.
- Have all gas appliances serviced according to manufacturer instructions

## Electrical Safety

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### Overloaded electrical circuits, faulty electrical equipment and misuse of electrical equipment are common causes of fire.

- If you have any concern about the performance of appliances like electric blankets, heaters, air conditioners or fans, have them checked by a qualified electrician.
- Do not overload multiboards with double adaptors. Remember –
- Ensure that leads on appliances are in good condition and not frayed.
- Extension cords are not designed as permanent replacements to your home's internal wiring. Never put them under carpets or mats or use them while they are tightly coiled.
- Turn off and, where practical, unplug appliances when not in use.
- Keep electrical appliances clear of water.
- When buying second hand appliances ensure that they have been tested by a licensed electrician or gas fitter and have been certified as safe.
- Do not place fans, heaters, televisions and electrical equipment in areas with restricted airflow as overheating may occur.

## Laundry

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### Static electricity and build up of heat can cause dust, lint and chemical residue on clothing to ignite.

- Remove lint from the clothes dryer filter after each use.
- Ensure the dryer goes through the full cycle including cool down.
- Check that the dryer and washing machine are off and unplugged before leaving the house.
- Regularly dust the grill at the back of the clothes dryer to prevent dust build up and overheating.
- Ensure there is proper ventilation and air space around the clothes dryer

## Smoke Alarms

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### In 80% of the fires the Fire Service attend, smoke alarms are either not installed or not working.

- Hard-wired smoke alarms are preferable to battery operated smoke alarms.
- Most hardware, home supply, general merchandise stores or fire protection agencies carry smoke alarms.
- The Fire Service recommends long-life photoelectric type smoke alarms.

### Installation

- There are different types of alarms for different locations within the home. Incorrectly located smoke alarms can cause nuisance alarms.

### As a guide;

For optimum smoke detection, long life photoelectric smoke alarms should be installed in every bedroom, living area and hallway in the house - on every level. However, this is not always practical. That's why we suggest, at an absolute minimum, that a long-life photoelectric smoke alarm should be installed in the hallway closest to the bedrooms. This should be supplemented with other alarms as soon as circumstances permit.

### Test the batteries regularly

- A significant percentage of homes fitted with smoke alarms remain unprotected due to flat or missing batteries.
- Once a month check the battery by pressing the test button. If you cannot reach the button easily, use a broom handle.
- There is nothing worse than searching for a 'cheeping' smoke alarm at 4am in the morning. Avoid this by replacing the battery at least once a year. Pick a time like the beginning or end of daylight savings to do this.
- Consider purchasing long-life photoelectric smoke alarms. This will give 10 years of smoke detection without battery replacements.
- You should install smoke alarms that feature a HUSH button to stop nuisance alarms.
- Keep smoke alarms clean
- Dust and debris can interfere with the alarm's operation, so vacuum over and around your smoke alarm regularly.

## Hot Water Burns

### Burns and Scalds

- The temperature of hot tap water in most New Zealand homes is about 65 degrees C°. This is 15 degrees more than the ideal maximum safe temperature of 50 degrees C°. At 65 degrees C°, hot water will severely scald a child in less than half a second.

### Hot Drink Scalds - Keep hot drinks out of reach

- Place drinks up high, rather than on low tables. Use non-slip placemats rather than tablecloths, and keep drinks toward the centre.
- Never hold a baby/child while carrying hot liquids or opening a dishwasher.

### Hot water scalds

- Install hot water tempering devices and have them checked regularly by a plumber.
- Regularly check solar hot water systems.
- When filling a bath, start with cold water and then add hot until the right temperature is reached.

### Scalds in the kitchen

- Learn First Aid.
- Keep children out of the kitchen or cooking areas during meal preparation.
- Keep kettles, jugs and teapots away from the edge of benches and tables.
- Turn saucepan handles away from the stove-front. If possible, use the rear hot plates on the stove, rather than the front ones.
- Ensure all upright stoves are securely fastened to the wall and oven doors are closed.
- If you do get burnt, put the affected area under cold, running water for a minimum of 10 minutes.

## Have an escape plan

- You will have one or two minutes from the sounding of the alarm to when your life is seriously threatened by fire or smoke.

### Prepare and practice an escape plan

- Make sure that everyone knows the sound of the smoke alarm and what to do if a fire occurs.
- Identify a primary escape route out of every room, then pick a secondary route in case the first is blocked by fire.
- Ensure doorways are not obstructed.
- Select and indicate a meeting place outside of the home (eg the letterbox).
- Call 111 and ask for the Fire Service from a neighbour's home or mobile phone.

### Remember:

#### Do a fire check every night before you turn out the light.

- Are the kitchen appliances turned off and safe.
- Are the heaters turned off and furniture and clothes are a metre distance from the fire place.
- Has the ashtray been emptied into a metal bin outside.
- Has the TV been switched off using the power switch on the set and not the remote control 'standby'?
- Are all candles out.
- Are kitchen and living room doors closed to slow a fire spreading to bedrooms.
- Is the house secure with keys in the deadlocks.
- Are passageways clear for a quick escape.

*Three old ladies are sitting around a table playing bridge and bragging about their sons.*

*"My Freddie," said Margaret, "Everyone should be so lucky to have a son like my Freddie. Once a week he brings me a huge bouquet of flowers, he's constantly bringing me out to restaurants to eat, if I so much as hint that I want something the next morning it's on my doorstep."*

*"That's very nice about your Freddie", says Gertrude. "But with all due respect, when I think about the way my Sammy takes care of me, it just can't compare. Every morning as soon as I wake up he greets me with bacon and freshly brewed coffee. Every lunch he comes over and cooks me a gourmet lunch, and every supper he brings me to his house for supper, he truly treats me like a queen."*

*"WELL!" Says Barbara "I don't want to make any of you feel bad or anything, but wait until you hear about my Harry, twice a week he pays someone \$200 an hour just so he can lie on their couch and talk to them, and who do you think he speaks about at those prices? Asks Barbara with a big excited double chin smile, "I'll tell you who he speaks about! ALL HE SPEAKS ABOUT IS ME!"*



More information <http://www.fire.org.nz>

### And Remember:

Your local fire station is here to help you. For no cost to you, we are happy to visit your home and:

- Install smoke alarms
- Check existing smoke alarms
- Help you make an escape plan.

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After much nagging from his wife, Sam was visiting the audiologist. Yes, he would need hearing aids and they ranged in price from \$10.00 to \$2,000, was what he was told. "I'll try the \$10.00 pair" Sam said.

The nurse placed the hearing aids into his ears and hung a wire around his neck. "Does the wire really have to be around my neck?" asked Sam.

"Why of course!" replied the nurse. "You think these things in your ears do anything?! It's the wire around your neck - it makes people talk louder!"