



SUPER PEOPLE

Magazine of Kapiti Grey Power Association Inc.

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Office Closure

Currently the Kapiti Coast Grey Power office is closed while the country is under the COVID-19 Red Settings. This closure will continue until the situation changes.

We will update you all by email regarding the continuing status of the Office closure and other matters. Do we have your correct email address?

Should you need an Odd Job person, please leave a message on our Office phone 04 902 5680, or email us on kapitigreypower@outlook.com

Please see notice in this Magazine regarding Membership renewal procedures.

Progress on Age Friendly

You will recall two years ago Grey Power received a grant from the Office for Seniors to hold four workshops and a survey of Kāpiti residents to get their views on Age Friendly communities.

Age Friendly communities is an initiative by the World Health Organisation (WHO) to develop communities that are vibrant and liveable in order that older people can live, learn, work and play. Ageing well is an issue relevant to some 30% of the population of Kāpiti.

Two reports were written on the workshops and survey and presented to Council by Trevor Daniell and I. As a result, Council agreed to develop an Age Friendly strategy and establish an Age Friendly Reference Group (AFRP). The role of the Age Friendly Reference Group will be to provide advice and input from their lived experiences, seek feedback from and provide information to networks and assist with community engagement during strategy development. The overall goal is to create social and physical environments that enables healthy ageing in Kāpiti. It has been slow progress and we still have a long way to go.

The first meeting of the AFRP has taken place and Trevor Daniell and I attended. However, Trevor passed away shortly after that meeting. It is due to Trevor's drive and persistence over several years that the AFRP is now up and running and he will be sadly missed. I hope to be reporting on progress in future editions of *Super People*

Kevin Burrows

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MEMBERSHIP RENEWAL

Our Form is on the inside back page for renewals

**Our financial year is 1 April to 31 March
Single \$20.00 and \$30.00 joint membership**

You can pay for the 2022-23 year now
If paying online, please use your full name and Membership number as reference
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Payment by Cash

You are able to pay your Membership by Cash through any Kiwibank. Hours are now Mon - Fri 10am - 2pm.

Please have our Bank Account Number, your name and Membership number for the Teller. You can pay through your own bank (there may be a charge for this).

Note our Discount Book is now issued to all current Members and is free with every renewal.

Invite a friend or neighbour to join Grey Power so our voice is heard.

The deadline for contributions to Issue 142 is Wednesday, 4th May

Email: editor.gpkapiti@gmail.com

Post to: The Editor, Kapiti Coast Grey Power, P.O. Box 479, Paraparaumu 5254



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From the Office and Membership Administrator



Dear Members

Well, here we are in 2022 and I do hope that you all had a pleasant, peaceful, and relaxed holiday season and that you were able to enjoy the freedom of getting out and about - albeit masked up with Vaccine Passes at the ready!!

Once again it is time to remind you that your membership fees are due by the 31st March. Please fill in the form on the second to back page of this Magazine. We would appreciate it if this form is completed and returned to us, to ensure that the information on our Data Base is correct.

If paying online, please use your full name and Membership number as reference KIWIBANK Acc 38 9018 0409796 02. For those who pay by cash, you can visit a Kiwibank branch or make the transaction through your own bank . Thank you.

Discount Book. You will be delighted to know that our Discount Book will be given to all Members, when they renew, FREE of charge.

Please note from the front page that our Membership Fee has increased.

Otaki members, at this point in time, our satellite office, at Otaki Library, is closed. We are sorry for any inconvenience that this may cause.

By the time you receive this Magazine I will have left my position at Kapiti Grey Power and finally retired after 10 years. I know I said this last year, but I did extend my time to help out when we had a number of changes on Committee. I have really enjoyed working with you all and wish you all the very best for the future.

Kind Regards

Diana

Members' Coffee Morning

Our next Social meeting is on Wednesday 23rd March at 10am, Ocean Road Community Centre (with a cuppa from 9.30 onwards)

OUR SPEAKER WILL BE **BILL KWAN OF HELLOWORLD TRAVEL** WITH INTERESTING INFORMATION ABOUT TRAVEL AROUND NEW ZEALAND AND OTHER PLACES.

WE'LL ALSO BE THANKING CHRIS ROBERTSON, FAYE DOYLE , BRETT AND DIANA PIERCE FOR THEIR YEARS OF WORK ON THE COMMITTEE

Vaccine passes must be shown at the door. Mask wearing is optional but recommended.

We are assuming we will not be affected by a Covid outbreak. Call the office 04 902 5680 if in doubt.

President's Report



Hello again loyal Grey Power members.

A happy New Year to you all. As I write this report I look out of the window to a lovely sunny morning. Hasn't the summer been good? That makes me happy but on the other side I am worried about the future of Kapiti Grey Power.

By the time you read this our Office Administrator, Diana Pierce, will have left us and by the AGM date of 20th April, Diana's husband, Brett, our Treasurer is finishing as well. Without replacing these two key people our organisation will flounder. We are busy advertising with no success at this stage. Can you or do you know anyone who could help us fill these positions? See the advertisement on Page 10 for position details.

We have also lost three other hard workers, Chris Robertson, Fay Doyle and Lesleigh Olsen although Lesleigh will still be involved with Magazine distribution. A formal farewell will be made to these stalwarts at the social meeting on March 23rd.

Talking of the AGM, this is the time where the team for the following 12 months gets established. By April we will be short of six people. People who are able to attend a meeting once a month and have skills such as in business management, administration or customer service, would be very welcome. Most of all, we need enthusiasm for bettering the lives of others. Please consider yourself and put your name forward. We need to build up the committee strength quickly.

This year will see Local Body elections in October and, as you are possibly aware, Grey Power customarily holds a series of 'Meet the Candidate' meetings. Unfortunately, the cost is more than we can spend this year so I have approached the Mayor to ask for funding, unsuccessfully at this stage. If we can't get some help the meetings may be dropped or restricted in number. As our total funding comes from subscriptions, we need more members to halt the financial slide we are experiencing.

I hope to meet you at both the social meeting in March and the AGM in April. Be safe, have your Vaccination Pass available when you come to the hall. Take care.

Derek



Kapiti Grey Power Magazine Deliveries

We urgently need deliverers in Otaki and Raumati

In order for our Members to receive *Super People* every quarter, we are seeking volunteers to deliver it—and get a little exercise walking their local areas .

Otaki Magazine Coordinator

Our wonderful Otaki Magazine Coordinator, Jan Harris, is retiring from this position so we urgently need somebody to take over this task and co-ordinate deliveries to volunteers in the Otaki area. The coordinator collects the Otaki Magazines (ready folded and addressed) from the Ocean Road Community Hall in Paraparaumu four times a year (Feb/May/Aug/Dec) and distributes them to the deliverers in Otaki. Further information can be provided by phoning Jan – 063645653 after 5.00pm.

Otaki Grey Power Walkers

We are looking for walkers to deliver magazines four times a year (Feb/May/Aug/Dec) in the following areas of Otaki;

Atkinson Ave to The Avenue; Health Camp Road area; Te Manuao Road (the Plateau); and Mahoenui Park (the Plateau)

All deliveries can be completed in no more than half an hour. Please contact Jan Harris for further information on 063645653 after 5.00pm

Raumati

Two Raumati deliverers have advised they will be retiring this year due to health reasons and one of the backups has advised she has moved back to Wellington city. If you can put up your hand to help, contact David Hicks via 027 257 6685 or his email at lorna.irene49@gmail.com

Loss of Kapiti Grey Power Identities

Three genuine Kapiti Grey Power identities, who have died in recent weeks will each be sadly missed by both Grey Power and the wider Kāpiti community.

Of the three, Trevor Daniell was still very active in community roles. Daniell, born in Oamaru, spent his childhood years in rural North Otago, with his dad originally a farmer and later a wharfie. He dropped out of university to take up a job as an accountant at the Ministry of Works, and remained with them for his whole working life – 40 years.

Daniell had roles in Invercargill, Wellington, Otematata, Rarotonga (where the MOW was building the international airport), Napier, and finally Wellington. His daughter Wendy related that 'in the year that he retired, 1993, it was said that he was the last person to switch the lights off at the Ministry of Works and Development. The ministry was dissolved that year.'

Approaching the 2000s Daniell began to take an active part in local affairs, and he soon began a spell of 15 years as Chairman of Kapiti Grey Power. More recently he served for several years as Deputy Chairman, he was the Treasurer of Grey Power Lower North Island Zone 4, and he had roles on NZ Grey Power working committees. He became known as 'Mr Grey Power'. Daniell's wife Daphne was also very involved in supporting his Grey Power work, until she died of pancreatic cancer in 2010.

But Grey Power was only part of his community involvement. He was on the Age Concern Kāpiti committee for a good number of years, on the Kāpiti Health Advisory Group, was a trustee of the Kāpiti Safer Community Trust, and the long-serving President of the Kāpiti Senior Citizen's Association.

Very much a Raumati South citizen, he was the founding Chair of the Raumati South Residents Association. He regularly



attended meetings of the Kāpiti Coast District Council, and served for a term on the Paraparaumu-Raumati South Community Board. He also often attended meetings of the Kāpiti Coast Older Person's Council.

There will be a Memorial Service for Trevor at 11am on Saturday 26th February at Ocean Road Community Hall . Vaccine Passes are required.

Betty van Gaalen moved to Kapiti from Wainuiomata, after serving in local government roles for 27 years.

She spent four years on the Wellington Regional Planning Authority that, with the regional Health Board, established the Wellington Regional Council in 1980. She was on Wellington Regional Council for 12 years, was the first Wainuiomata woman elected to the Lower Hutt City Council, and was Deputy Mayor of Lower Hutt City for 6 years.

Celia Harlen was on the Kapiti Grey Power committee for about ten years, and was well known for her column in the Kapiti Grey Power magazine. Her prime intention was to get older Kapiti citizens to get out and go places and do things. In particular she wanted to give individuals ideas how they could travel free during the day to Wellington, and then make the most of their time there. She was a self-published historian with small booklets on her memories of Kilbirnie and Wellington's Eastern Suburbs ('Stained Glass Reflections') and of Raumati ('Raumati Reflections').

She was a hugely dedicated member of Kāpiti Playhouse, and directed and co-directed dozens of productions between 1970 and 1996. She specialised in directing comedy and pantomime, such as 'Aladdin', Wizard of Oz' and 'Cinderella'.

Roger Booth, currently Deputy Chair of Kapiti Grey Power, and Daniell's Deputy Chair for many years said that 'Trevor Daniell was a legend. His concern for his community was huge, and in that respect he was unable to say 'no' to taking on organisational roles. Kapiti isn't the easiest place to get individuals to take up roles in service groups, and Trevor often avoided this hassle by just doing it himself.

He attended Council meetings so often that the Kāpiti DC reserved a seat on the perimeter of the Council chamber for the Grey Power observer. Few Councils would do this. He, through years of involvement, had huge intellectual memory of where current council legislation and agreements had come from. I cannot recall any other local person so hugely committed to serve the community in so many ways'.

Booth also observed Betty van Gaalen in action in most of the years she followed the decision making of KCDC. 'When I was Deputy Mayor I attended meetings between Betty and the KCDC financial manager. If she claimed the figures in reports were faulty, officials took note, because she would inevitably be correct. It wasn't a case of an official defending a report, because Betty always had done very serious homework.' When Betty stepped aside to look after her husband, 'Trevor Daniell inevitably stepped in to her place'.

Booth recalled that Celia Harlen was the 'classic Committee contributor, always cheery, always supportive, always willing to step in and help. She hated conflict, which in such organisations can sometimes arise, but in most of her years Trevor was Chair, and he always led a contented committee.'



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Retirement finances: The cold, hard facts

Retirement is often included in lists of the most stressful life events, which is why it's important to prepare and plan for it. One of the more important preparations is the financial resources required to meet a person's needs. Financial Advice New Zealand chief executive Katrina Shanks (pictured) examines the findings of the 2021 Retirement Expenditure Guidelines.

A recent summation of how New Zealanders are preparing for retirement couldn't have been more accurate or succinct: we're "sleepwalking" our way into it.

Just 9 per cent said that was their biggest concern – behind lack of emergency savings (21 per cent), housing affordability (19 per cent), and mortgage payments and credit card debt (both 10 per cent). This may explain why those in their 50s who should be focused on retirement savings get such a shock when they see what the gap is in this report.

To work your whole life then retire on an income that's difficult to survive on doesn't seem fair or right. That's why you need to start planning early.

The Retirement Expenditure Guidelines, which use Statistics NZ's triennial 2018/19 Household Economic Survey, paint a clear picture of the problem.

It looked at two levels of expenditure for eight retired household groups. The levels of expenditure are:

No Frills guidelines, which reflect a basic standard of living that includes few, if any, luxuries, and

Choices guidelines, which represent a more comfortable standard of living, including some luxuries or treats.

The household groups were one-person and two-person households on No Frills and Choices in metro and provincial settings. That may sound complicated, but it's actually easy to see what you need for your retirement, based on your circumstances.

It found that in the past year, the increase in total expenditure needed by retired people to maintain either a No-Frills or a Choices lifestyle, in either metro or provincial areas, increased by an average of 3.48 per cent. For a two-person No-Frills household in a city that was an increase in costs of \$29.60 per week, while a Choices household jumped \$46.97. The biggest increase was \$49.50 a week for one person living in a provincial

area and choosing a Choices lifestyle, while the smallest was \$18.82 for one person on a No Frills budget.

For people on fixed incomes, these are big increases.

Significantly, the change for four of the groups was above the rate of inflation for the period, while one matched it and three were below it. The report said the overall inflation rate for each household group resulted from the interaction of many items, but it identified transport, restaurant and ready-to-eat food as contributing more than the inflation rate for each group.

The report then compared the difference between the total expenditure of each household group and the rate of NZ Superannuation as at April 1 this year.

What it found will be a shock to pre-retirees who haven't yet thought about their retirement.

None of the groups, not even the one with the lowest expenditure – the one-person provincial household spending \$604.92 per week – got anywhere near having those costs covered by super. With super of \$436.94 a week, people in that group were \$167.98 short.

But those most in deficit were those in two-person Choices households living in a city. Their super of \$672.22 was a whopping \$798.04 short of their weekly expenditure of \$1470.26.

The guidelines then calculated the lump sum each group would need at retirement to fund spending over and above NZ Superannuation, assuming no other income. It also calculated the weekly savings required to achieve that sum.

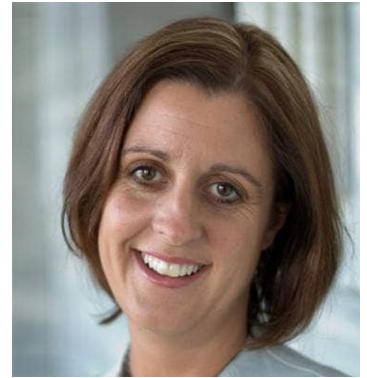
They found our lowest-expenditure No Frills retiree living in the provinces with a deficit of \$167.98 per week would need to have a lump sum of \$170,000 upon retirement to achieve that lifestyle. To achieve that, they would have to save \$185 a week if they started saving at age 50. But just \$47 if they started saving at 25.

At the other end of the scale, two people wishing to live a Choices lifestyle in the city (remember, a more comfortable standard of living, including some luxuries or treats) would a lump sum of \$809,000 upon retirement to overcome their weekly deficit of \$798.04 per week. To achieve that they would have to save a whopping \$917 a week if they started at age 50, but just \$251 if they started at 25.

They're stark numbers but they're real, and the clear lesson for pre-retirees is you need a plan – right now. The younger you start saving, the less you need to save each week.

But it's not just about savings and investments – there are other aspects of retirement to think about, many of which will affect your financial planning for retirement in some way.

In Part Two– next issue of *Super People* - we'll look at what options the guidelines offers for these.



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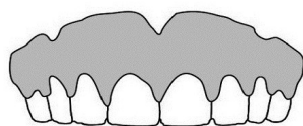
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Driving test concerns continue

To the Editor

I refer to the article in Issue No. 140 by Trevor Daniell – *The History of Driving Licences for the Elderly* and also the article in the November issue of Grey Power, *Driving health checks concern GP member*.

My husband had similar results to the writer of the Grey Power article in undertaking the Cognitive Test people over 80 are put through. Actually, I believe it is the same for 75 year olds.

But I wonder if anyone else has had the misfortune my husband has experienced in attempting to have his driver's licence renewed, on turning 86?

Having failed the Cognitive Test at the Medical Centre his GP referred him to a local assessment private company where an occupational therapist and a driving instructor were to carry out their assessment. The cost, much to our shock was **\$600** and had to be paid in advance. We had no choice and paid.

The result of the Cognitive Test was a fail, with the therapist concluding that my husband had difficulties with his short term memory. With the therapist present, a thirty minute driving test was carried out. The resulting report of this was equally damning. Never having experienced my husband driving this badly I believed they must have mixed his report with someone else's.

Result: His licence was cancelled.

Shaken by the driving instructor's report my husband paid to take a senior's refresher course with another Driving School to reassure himself that he was a capable driver and this, as I expected, was confirmed. He was in fact described as a great driver.

Of course, this does not change for one moment the minds of those who have the power as to whether you can drive or not. The assessment by the private company is what counts.

My husband's GP has, today, given him two choices – take another assessment, as before with a private company – this will be at a cost of \$750 with no guarantee of success, or accept that he will not drive again.

Incidentally, and unfortunately, the GP barely knows my husband nor the active life he leads, and relies solely on the private company's reports.

Please understand that if for one moment, I believed my husband's driving was a danger to himself, to me or the public I would be the first to speak out. It is simply the injustice that two people who had never, until that day, met my husband, were allowed, in no more than one hour, at the cost of \$600, to decide his fate and turn our world upside down.

How many of us would be unable to recall ten things they were told half an hour earlier, be able to count backwards from 100 deducting 9 as they go, recall some obscure home address they were asked to keep in their mind to be asked to repeat at a later time? These are just some examples of what we all face when we need to renew our licenses. The inability to do this is called aging, and not that we have lost our minds nor our ability to drive a car. And unlike sitting an exam, you cannot swot for the Cognitive Test. Most everyone I know, due to have their licences renewed, are stressed at the thought of facing this Cognitive Test.

How many of our fellow senior citizens have simply had to give up their licence having failed the initial Cognitive Test, because they couldn't afford the exorbitant fees of these private assessment companies? It is outrageous and must be addressed by those in authority.

Meanwhile, do we, once again, throw away our hard-earned money, (what will be a total of \$1350) to these private companies where there is every chance of failure again with the Cognitive Test or simply accept my husband can never drive again? I am simply outraged at the unfairness, to him, of this, and to all senior citizens.

Grey Power Federation's current policy is to seek standardisation throughout the country of any cognitive test, noting that the decision to use any test is a clinical judgement by the examining doctor.



Super People asked the Ministry of Transport for a response.

This is the reply:

Drivers over 75 are legally required to present a medical certificate to obtain or renew their driver licence. As the doctor holds the relationship with their patient they are best placed to determine what is most appropriate when assessing medical fitness to drive.

How a doctor assesses their patient and the tests they conduct is at the doctor's discretion - if a doctor does not believe there is a cognitive issue then they may choose not to conduct this type of test. However, a cognitive test is a valuable tool which can be used to help diagnose any potential problems that are not visible. There are also benefits in doing this test on a regular basis so it can be compared to previous results and monitor any decline.

There are a number of different cognitive tests that medical practitioners might use. These all have their own guidelines on how to interpret the results. Some common tests are MoCA (Montreal Cognitive Assessment), ACE III, SIMARD (Screen for the Identification of the Cognitively Impaired Medically At-Risk Driver), Mini ACE, MMSE (Mini Mental State Exam).

Waka Kotahi provides guidance to help health practitioners assess the fitness to drive of any individual and inform them of their responsibilities and obligations. Doctors and medical centres set their own fees.

Paraparaumu Pop-In Centre

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Enduring power of attorney: a useful tool if you're well prepared

Being locked out of the bank account of a family member, even when you have permission from the account holder, is a reasonably common complaint to the Banking Ombudsman Scheme.

This is an example of the fine balance between convenience and protection. Banks are obliged to protect customers' privacy, keep bank accounts secure, and look out for scams and financial abuse. However, they must also support older customers and those with disabilities. The cautious approach to providing access to another customer's account can sometimes cause frustration and stress.

Setting up an enduring power of attorney (EPOA), and providing your bank with all the necessary documentation well in advance, is a sensible way to ensure your family can support you if you become ill or lose capacity. You can use an EPOA to appoint a trusted friend or family member as your attorney, giving them the authority to manage your property and affairs.

Problems arise when the bank does not have certified copies of the relevant documents. Even if you have a signed EPOA, before you can access another customer's account you need to prove you are who you say you are, and that you have permission from the customer.

The bank will usually need to see the original, or a certified copy of the EPOA, plus a copy of your attorney's ID.

A certificate of non-revocation, a legal declaration that says there has been no change since the power of attorney was put in place and there is no intention to revoke it, may also be required.

Last financial year we received 32 complaints relating to EPOAs, including 12 complaints where family members were



Nicola Sladden is the Banking Ombudsman.

having difficulty accessing the customer's accounts using an EPOA. Since July last year we've received 22 complaints.

When bills and expenses are left unpaid, problems can escalate.

For example, Jacquie's* father appointed her as his attorney under an EPOA, so she could manage his

property. In early 2020, he had a serious accident and was unable to manage his finances. Jacquie, who was living in Australia and unable to travel due to Covid-19 restrictions, needed access to her father's bank accounts to pay urgent expenses.

The bank told Jacquie she'd need to provide ID and a certified copy of the EPOA at a branch. Due to Covid-19 travel restrictions, she had no way of getting home to New Zealand.

Jacquie contacted us and we discussed it with bank. The bank contacted Jacquie again, and was able to arrange access to her father's accounts. ... a good outcome after a stressful time.

We all want to know our money in the bank is secure. Sadly, we often receive complaints about the devastating impact of scams, and about family members trying to take advantage of elderly or incapacitated relatives. Studies show 1 in 10 older New Zealanders have experienced some form of elder abuse.

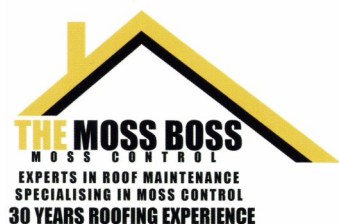
Banking Ombudsman Nicola Sladden: "We expect banks to take proactive steps to support their customers when they need it."

As banks are obliged to protect our accounts, they are also obliged to treat all customers fairly and reasonably, which includes providing extra assistance to customers experiencing vulnerabilities, such as Jacquie's father. We expect banks to take proactive steps to support their customers when they need it.

To prevent future difficulties with access to your accounts, we would recommend talking to your bank early, ideally when you set up your EPOA. If you can provide a certified copy of the relevant documents to your bank while you're healthy and able, you can make things smoother for your family if they need to take care of you down the road.

The Banking Ombudsman Scheme offers free and independent help to bank customers.

*Not her real name



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REDUCING ST JOHN AMBULANCE CHARGES

For those people living north of Peka Peka, the charge for medical emergency call outs by St John is \$98.

This is only a part-charge for this quality service, as the real cost for a call out can be in excess of \$600. St John carries the balance as its cost.

But for many people, even a \$98 charge for a single call out can be a bit of a challenge to pay.

The solution is to join the St John Supporter Scheme. This gives the applicant (you) peace of mind knowing that in a medical emergency you will receive:

- Free medical attendance as required.
- Free emergency ambulance transport to the nearest hospital or emergency medical clinic as required.

And the cost? **Individual:** \$55; **Joint** (two people living at the same address) \$75; **Household** (3+ people living permanently at the same address) \$90. [In every case the applicants MUST be named].

For those people on fixed incomes, these charges may seem rather high. But you should weigh up the alternatives of an annual cost versus one-off cost of \$98 for every single trip an ambulance is called, either

by you or by someone making a call on your behalf.

And, now a word or two of advice and caution:

1. Recently a Supporter Scheme member was taken to Palmerston North Hospital with a medical emergency. That went fine and they recovered nicely. When it came time to go home, the patient arranged a “non-emergency ambulance” to take them back to Levin. Since that hireage fell outside the Supporter Scheme programme they were left with a bill of over \$300.

The answer to that problem is to come home in the Horowhenua Health Shuttle, for the cost of a donation to that service. Of course you would need to book that.

2. Also, members of the Supporter Scheme should always carry their supporter’s scheme card with them. That means if you, there’s a ready reference for a number of questions so that St John can provide you with the level of service that you need.

Horowhenua Grey Power (who wrote this article) commends the St John Supporter Scheme.

Brochures on the Supporter Scheme are available from Horowhenua branch, directly from St John, or by phoning St John on 0800 78 56 46.



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Health Insurance - Simple fixes to reduce cost

If you're over the age 65 with a health insurance policy, you may be thinking it's getting less and less affordable.

Most insurers have options available to help policyholders bring the cost down by a little or a lot. Here are a few potential fixes that you might want to talk to your insurance company or adviser about.

Adding or increasing the excess

The excess is the amount you would contribute towards the cost of a claim before the insurer steps in to pay the rest. Health Insurers in New Zealand usually require the excess to be paid just once in a year that you claim (per person). So, you can make a claim, pay an excess, and then make as many claims as you need to for the rest of that year.

If you've had your cover for a very long time, or you got it as a benefit from your past employer, it's not uncommon that you have a very low or nil excess.

For most policyholders over age 65, it makes sense to add or increase the excess. Most policyholders that do this find the annual saving they get is more than the new or increased excess.

You're guaranteed to pay your premiums every year but not guaranteed to claim.

(Talk to your adviser or insurer. It may not be wise to do this if you are about to make a claim.)

Updating to the latest policy

Most insurers regularly improve the cover they offer to remain competitive. These improvements will often increase claim limits, add extra covered conditions, and reduce the cost. However, insurers sometimes don't pass these improvements on to their existing policyholders.

You may find that there are options to upgrade your policy without reapplying or providing any new health information. Surprisingly, better policies with more benefits can cost you less

Trimming the 'Bells and Whistles'

Knowing that you have cover when that major health issue arises is why most people hold on to their health insurance. However, many policies still cover minor expenses such as GP visits and prescriptions or optical and dental. These extra benefits are usually a big part of the cost. They don't always provide value for money over the long term but even so, could be reviewed. Get some advice about the impact of deleting some of these extra 'bells and whistles'.

Before making any changes, you should discuss your situation with your adviser or insurer.

Source: *Office for Seniors*.



Skilled, committed volunteers wanted for key Kapiti Grey Power roles

Kapiti Coast Grey Power's purpose is to advance, support and protect the welfare and wellbeing of people aged 50+ in the Kapiti Coast region.

Our activities are directed and delivered by an active team of volunteers who are committed to the organisation's purpose and success.

Some upcoming departures mean that we're seeking people to step into some key roles.

Our Treasurer is departing at our Annual General Meeting in April. Ideally, we need somebody who has accounting or similar qualifications and experiences to fill this role. The Treasurer is a member of our Management Committee.

Our Office and Membership Administrator is also planning to leave at our Annual General Meeting. This role coordinates the smooth running of our office at Coastlands, ensuring that all enquiries by our members are dealt with in a timely manner and well directed and managed by our volunteers in specialist service roles. Somebody with experience in office management and great interpersonal skills will be an ideal candidate. The Office Manager is a member of our Management Committee.

In addition to filling these roles, we are also interested in hearing from other people who may wish to volunteer their time to our various activities, many of which are very social and enjoyable for the participants.

If you would like to learn more, please contact Kapiti Coast Grey Power's Secretary, Brett Sangster, at 022 198 5043, or by email secretary.kgp21@gmail.com

Notice of Meeting



KAPITI COAST GREY POWER ASSOCIATION Inc. 28TH ANNUAL GENERAL MEETING

To be held Wednesday 20th April 2022

Starting at 10am

at the Ocean Road Community Centre, Paraparaumu

Please sign one of the attendance forms

AGENDA

Apologies

Approval of 27th AGM minutes (*as published in February's Super People*)

Matters Arising

President's Report

Treasurer's Report – Reviewer's Report

Election of Officers

General Business



KAPITI COAST GREY POWER ASSOCIATION Inc NOMINATION FORM

Annual General Meeting: Wednesday 20th April 2022

<i>Position</i>	<i>Nominee (Please print)</i>
President	
Vice President	
Secretary	
Treasurer	
Membership Secretary	
Committee	

Nominated by:

Name: _____ Number _____ Date _____

Seconded by:

Name _____ Number _____ Date _____

Nominated person's signature agreeing to accept nomination:

Name: _____ Number _____ Date _____

**Forms MUST be returned to The Secretary, Kapiti Coast Grey Power Inc.,
PO Box 479 Paraparaumu, or dropped into the office before Thursday 14th April 2022**



KAPITI COAST GREY POWER ASSOCIATION (Inc)

**Minutes of 27th Annual General Meeting for the Year Ending 31/12/2020
held Wednesday 7th April 2021
at 10 am in the Ocean Road Community Centre, 45 Ocean Road, Paraparaumu**

A Safety Briefing was carried out

1. Present: Unfortunately, the attendance list was confused with the Covid sign-in list so accurate numbers are not available, at best guess there were 45 present.

2. Apologies: Roger Booth, Lesleigh Olsen, Trevor Daniell, Bill Van Garlen, Kevin Burrows, June Simpson, Marilyn Williams, Charles Lloyd. And there were a couple of others whose names on a list were misplaced.

3. Approval of Previous AGM Minutes dated 1st July 2020

The Annual General Meeting Minutes for 2020 as published in the February Super People Magazine were read out by the Secretary and accepted as a true and accurate record of proceedings

Moved: Julia Craig Seconded: Chris Robertson CARRIED

4 Matters Arising from Previous AGM Minutes

A name correction.

5. Presidents Report

The President's Report was read by Derek Townsend, Highlights being: The roll out of the Covid-19 vaccine. The sudden resignation of the Rachel Kirsopp from the Presidency, The first Social. meeting in March where the guest speaker was the National President Jan Pentecost. Unfortunately, an exceptionally low number attended. A plea to assist with the recruitment of new members.

Motion that Presidents Report be accepted:

Moved: John Gibson Seconded: N/A CARRIED

6 Financial Report – January to December 2020

The financial report was presented by Treasurer Rod Winskill

Annual Income	\$ 52,863.00
Expenditure	\$ 58,666.00
Loss For Year	\$ 5,803.00
Current Assets	\$ 30,374.00 which includes \$20k Term Deposit.

It was moved that the members present accept and approve the 2020 End of Year Financial Statement

Moved: Rod Winskill Seconded: Chris Tweedie CARRIED

Colin Payne our Reviewer has agreed to continue in this role, so it was moved that Colin be approved as Reviewer for the 2021 Financial Year

Moved: Rod Winskill Seconded: Chris Tweedie. CARRIED

7 Recommended Amendments to the Constitution

As there have been changes to the requirements of Societies the following changes are recommended:

Clause 6g(ii) The Treasurers audited statement to read: The Treasurers Reviewed statement.

Clause 6g(vi) To appoint an Auditor to read: To appoint a reviewer.

Moved: Mr Mills Seconded Celia Greg CARRIED

Clause 12 (iii) The last three lines state Payments by Cheque etc. As cheques are about to cease as legal means of payment, the following recommended changes are suggested:

- All Electronic Payments from our account shall be approved by two committee members out of three named signatories. These members shall be normally, The Treasurer, the President and one other, to be nominated by the Executive Committee.
- Payments shall be reported to the next committee meeting for confirmation.

Moved: Derek Townsend Seconded John Gibson CARRIED

8 Increase in Subscriptions

Due to rising costs and dropping membership the Financial figures show that we are living beyond our means. A review to our expenditure has be initiated but it is still recommended that our subscriptions are increased by \$5 per year this will mean that a single subscription will rise from \$15 to \$20 and a double from \$25 to \$30 effective for the 2023 year.

Moved: Robert ??? Seconded David Ogden CARRIED

9 Election Of Officers

The acting President proposed the following be elected:-

President:	Derek Townsend
Vice President:	Roger Booth
Secretary:	Derek Townsend
Treasurer:	Brett Pierce
Membership Administrator:	Diana Pierce
Committee:	Trevor Daniell, Fay Doyle, Charles Lloyd, Chris Robertson, David Ogden, Lesleigh Olsen, Chris Tweedie, John Gibson..

Moved: Helen Roberts, ? Seconded Ian ? CARRIED

10 General Business

10.1 The pension benefit rates from 1st April are: Single \$418.09 Double \$634.52 (Ex Work & Income)

10.2 The Abuse in Care Commission of Inquiry is seeking input from anyone who has been the subject of ill treatment. Details available from the desk.

10.3 Winter Energy payments are being made this winter.

10.4. David Ogden spoke about his observations of the Committee and the work they do also the good magazine, Applause followed.

10.5 Margaret Robins asked if the information that had just been talked about could be published in our magazine, This will be done if timing is correct.

There being no further business the meeting closed at 10.45am.

Footnote to minutes: As there was no person willing to record the minutes some names were not correctly recorded and they were not identifiable on the recording. The group Secretary was also chairing the meeting.

Names can be corrected prior to the Minutes being moved.

KĀPITI HEALTH REPORT

This is a lightly edited version of the Submission by Kāpiti Health Advisory Group (KHAG) to the Health Select Committee Pae Ora (Healthy Futures) Bill:

KHAG was established four years ago as an Advocacy Group, primarily in response to the strong support shown by the community to the petition for a hospital in Kāpiti.

For more than two years KHAG undertook extensive consultation with Kāpiti stakeholders to identify the health services considered most important and needed by the community. Recognising that a hospital per se was unlikely in the short to moderate term, five priority needs were identified:

- Access to Services
- Urgent Care/After Hours
- Mental Health
- Care for Disabled People
- Care for Older Persons.

Capital and Coast DHB's (CCDHB) Health Systems Committee agreed with these priorities and is currently working to see whether some ophthalmology, respiratory and other services can be provided locally.

KHAG has successfully supported and lobbied for a number of improvements in Kāpiti health and related services, including the purchase of a wheelchair-friendly shuttle, ongoing support for the Kāpiti Health Shuttle, publication of a brochure outlining options for transport to hospitals and support for the Wellington Free Ambulance (WFA) diversion scheme—which has seen more than 500 people avoiding trips to Wellington Hospital and being successfully treated in Kāpiti. WFA is a member of KHAG. There is also work that is completed on a website which will be a directory of Kāpiti Health and Related Services.

KHAG has requested, through the Mayor, information on where Kāpiti residents receive services from CCDHB, as well as information on provision of services for the elderly, and who is travelling to Wellington Regional Hospital for urgent care but is being discharged the same day.

Kāpiti Health Network (KHAN) was established by CCDHB in December 2020 in partnership with iwi (Te Ātiawa ki

Whakarongotai) and Tū Ora Compass Health. The initial three areas of focus are:

- Health and social care integration to address social complexity such as residents of a local housing provider and a project around food scarcity
- Primary Care Options for planned care such as intraocular injections for macular degeneration and an intramuscular cancer treatment so that patients do not have to travel
- Health of the older person.

Commenting on the draft Act to reform the hospitals' system, KHAG says there's a need to establish the community perspective and to ensure it is influential in the future operation of the health system. It suggests a schedule should set out how the community aspect might be assured. Alternatively the bill could include the possibility of Regulations., and KHAG recognises the need for flexibility in an evolving future.

KHAG suggests a Schedule or Regulation with four components:

- a) the principles and criteria for defining the "locality" boundaries;
- b) the governing and management arrangements for each locality;
- c) a mechanism at both regional and central level to ensure the community perspective was maintained; and
- d) a formal obligation on Health NZ to undertake an assessment of how successful the system had been in delivering health services through the locality approach.

KHAG sees its role as reflecting its community needs whereas KCHN is a group of primary provider organisations working with Iwi. Locality should surely merge both interests in Kāpiti where there is immense dissatisfaction with access to services locally, needs of Maori Health, elderly, and urgent care. Kāpiti includes not only Paraparaumu but choices for access to services for Otaki residents across the old CCDHB and Mid Central DHB border.

Dr Colin Feek (Chair KHAG)



Terisa Ngobi
MP for Ōtaki

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Authorised by Terisa Ngobi, Parliament Buildings, Wellington



KĀPITI'S VACCINE CENTRE

Your family doctor or medical centre is now inviting Covid-19 patients for vaccinations.

The Kāpiti Community Covid-19 Vaccination Centre is at 45b Te Roto Drive, Paraparaumu can be contacted direct by ringing **0800 122 504** or by email at haumaru@horotepai.co.nz

Should we force banks and shops to accept and provide cash?

The Reserve Bank of New Zealand - Te Pūtea Matua - is seeking feedback on issues facing the country's cash system and options to keep it 'fit for purpose'.

And Grey Power Federation is keeping a close eye on it. President Jan Pentecost has told Kapiti Coast Grey Power "We have already talked with the Reserve Bank about the possible advent of a cashless society because some of our members are very anxious about this."

An issues paper, out for comment until March 7th 'Future of Money – Cash System Redesign', "reinforces our commitment to keeping cash available for as long as it is needed. We're wanting input to develop the right set of policies to ensure the cash system is resilient and efficient in the face of changes in use and availability," says Assistant Governor Christian Hawkesby.

"Falling cash use for everyday needs and the retreat from cash services by banks and retailers threaten financial and social inclusion for some, and have the potential to undermine the important role cash provides under-pinning confidence in private money in bank accounts," he said.

"We call this acting as a value anchor. In times of uncertainty, people seek the security of cash – knowing money can be withdrawn from bank accounts into cash provides confidence that money in bank accounts is safe too," says Mr Hawkesby.

The Reserve Bank's consultation outlines a range of

Federation President Jan Pentecost was lobbying in Wellington in December. She tells *Super People* the Bankers' Association said cash will be with us for some time as the Reserve Bank wishes to retain it.

external drivers facing the cash system that will lead to significant resilience issues if left unchecked.

The system is threatened as banks close branches and pull out ATMs; an increasing number of shops refuse to accept cash; and members of the public continue to switch to making digital payments.

The big five banks (ANZ, Westpac, ASB, Bank of New Zealand, and Kiwibank) have nearly half the number of branches they had in 2011, and some rural areas had become "cash deserts", the paper says.

Despite voting with their wallets, Reserve Bank research suggests people care about whether other people have access to cash, especially vulnerable, low-income households, which are the highest users of cash.

Options include consolidating public and private cash sector functions into one or more public utilities, banks paying merchants that provide cash out services on their behalf, requiring some merchants and government agencies to accept cash, and requiring banks to provide cash services.

A summary of feedback will be published in April.

Source: RBNZ news release

Kapiti Hearing



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Ring: 04-293-4693

EAR WAX MICROSUCTION available in Waikanae clinic.

Senior audiologist: Jeanie Morrison-Low, MNZAS.

ACC, MOH and War Pensions registered clinic.

Upcoming consultation

The Law Commission | Te Aka Matua o te Ture has launched a review of the law relating to adult decision-making capacity, and published the Terms of Reference that will guide this review:

He Arotake i te Ture mō ngā Huarahi Whakatau a ngā Pakeke | Review of Adult Decision-Making Capacity Law (Ngā Huarahi Whakatau).

This review will consider various laws and legal instruments as they relate to the regulation of adult decision-making capacity, and how they interact, including:

- Protection of Personal and Property Rights Act 1988;
- Mental Health (Compulsory Assessment and Treatment) Act 1992;
- Substance Addiction (Compulsory Assessment and Treatment) Act 2017;
- Health and Disability Commissioner Act 1994 and the Code of Health and Disability Services Consumers Rights established under that Act.

The Terms of Reference are available in accessible formats on the review webpage <https://bit.ly/3AU0Qp4>

You can also find out more information about the review and subscribe for updates, including on opportunities to be involved.

There will be a public consultation process in 2022. The Law Commission intends to report to the Minister of Justice by the end of 2023.



EMAIL ADDRESSES

Are you receiving emails from us?

It's really important that we have your correct contact details. In an emergency such as COVID-19 we like to be able to contact you with updated information and to send out information that we hope is of interest.

If you have not been receiving emails, please email us on kapitigreypower@outlook.com so we can keep you in the loop.

The Office for Seniors Elder Abuse Prevention Fund is now open and is accepting applications to fund projects that focus on violence prevention needs within the older population (aged 65+). Groups with legal status can apply for a grant of up to \$25,000. Applications close 1 April 2022. You can find more about the fund, eligibility criteria and application process here: Elder Abuse Prevention Fund | Te Tari Kaumātua (officeforseniors.govt.nz)

Call for climate opinions

Auckland University's School of Environment is seeking participants for an online questionnaire that should take 10-15 minutes to complete. The questions concern your perception of climate change, what you think can be done to address it, and what the concept of climate justice means to you.

By completing the questionnaire (and supplying your email address at the end of the survey) you will be entered into a prize draw to win one of four \$50 supermarket vouchers. The survey is available at <https://bit.ly/3APVaMM>

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TECH TALK

Beware what you scan: Criminals may be watching

Cybercriminals could use altered Quick Response (QR) codes to steal personal and financial information of unsuspecting customers, America's FBI warns.

QR codes are all around us these days, and they're used for everything from restaurant orders to donations. The pandemic started the drive toward being as contactless as possible, so the technology gave people the opportunity to just use their phone camera and scan a QR code.

How it works: A code is scanned via a phone camera, and the user is then redirected to the relevant website.

Troubles can arise in cases where the codes have been altered. Unwitting users can be directed to malicious sites that prompt them to enter their financial and login information or expose them to malware.

In San Antonio, Texas, Police warned that fake QR codes were found on parking meters throughout the city. People attempting to pay for parking may have been directed to a fraudulent website and submitted payment to a fraudulent vendor.

They warn a cybercriminal could swap out a completely innocuous legitimate QR code for one that directs people to a malicious site, or redirect to what appears to be a banking website but is actually fraudulent.

"Malicious QR codes may also contain embedded malware, allowing a criminal to gain access to the victim's mobile device and steal the victim's location as well as personal and financial information," the FBI bulletin has warned. "The cybercriminal can leverage stolen financial information to withdraw funds from victim accounts."

To avoid any trouble, the agency urges people to use caution by checking the URL of the code, and when entering financial and other personal information.

Practise caution when you're looking at putting in any login information, personal information or financial information when you navigate from a QR code or from any link that you that you don't know for sure is where you're trying to go.



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GOLD CARD WALK ... and a joke for the trip

We're going easy on your Gold Card this issue—featuring the Mangaone Walkway east of Waikanae.

The track follows an old bush tramway in low hill country. It was historically known as Reikorangi Track. The southern half follows the Waikanae River through Kaitawa Scenic Reserve, which protects previously milled podocarp forest.

Streams at the southern end are usually easy to ford, but expect to get wet feet. The northern section crosses farmland, following a farm road for part of the distance.

The track is easy and well-formed and suitable for people of most ages and fitness levels.

- 6 km one way
- 3 hr one way
- Easy: Walking track
- Dog access Dogs on a leash only

The track links Mangaone South Road with Mangaone North Road. Mangaone South Road runs off Ngatiawa Road, 8 km south-east from Waikanae. Mangaone North Road runs off Te Horo Hautere Cross Road from Te Horo, 9 km north of Waikanae.

Check before you go. Last time we looked DOC had put a notice that the north section was closed. Website is <https://bit.ly/3IW0AZH>

Parking is provided at both ends of the walkway. Arrange transport from the point of exit.

Do not stray from the marked track where it crosses private farmland. Do not disturb stock.

The regenerating forest in Kaitawa Scenic Reserve features spires of rewarewa trees which will eventually be replaced by the original tall canopy trees: rimu, rata, kahikatea, matai, and miro.

Five species of tree fern line the track: katote, wheki, wheki-ponga, ponga, and mamaku. Ground ferns and delicate filmy ferns on tree trunks are also prominent along the track.

INFORMATION RESOURCES

From time to time the Health and Disability Commissioner (HDC) receives complaints from older people and their families about their experiences with health and disability services.

To help reduce stress, HDC has created a new booklet called

Using Healthcare Services in the Community
You are welcome to pop up to our office at
1st Floor, Coastlands and collect a copy.

They are free.

A young man had just passed his driving test and asked his father if he'd buy him a car.

"Sure," the father said, "I'll buy you a car if you improve your grades for mathematics and for Bible studies, and when you cut your hair."

At the end of term the son produced his study results and sure enough, they were much improved.

"You haven't cut your hair," remarked the father.

"Well Dad, replied the son, "while improving my Bible studies I noted that Jesus, John the Baptist and Samson all had long hair."

"That's true," said Dad. "But did you also notice that none of them had a car?"

What do you call a dog that likes magic?

Answer below



Waikanae River Trail on the path to recovery

Great news for users of the Waikanae River Trail! Kāpiti Council has scheduled work to fix it. The trail took a hammering when a month's worth of rain fell in two days in early December so it has not been in optimal condition for a while. We know this is a popular pathway so thanks for your patience as we get this mahi done.

Until work is complete please take care when out and about. The surface is rough in many places and there is deep, loose gravel on the north side between the river and Weggery Drive. Some sections have been re-routed, it is down to a single lane in some areas on the south bank and safety fencing is in place where the bank has slipped.

... and there you were thinking it was a hound!
 A labracadabrador

RECIPE

Carbonara sandwiches

This dish will go down a treat with littlies for breakfast, lunch or dinner. (the biggies too for that matter)

Serves 4 adults or 8 children

Ingredients

- ◆ 12 eggs
- ◆ ¾ cup grated parmesan
- ◆ 1½ cups Japanese mayonnaise
- ◆ ¾ cup diced leg ham
- ◆ salt and freshly ground black pepper, to season
- ◆ 8 oval-shaped soft white bread rolls

Method

Bring a large pot of water to a boil, add the eggs and boil for 7½ minutes, stirring slowly for the first minute. Drain the eggs, transfer immediately to a large bowl of iced water and allow to stand for 10 minutes until completely cool. Peel the eggs under running water, then slice them in half and separate the yolks and the whites.

Combine the yolks with the parmesan and mayonnaise and mash with a fork until the mix reaches a smooth consistency. Finely chop the egg whites and stir through the yolk mixture, then add the ham. Season well with salt and black pepper.

Cut the bread rolls vertically through the top of the roll, but not all the way to the base, so they can be opened up like a butterfly. Fill with the egg mixture, grind a little black pepper on top and serve.



Did you know?



Line dancing was started by women waiting to use the bathroom.



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1st session will be in the meeting room at Kapiti Aquatic Centre

Cost: \$90 for the series

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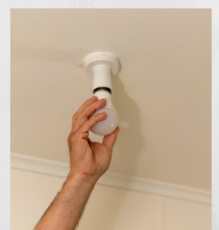


Did you know?

By replacing just one 75 watt incandescent lightbulb with a 11 watt LED lightbulb, you can save around \$300.00 in electricity charges over the expected lifetime of the bulb!



Why not replace three or four in your home and buy yourself something special with the money that you will save?



In October Greater Wellington announced a campaign to show the value the regional council adds to communities and the importance of its role in navigating change facing the region in the coming years. Super People asked for clarification on what's happening in *Kāpiti*. This is Cr Penny Gaylor's response

GREATER WELLINGTON—ON THE KĀPITI COAST

Gazing across to Kāpiti island from my home in Ōtaki, I was recently reminded of a prediction that by 2050, 30,000 more people could share this glorious view.

Preparing the Kāpiti Coast for population growth while protecting its ecosystems may seem incongruous as functions of the Greater Wellington Regional Council. But as the councillor for the Kāpiti Coast, I'm confident a balance is being struck.

Wellington city house prices are encouraging people to discover the joy of living on the Kāpiti Coast.

Transmission Gully will make their commute easier but Greater Wellington, through our public transport wing Metlink, is working on an exciting plan to get us out of cars and onto trains.

We have devised a business case that recommends the government purchase a fleet of hybrid electric commuter trains for the Wellington region. With the new trains, Metlink could quadruple peak time services between Palmerston North and Wellington and add multiple connections in each direction throughout the day.

Decarbonising transport to protect the climate is a need Kāpiti coasters have been made acutely aware of by coastal erosion. This was reinforced by flooding in December caused by unseasonal rain. Climate change also raises the spectre of drought, which combined with a growing population requires a new method of managing our water.

Shortly, Greater Wellington will help set up a committee that initiates the Kāpiti whitua process. We have divided our region into five whitua, or catchments, to meet the requirements of the National Policy Statement on Freshwater Management. Whitua committees establish a community vision for water by combining mātauranga Māori, local knowledge and expert information

Meanwhile, work is continuing to repair damage caused by the floods. Greater Wellington is reinstating tracks on the Waikanae River and at Kebbell's bend. On the Ōtaki River, we're assessing damage with the intention of fixing erosion bays and at Te Horo, we're clearing drains.

The flooding highlighted the importance of Greater Wellington's flood risk management function. Community groups, such as Friends of the Ōtaki River, play an important part in this work. The friends helped to plant the riverbanks with 7000 trees last year and were joined by members of Ōtaki mana whenua Ngāti Raukawa ki te Tonga to create a medicinal plant garden, or rongoā at Chrystalls Bend.



Cr Penny Gaylor

Planting is also underway in one of the most visited parts of the Kāpiti Coast, Queen Elizabeth Park. In December, council voted not to progress commercial grazing licenses in the park, enabling the rehabilitation of a further 208 hectares.

Sadly, advancement on one front is met with retreat on another. Because of ongoing coastal erosion, Greater Wellington is moving some of the park's visitor infrastructure (roads, tracks and other facilities) back from the beach.

We are also creating safer connections for walkers, cyclists and horse riders by upgrading the park's entrance at Mackays Crossing.

I'm pleased with Greater Wellington's work on the Kāpiti Coast but know there is more to be done. As chair of the council's Environment Committee, I'm proud to honour the trust placed in me by voters to cherish the Kāpiti Coast, and to prepare it for the increasing number of New Zealanders who will call it home.

All financial members of Grey Power are covered by a \$2,000 Accidental Death & Dismemberment Benefit provided through American Income Life Insurance Company. This is an automatic membership benefit of belonging to Grey Power.

It is important that you remain a financial member of our association, otherwise this benefit will lapse.

To have an AIL representative deliver your certificate of coverage and explain additional insurance coverage available: Reply Online: AILNZ.co.nz/request ; Or email your name, address, and contact number to pr@ailnz.co.nz, or phone: (09) 973 5254

GARDENING: Create a new garden using plants you already own

Instant impact gardens can be hugely expensive. Really clever gardens develop over years. Cheap gardens can be clever, but it takes a little patience.

There are several ways to minimise the costs of planting up a new garden or garden bed. The first is to reuse and re-cycle what is already in the garden. This is not just frugal, it's admirably sustainable.

The practice is taking off among professional garden designers interrogating the environmental impact of their work. Instead of designing from a blank slate, they are looking for ways to save what plants and materials they can.

The goals for new planting should be super low-maintenance; require no more water than would fall from the sky; and cost nothing.

Be impatient and not bother with growing from cuttings and wipe begonias, hibiscus, salvia and shrubby fuschias off the list. Tough plants, easily divided, are the answer. Succulents, agaves and alcantarea contrast frothy Euphorbia "Diamond Frost" and deep purple Alternanthera "Little Ruby." Liriope and lomandra added some grassy textures, ginger and some height.

Only slightly more pricey than doing it all with what you already have, is to do it all with seed. This is the best option for meadow-style gardens and gardens of everlasting daisies (sow in autumn for a spring show) and for vegetables.

If you are worried about your skills with edibles, focus on vegetables that can be direct sown where you want them to grow rather than into seed trays for later transplant. The potential list is long and includes beans, beetroot, carrot, corn, fennel, peas, pumpkin, silverbeet and zucchini.

For native gardens, the spendthrift option is tubestock plants, which look tiny when they first go in, but quickly catch up to the larger potted plants that have more allure at the garden centre.

Perennials are relatively cheap when bought as small plants online and will quickly fill, or overflow, their space. Some reliable options include salvia, agastache, gaura and heliotrope.

Plants sold at local markets and homes are also great value gardens. Clever, cheap, and if you adjust your definition of "soon" to mean about this time next year, pretty fast too.



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¹ No Early Termination Fee applies with 30 days' notice. The normal fee is \$150+GST.

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Kapiti Grey Power's Facebook page has been updated.

It can be found here:

<https://www.facebook.com/Kapitigreypower>

Please "Like" it and also promote it to your online networks.

If you have ideas for content for this page or issues we may look to seek feedback on, please let our administrator, Brett Sangster, know on secretary.kgp21@gmail.com

THE GREAT JOURNEYS OF NEW ZEALAND



RATES QUOTED FOR GREY POWER 2022 (Interislander)

Group Booking Reference: **FA5477**
The rates below are based on prices to date,
inclusive of GST and subject to availability.

Fares:	Peak Each Way	Fares:	Off Peak Each Way
Adult \$57.00		Adult \$51.00	
Child \$28.00		Child \$28.00	
Motorcycle \$56.00		Motorcycle \$45.00	
Campervan/Motorhome up to 5.5mt \$181.00		Campervan/Motorhome up to 5.5mt \$155.00	
Additional half metre \$45.00		Additional half metre \$40.00	
Car/Ute/Van/4WD/trailer up to 5.5mt \$146.00 each		Car/Ute/Van/4WD/trailer up to 5.5mt \$132.00 each	
Additional half Metre \$24.00		Additional half Metre \$23.00	
Premium Lounge \$80.00 18yrs plus		Premium Lounge \$80.00 18yrs plus	
Peak Dates:		Off Peak Dates:	
01-28 February 22		01 March – 13 April 22	
14-19 April 22		20 April - 15 December 22	

**PLEASE NOTE THAT NO DISCOUNTED RATES ARE OFFERED BETWEEN 16/12/21 AND 31/01/22.
PLEASE BOOK BEST AVAILABLE ONLINE FARE.**

Group Booking conditions and instructions for members are:

- Reservations to be made direct with Interislander online at <https://www.greatjourneysfnz.co.nz/members-fares>
- By entering **FA5477** into the group discount code box.
- Space is subject to availability at the time of the booking request.
- Bookings are 90% refundable if cancelled up to 1 hour before departure.
- Date and time changes allowed up to 1 hour before departure without penalty, subject to availability.
- **Grey Power membership card to be shown at check-in or full retail fare will be charged.**
- Fares subject to change with notification.

If booking from outside NZ you will need to request your booking be made via email to groups@interislander.co.nz

Fares valid for travel 01 February through to 15 December 2022

SCENIC TRAIN OFFER

Promo Code:FA5477

Booking conditions and instructions for members are:
10% off best available fare.

Please read fare conditions prior to continuing through the booking process

Reservations can be made direct with Scenic Journeys online at <http://www.greatjourneysfnz.co.nz>.

- Click on Book – top of page. Book a train. Enter journey details
- Enter FA5477 into the promo code box, Click continue
- Choose fare type- discount will be applied/shown, Continue
- Add any extras if required. Continue through the booking process.
- Space is subject to availability at the time of the booking request.
- Date and time changes as per fare conditions.
- Grey Power Federation INC. ID to be shown at check-in or full retail fare will be charged. Membership card must be in the name of the person travelling
- Fares subject to change with notification.
- If booking from outside NZ you will need to request your booking be made via email.

Valid for travel 01 February through to 15 December 22

THE GREAT JOURNEYS
OF NEW ZEALAND





KAPITI COAST GREY POWER ASSN. INC.

P O BOX 479
PARAPARAUMU 5254

Phone: 04 902 5680

Email: Kapiti.greypower@outlook.com

Web: www.Kapiti.greypower.co.nz

MEMBERSHIP FORM

(Renewals) MEMBERSHIP NUMBER _____

Title (please circle) Mr Mrs Miss Ms Dr

Last Name: _____ First Name _____ Birth Year: _____

Address: _____

_____ Post Code: _____

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Please note any Skills that you can share with Grey Power

E.g. Magazine Delivery, Magazine Folding, Office Volunteer, Odd Job Person. Any other skills that may assist us ?

Would you like information about becoming a Committee Member **Yes / Maybe / No** (Please Circle)

Signed.....(Member)

Date

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INTERNET BANKING: KIWI BANK - Kapiti Coast Grey Power 38 9018 0409796 02

NB: When using internet banking, please ensure you note your Membership number as the reference

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