



# Age Concern

## Palmerston North & Districts SENIORITY

### In this issue:

- How to make your retirement even more fun than your 20s
- Raising the Bar on Dementia Prevention. Exercise benefits on the ageing brain
- Knitting and crocheting contributes to wellbeing
- Warning for retirees putting living expenses on their house
- Staying safe online
- Managing payment surcharges
- It pays to shop around for the cheapest fuel prices
- Telecommunications Disputes Tribunal
- Palmerston North bus routes are changing



## Contact Information

Age Concern

Palmerston North & Districts

**Phone:** (06) 355 2832

**Email:** info@ageconcernpn.org.nz

**Address:** 4/251 Broadway Ave. (entrance on Vivian St), Palmerston North 4414

### Office Hours:

8.30am – 4 pm Monday to Thursday.

Fridays 9am – 2.30pm

## Staff

**Manager:** Marian Dean

**Community Support & Elder Abuse**

**Response Service social workers:**

Amey Jenkins, Klara Salisbury and  
Rebecca Lester

**Social Connection and Volunteers Services**

**Coordinator:** Fern Brooking

**Social Connection Kaimahi:** Marina Ponga

**Health Promotion Coordinator:**

Nicola Mischefski

**Administrator and Accounts:** Marie Greig

## Board Members

Christina Brenton (Chair)

Jeff Rayner (Finance) Paul Rieger, Ron Rowe,  
Margaret Ryniker, Monica Huisman,  
Libby Gosse, Nina Kirschbaum.

## Thanks to our funders:



Kingdom Foundation, Estate of Gordon Lindsey Isaacs,  
TG Macarthy, T R Moore Trust, St Joans Trust

# Message from the manager

## Retirement, like old age, is something we all hope that we get to enjoy.

*It is interesting to observe friends who are starting out in retirement to see how they choose to use their time. One friend is spending a couple of days a week caring for her grandchildren who are preschoolers. She worked full time when her own daughter was this age and is relishing the opportunity of spending time with the grandkids. Another is using skills developed in her working life to volunteer on the national board of charitable trust and another is a volunteer at Palmerston North Museum Te Manawa. Other friends are using retirement to travel.*

Many people do retire and continue to volunteer or start volunteering. There are a range of reasons why people do this, including from a desire to give back to the community to a chance to try something new. Whatever the reason it is an opportunity to do something you enjoy.

These days some people in New Zealand continue in paid work after they turn 65. For some it is a choice because they enjoy their jobs and don't want to stop. Other people choose to adjust to retirement by reducing their working hours to ease themselves out of

## Disclaimer

The views expressed in this newsletter are not necessarily those of Age Concern Palmerston North & Districts. The inclusion or exclusion of any product does not mean that the publishers or Age Concern advocates or rejects its use.

working full time. For some continuing in paid work after 65 is a financial necessity.

In these tighter financial times, many people can find retirement financially difficult. It is well reported that NZ government superannuation is not keeping pace with the cost of living. More people will retire living in rental accommodation, and with the cost of renting increasing at a daunting pace, they may struggle to make ends meet.

Whether you live in a rental property or own your own home, it is always worth checking with Work and Income to see if you are getting all the financial support that you may be entitled to. MSD Work and Income publishes a booklet "Services for Seniors" that can be collected from their offices or viewed and downloaded on the internet. <https://www.workandincome.govt.nz/documents/eligibility/seniors/services-for-seniors.pdf>

Extra support can include things like a Disability Allowance, which can be used to pay for lawn mowing or a medical alarm or an Accommodation Supplement.

A Community Services Card enables people of all ages to get discounts on doctors' visits and prescriptions. If you did not qualify for one in the past, it is worth checking to see if you now qualify. The card is income tested and some people who didn't qualify when they were working, or in their early retirement, find they qualify if their financial circumstances change.

Taking out a reverse mortgage on a home you own can be a way of freeing up capital. If you considering taking out a reverse mortgage

please get good advice first and read Susan Edmonds article "Warning for retirees putting living expenses on their house" in this issue.

Having more time to get up to speed on the internet is something we can enjoy. However, as we spend more time online, we are more at risk of being scammed. Netsafe has partnered with Chorus to develop a suite of resources aimed at keeping ourselves safe. See details in this issue.

Age Concern Palmerston North and Districts are here to help and assist you. If we don't know the answer, we will find out for you. Phone us on 06 355 2832.

And finally, there still are inexpensive ways in which we can all enjoy retirement. See "How to Make Retirement Even More Fun than your 20s" in this issue.

**Best wishes**  
*Marian Dean, Manager*



**YOUR COMPLETE PRINT SOLUTION**  
**ALPINE PRINTERS**

- ONLINE ORDERING**  
Access your full order history, including a browsable gallery of your previous designs. You can track your order progress in real time, print off your invoices.
- COMMERCIAL PRINT**  
With our high speed modern printing presses we have the capability and capacity to produce anything from a business card to magazines or catalogues.
- GRAPHIC DESIGN & PRE PRESS**  
With highly skilled, qualified graphic designers, we can design anything from a business card through to annual reports, signage, complete branding packages and re-branding.
- FINISHING & DISTRIBUTION**  
Our bindery services is wide ranging, from guillotining, collating, gluing, stitching and folding available. Arrange immediate distribution or we can store your product and deliver orders as and when required.

**CELEBRATING 46 YEARS 1977-2023**  
**ALPINE PRINT**  
FAMILY OWNED SINCE 1977

**09 238 3960**  
sales@alpineprint.nz | www.alpineprint.nz

# How to make your retirement even more fun than your 20s

Adapted from NZ Seniors. [www.nzseniors.co.nz/life-insurance/discover/retirement-fun](http://www.nzseniors.co.nz/life-insurance/discover/retirement-fun)

*Do you remember what life was like for you in your 20s? Were you married with young children, devoting your time to family and being a parent? Were you beginning employment and focussed on your work? Did you consciously give up things you had previously enjoyed or put off doing things until you had more time? Were you saving all your extra income so you could buy your first home, and so had little spare cash?*

Many of us look forward to retirement as an opportunity to have the time to do things we have put off doing earlier in our life. We may want to have more time to contribute to our community, support our families or spend time with grandchildren.

There may be things we would have liked to do in our 20s but did not have the time for or could not afford to do e.g. buy a boat, or travel. If we can't afford a boat or travel or have no interest in either, there are still many ways we can have equal or more fun than in our 20s.

## Keep your mind sharp

You might have been losing your keys since your 20s and forgetting names your entire life, but now's the time to make a habit of keeping your mind sharp.

### Try these fun ways to exercise your brain:

- do the crossword or Sudoku in the newspaper each morning (or both)
- play memory games with your grandchildren
- try mind exercises like brushing your teeth with your non-dominant hand
- attend pub quiz nights
- do a jigsaw puzzle every week

- learn a new word every day (in English, or any language of your choosing).

## Stay social

Meeting new people is one of the best parts of retirement. You finally have more time to dedicate to socialising, and those around you are similarly free from work and family commitments.

Make an effort to keep in touch with your current friends, reach out to old friends, and don't be afraid to get chatting to new faces.

There are countless clubs and groups you can join, so keep an eye out for book clubs, walking groups, wine and cheese enthusiasts, golfing groups, and so, so much more.

Find groups near you with websites such as Clubs NZ, [www.clubsnz.org.nz](http://www.clubsnz.org.nz), contact the Citizens Advice Bureau [www.cab.org.nz](http://www.cab.org.nz) phone 357 0647 or try searching on Facebook.

## Try volunteering

Volunteering is a wonderful thing to do. It helps the world and those around you, and gives you that warm fuzzy feeling you get from helping others.

There are many groups and charities on the lookout for volunteers, so you'll never be short of ways to spend your time.

### Here are just a few to check out:

- working in a Red Cross or Salvation Army shop
- Meals on Wheels delivery driving
- administrative roles applying for grants and funding for charities.

- sports coaching for junior teams
- fostering cats and dogs.

Volunteering is incredibly rewarding and fun, and a great way to meet new people and enjoy new experiences throughout your retirement.

Take a look at the Volunteering NZ website [www.volunteeringnz.org.nz](http://www.volunteeringnz.org.nz) to explore volunteer roles available near you or call into our local volunteer centre Whatunga Tūao Volunteer Central, Hancock Community House, 77 King St, Palmerston North phone 06 354 6027

### Discover a new hobby

Have you always wanted to learn how to rock out on the drums? Try your hand at clay sculpting? Or finally be able to name all the wildlife around you with birdwatching?

There's no time like the present, and few things are as rewarding as finally getting the hang of a new skill after starting from scratch.

If you're unsure where to start, try asking a friend about their hobby and giving it a go – if nothing else, it will be a fun bonding experience for the two of you. Or you could get a group of friends together, throw some ideas into a hat, and all agree to try the first thing you pull out

### Get tech savvy

The internet is a bottomless well of fun. You could watch 100 cat videos online every day and still never run out of hilarious feline hijinks. But there is more fun to be had than just clips of cats doing stupid things.



For example, why not start a blog? Write about your adventures and musings in retirement and see how many other retirees you connect to who are living similar experiences all over New Zealand – and the world.

You could even start a YouTube channel or get into social media and join in on the TikTok and Instagram crazes.

*Retirement is a time to play, to laugh, and to enjoy. It's your reward for years of work and sacrifice, which is why you owe it to yourself to make it as happy and fulfilling as possible.*



**ATTENTION PLEASE!**

**Please support our advertisers**

Our newsletter's continuity is made possible by the support of our advertisers. Kindly show your support to them and mention that you found them through us.

*Thank you!*

# Raising the Bar on Dementia Prevention

## Exercise benefits on the ageing brain.

*Society is changing. As we live longer, the number of older people including those living with dementia is rising. Age-specific incidences of dementia have fallen, due to improvements and changes in nutrition, education, and health care, however the estimated growth in number of people with dementia worldwide from 2019, is expected to increase from fifty million to 152 million, by the year 2050. This means someone develops dementia every 3 seconds and the cost impact is in the trillions. (Livingstone et al., 2020)*

Dementia in older adults, results from accumulated factors over the trajectory of a lifetime as early, mid-life and later life conditions, contribute to the overall picture of health. We cannot help the cards we are dealt, and with genetics at play, but we can do our best to make good lifestyle choices for ourselves to help reduce the risk of chronic diseases and keep them at bay.

How often have we heard such myths as, “Depression and loneliness are normal in older adults”, “The older you get, the less sleep you need”, “Older people can’t learn new things”, “Frailty and falls are a normal part of ageing”, “It is inevitable that older people will get dementia”, “Older adults should avoid exercise, so they don’t get injured”.

Let us not be dismayed at these attitudes as it is possible older people have the power to live strong healthy lives. It is never too early or late in a life span, to make changes and improve the quality of life and health outcomes. It comes down to doing the best to work through barriers and adopting the right mind-set.

There are twelve recognised modifiable risk

factors in dementia. Modifiable means we can potentially change or somewhat control the conditions for which our society is now finding an alarmingly increasing rate.

...” together the 12 modifiable risk factors account for around 40% of world-wide dementias, which consequently could theoretically be prevented or delayed.” ... (Livingstone et al., 2020 p. 413). These risk factors include education, hearing loss, traumatic brain injury, hypertension, alcohol >21 units per week, smoking, obesity, social isolation, depression, air pollution, diabetes, and physical inactivity.

Older adults are exercising more, whether it is continuing to stay active, resuming activities once enjoyed, or starting down the road from a sedentary lifestyle.

Exercise has direct positive benefits on mental and physical health and is a proven preventable measure showing if engaged in regular exercise from midlife, reduces the risk of dementia by 30-45%. High intensity cardiovascular exercise can delay the onset of dementia of up to 88%. In fact, those 65+ who adhere to regular exercise, have a 20% chance of reduced risk for cognitive decline and dementia.

Any light to moderate intensity, aerobic and/or strength and balance training exercise, working 50-80% of the heart rate, has great benefits on the ageing brain and disease prevention. Consistent cardiovascular activity can see physical improvements in 16-20 weeks, with changes cognitively in 6-12 months. (O’Leary, J., Exercise and Cognition, YouTube - ACC New Zealand, November 10, 2023, Online Education Workshop series for Community Strength and Balance instructors - YouTube)

Nicola with participants at Age Concern's Shake Rattle and Roll class



As we age our quality of life depends on our muscle health. Age-related muscle mass and strength loss is the biggest reason for losing physical abilities. Falls are the most common cause of injury in older adults, almost always associated with weakened leg muscles and poor balance. 1 in 3 people over 65 years of age fall every year and this increases to 1 in 2 for the over 85 years of age, a staggering 50%! The good news is falls are preventable and are not a natural part of ageing. Joining an approved strength and balance training programme can see progress in 10-12 weeks, while long-term participation reduces fall risk by 30%.

Muscle is now recognised as an endocrine organ, playing a key role in metabolism. Proteins are secreted through contracting muscle, helping to control inflammation throughout body and influence metabolism in tissues and organs. This direct action protects brain health, growth and development and organ function. Exercise is like armour that nourishes the immune system, metabolises away toxic cells, improves sleep and mood... the list goes on.

There is a shifting mindset in the medical paradigm to understanding conditions and chronic diseases such as diabetes, heart disease, even some forms of dementia and cancer as symptoms of a dysregulated muscular system. Now evidence-based science is paving a new way to focus on the role of muscle as a healthy ageing strategy and is challenging our society's ageist attitudes, that frailty is not a natural part of ageing. We most likely have heard the true phrase, "If you don't use it, you lose it."

The risk of recommending exercise is low

as keeping physically healthy is important cognitively not only for the ageing brain but for people with dementia too. Everyone is at various stages cognitively and in physical ability, but the general guidelines are: If you are starting out or are currently active, build up to and aim for 150 minutes of light to moderate aerobic exercise per week, or 90 minutes vigorous. Resistance training and sports are great with mind body exercise like Yoga and Tai Chi. If you are experiencing mild cognitive impairment, then strength training and mind body exercises are highly effective of light to moderate intensity. Those experiencing dementia benefit from low intensity falls prevention, strength and balance exercise programmes and swimming.

It is always good practice to seek advice from your G.P and get clearance, before embarking on any exercise programme. Ask what type of activity is best recommended for you and create a plan individually tailored to your needs mixed with a variety of movement at different intensities, which could include progressive strength and balance training, dance -based exercise, relaxation, and mindfulness for your well-being.

*Continued on page 9*

# Knitting and crocheting contributes to well being

*Knitting or crocheting is not just a creative hobby. It can assist us to become calm, extend our attention span and may assist us to get through those difficult times.*

It has been shown that when we're engaged in repetitive motion tasks, our body and mind settle, our heart rate and breathing slow and our blood pressure is reduced. Research has shown that people who crocheted felt happier, calmer, and more useful after crocheting.

The rhythm of stitches and needles clicking can lead to a sensation known as flow state, a pleasurable experience psychologically, when someone is so engaged by an activity that time disappears. Any activity that is challenging but not stressful can lead to a flow state.

Knitting and crochet are useful for anxiety too because they can provide a sense of control that reduces feelings of uncertainty and ruminations. There's also evidence that crocheting and knitting are effective in maintaining dexterity and cognitive health as we age.

Doing craft can combat feelings of worthlessness which can sometimes overwhelm us and lead to feelings of depression. Creating a piece of knitting or crotchet can give us a sense of achievement which can combat feelings of hopelessness.

## **A tool for processing loss and change**

Knitting and crocheting are also powerful tools for processing grief and other challenging emotions. The repetition of the stitching only takes part of our attention, enabling us to think about other things at the same time.



## **A social connector**

Whilst knitting and crocheting can be done alone there are many opportunities to join with others. You can chat to others whilst working on your own piece.

Having a solo activity that can be done in a circle, or around a table, has added benefits for those who suffer from social anxiety. It can alleviate the pressure of eye contact or small talk that might come with more extroverted activities.

Age Concern's has a knitting and craft group on the first and third Wednesday of the month from 1-3pm. You are welcome to bring your own project or use yarn and needles provided by Age Concern and knit peggy squares to be made into blankets. There is no charge and refreshments are served.

*Adapted from Purls of Wisdom by Lucianne Tonti.  
[www.theguardian.com/lifeandstyle/2024/jan/02/purls-of-wisdom-the-wellbeing-benefits-of-knitting-and-crocheting](http://www.theguardian.com/lifeandstyle/2024/jan/02/purls-of-wisdom-the-wellbeing-benefits-of-knitting-and-crocheting)*



*Continued from page 7*

You can also visit [www.livestronger.org.nz](http://www.livestronger.org.nz) for a raft of available strength and balance classes in your region to assist in your decision making.

As the cooler winds sweep in to mark the beginning of Autumn, I encourage people to start a new weekly enjoyable exercise,

surrounding by like-minded people and support that will uplift well-being, leading to progress in strength and all-rounded general health.

Go well and keep strong.

*Nicola Mischefski – Health Promotion Co-ordinator, Age Concern Palmerston North and Districts*

## Age Concern Palmerston North and Districts Annual General Meeting and Special General Meeting 2023

*We held our Annual General Meeting on 22 November 2023. This was immediately followed by a Special General Meeting. At the AGM our annual audited financial statements and service report for year 1 July 2022 to 30 June 2023 were presented and accepted by members present, as was the Chairperson's Report.*

At the Special General Meeting which followed members voted unanimously on resolutions which will enable Age Concern Palmerston North and Districts to move from being an Incorporated Society to a Charitable Trust. The Incorporated Society will be wound up by 30 June 2024. We have set up the Charitable Trust. Our legal name will become Age Concern

Palmerston North and Districts Charitable Trust. The assets, liabilities, and business of the Incorporated Society will be transferred to the Charitable Trust by 30 June 2024.

For our clients and service users nothing will change. We will still deliver the same services to the same high standards. If you are a member you will automatically become a Friend of Age Concern and will receive your magazines as before. We encourage our supporters new and old to become a Friends of Age Concern as this is a way that you can support the work we do.

*If you have any questions please phone the manager Marian Dean on 06 355 2832*

*Age Concern Palmerston North and Districts Board members with Tangi Utikere MP at the AGM*

*Left to right Ron Rowe, Libby Gosse, Jeff Rayner (Finance) Christina Brenton (Chair) Monica Huisman, Tangi Utikere MP, Nina Kirschbaum, Paul Rieger, Marian Dean (Manager) missing Margaret Ryniker.*



## New Car for Age Concern Palmerston North and Districts

*We were fortunate to receive a grant from the Lion Foundation in December to assist us to deliver our services. We are expanding our work in Manawatu District, and it became essential that we had a vehicle for these longer trips.*

Manawatu Toyota were very helpful in finding this Signature Class Toyota Vitz 1.5 Hybrid 5 door hatch for us to buy. It is perfect for our work, extremely economical to run being a hybrid and the staff all enjoy driving it.



*Thank you to the Lion Foundation for their grant and to Manawatu Toyota for their support.*

## Warning for retirees putting living expenses on their house

*If you are considering taking out a reverse mortgage on a house you own please seek advice from a lawyer, accountant, or financial advisor.*

A growing number of retirees who own their own homes are putting their living expenses on the house, through reverse mortgages. New Zealand's main provider of reverse mortgages, Heartland Bank, said in December 2023 that it had experienced 17.8% growth in the reverse mortgages.

Reverse mortgages allow people over 60 to borrow against the equity in their homes. Repayments are optional and the loan is repaid when the property is sold.

In January 2024, Heartland's interest rate for these loans was 9.98%. Heartland said, as of June 30, 2023, on average borrowers had borrowed 21.3% of their homes' value, up from

18.4% a year earlier. That increase may have been due to the drop in house prices over the period. Heartland said the average initial percentage borrowed was 9.3%.

Leanne Lazarus, chief executive of Heartland Bank, said the growth in reverse mortgages was driven by the cost of living and cashflow pressures facing older homeowners. In the 10 years to June 2023, the bank had dealt with more than 20,000 reverse mortgage customers. The average loan was just under \$88,000.



# YOU'LL COME OUT SMILING



- New dentures - individually created
- Relining of existing dentures
- Custom-made mouthguards for all sports
- All NEW work guaranteed, book your FREE consultation now
- Free WINZ and Insurance Quotes We accept Gold Card & Grey Power
- Denture repairs
- Partial dentures

**BDL**  
DENTURE CLINIC

Ashley C Huges (PG CDT Otago) - Registered Clinical Dental Technician  
Sophia Lim (PG CDT Otago)

T: 06 355 0022

E: [bdladmin@inspire.net.nz](mailto:bdladmin@inspire.net.nz)

151 Heretaunga Street, Palmerston North

“Releasing even a small amount of equity from their home can help people to live a more comfortable lifestyle in retirement – the main uses of a reverse mortgage continue to be for home improvements, debt consolidation and to cover everyday expenses.”

“We have seen significant growth in property prices over the last few years and retirees are looking at how they can cash in on these gains without selling their homes. House prices have fallen over the last year or so but are now on the rise, with some commentators predicting a 10% rise in the coming year.”

“While house prices may continue to fluctuate, over the long term they will no doubt show an upward trend. Along with higher house prices we have seen big increases in retirement living costs- in particular food, rates, and insurance. NZ Super has not kept up with these increases. It is no wonder that many retirees now find themselves ‘asset rich and cash poor’. Reverse mortgages offer an easy solution to this problem and their popularity will no doubt continue to rise.”

Tom Hartmann is the personal finance lead at Sorted, a free service of the Retirement

Commission, the government-funded independent agency that assists New Zealanders to get ahead financially. He said people needed to understand how a reverse mortgage would work and what it might cost. Tom recommends that people considering taking one out should talk about it with family beforehand and get independent financial advice.

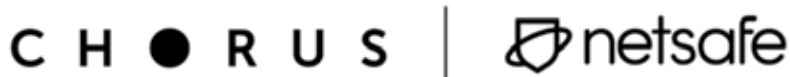
“The interest cost can balloon far higher and quicker than a typical mortgage. Many scenarios on how a reverse mortgage will play out depend on the property appreciating in value significantly.

“It helps to take a ‘worst-case scenario’ view when working out the cost projections, so you know what you’re signing up for. Best not to assume that the property will increase in value. Typical projections can be too short term, say over just five or 10 years, but reverse mortgage deals can continue for as long as you live in your home, so significantly longer than planned in retirement. There are other options - and more coming to market, so it’s important to shop around and take professional advice.”

*Susan Edmonds, 20 January 2024.*

*Reproduced from [www.stuff.co.nz/money/350149526/warning-retirees-putting-expenses-house](http://www.stuff.co.nz/money/350149526/warning-retirees-putting-expenses-house)*

# Staying Safe online



*Netsafe is New Zealand's trusted national online safety organisation. It is a not-for-profit organisation whose work benefits hundreds of thousands of Kiwis each year. Their national awareness campaigns and outreach initiatives are aimed at educating the public, and the need is high.*

Together with Chorus, Netsafe has launched a collection of 'Get set up for safety' guides to help older adults stay safe online, while enjoying the benefits of being connected. The initial 'Get set up for safety' resources include six printable booklets, two pamphlets and a series of instructional videos. These cover:

- How to spot a scam
- Staying connected on social media
- Securing your devices
- User-friendly device settings
- Safer shopping, banking, and investing online
- Online safety glossary of commonly used terms

The 'Get set up for safety' is a collection of guides tailored specifically for older adults

in Aotearoa. The guidance covers essential online safety topics, including:

**Surprise, Control, Access, Money, Stop = SCAMS**. Learn how to prevent being scammed with this simple acronym.

The topics and resources were developed with input from senior sector organisations in New Zealand, including Digital Seniors, Age Concern, and the 20/20 Trust.

All resources will be freely available to read, download, or print out, directly from the Netsafe website at [www.netsafe.org.nz/olderpeople](http://www.netsafe.org.nz/olderpeople). While there is a significant amount of information within the resources, they are designed to be kept on hand as a reference. In addition to safety and security advice that applies to everyone, there are some basic 'how-to' instructions aimed at those older adults who are not confident using digital technology.

# Managing payment surcharges

*We now have all sorts of new ways to pay for goods, however some of these come with surcharges, just as cheques used to have a 25c clearance fee.*

Have you been charged a surcharge when buying something with your plastic card? If you use a credit card you may have noted that you are being charged an extra fee. Similarly, if you choose to use a contact less payment method such as Paywave there may be a surcharge.

A surcharge is an additional cost to you, where you select a payment method that is more expensive for a seller to provide, such as credit card or contactless debit card. Where a seller provides multiple payment methods, it is your choice which payment to use but there may be surcharges added to higher cost payment methods.

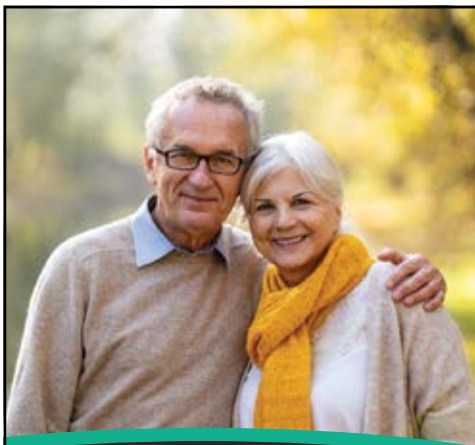
If you do choose a payment method that will incur a surcharge, you must be informed before you pay and be made aware of cheaper ways to pay where available. We expect sellers to offer at least one payment method that does not incur a surcharge - in



many situations that will be by you inserting or swiping your debit or Eftpos card which has always been free. If you're paying online, we encourage sellers to provide an opportunity to pay via internet banking where feasible.

If you want to understand more about surcharging and how to manage your options, the following link to the Commission's website may be helpful.

[https://comcom.govt.nz/\\_data/assets/pdf\\_file/0014/321701/Retail-Payment-System-Payment-surcharges-for-consumers-July-2023.pdf](https://comcom.govt.nz/_data/assets/pdf_file/0014/321701/Retail-Payment-System-Payment-surcharges-for-consumers-July-2023.pdf)



EV Bikes NZ, 508 Ferguson Street, Palmerston North

## Get back your independence.

Regain your independence with your very own TM3 Trike. Go wherever you want to go in supreme comfort and classic style. Hassle-free ownership with no licence, no registration and almost no maintenance. Plus, have peace of mind with fantastic personal local support, local repair and local parts from EV Bikes.



**Order yours today and get your very own TM3 Trike for only \$4,500 tested and delivered right to your door. Buy online or call us and get back your independence today!**



CALL US

0800 222 249



BUY ONLINE

EVBIKES.CO.NZ



# Steady As You Go<sup>©</sup>

**STRENGTH AND BALANCE  
EXERCISE FOR THE 65+**

**TE KAWAU MEMORIAL RECREATION  
CENTRE, 1 WYE STREET  
RONGOTEA**

Are you apprehensive  
of a potential fall?

Had a fall and  
experiencing the impacts?

Are you isolated and  
unable to socialise?

Want to resume or begin an  
exercise lifestyle and don't  
know where to start?

Then come join this weekly,  
ACC approved programme and  
thrive in a fun and supportive  
environment



When: Tuesdays, 10am-11am

Cost: \$2

Contact: Nicola Mischefski - Health Promotion Co-ordinator

Phone: 06 3552832 Mobile: 027 2824765

Email: [nicola.mischefski@ageconcernpn.org.nz](mailto:nicola.mischefski@ageconcernpn.org.nz)

**LIVE STRONGER  
FOR LONGER**

PREVENT FALLS & FRACTURES



# Buses Are Changing In Palmerston North

Palmerston North's first electric bus

From 4 March 2024, bus routes and frequencies are changing in Palmerston North as Horizons Regional Council bring more direct and easy-to-understand bus routes to the city. On top of that they are also introducing New Zealand's first, fully electric bus network.

## This will mean:

- Significant infrastructure improvements at bus stops, with more, new bus shelters and more accessible bus stops around the city, including better lighting at stops.
- 43 Brand new EV buses will be on the road, creating a comfortable and quiet ride to work, study, and leisure
- Increased frequency of buses, running every 15 minutes from 7:00am-9:00, and again from 3:00pm-6:00pm, Monday to Friday. Every 30 minutes outside of those hours and on weekends.
- Direct town to Palmerston North Airport bus line, 7 days a week.
- Increased frequency to Ashhurst, including services on Saturdays & Sundays
- Earlier and later bus services, with the first bus starting at 6:30am, and the last departure at 9:00pm, 7 days a week.
- Real time departure boards soon to be installed at stops, providing live departure time updates for buses at that stop.

You can download the Transit App on your phone, and get live departures and helpful information for your trip. The new bus timetables are available on the Horizons website and print copies are available at the Horizons Office, the Palmerston North I-site, and at the Age Concern offices and will be on buses from 4 March 2024.

For more information, questions, or



queries, phone Horizons on 0508 800 800 email [transport@horizons.govt.nz](mailto:transport@horizons.govt.nz) or visit [www.horizons.govt.nz/buses-transport/palmerston-north-and-ashhurst-network](http://www.horizons.govt.nz/buses-transport/palmerston-north-and-ashhurst-network)

**LEVIN WAR VETERANS VILLAGE**  
RETIRE WITH ENLIVEN

**Lifemark HOME**

**Selling now!**

Situated right next to the beautiful Prouse Bush, this meticulously designed development offers the very best in retirement living in Levin.

The spacious brick and tile villas are modern, warm and comfortable. Boasting Lifemark 4 accessibility features, villas include an open plan kitchen, living and dining room, conservatory, two bedroom, large bathroom, second toilet, and internal access garage.

**Come and see our show home today! 36 Prouse Street, Levin**



Call sales agents Murray and Sue  
on 06 349 1409 or visit  
[www.enlivencentral.org.nz](http://www.enlivencentral.org.nz)

# Telecommunications Disputes Resolution (TDR)

*Do you have a complaint against a home phone, mobile phone, or internet provider? Do you feel the provider is not being responsive? Contact TDR and get their support to resolve your complaint.*

The Age Concern office sometimes receives requests to assist people who are unhappy with services provided by home phone, mobile phone, and internet providers. We recently received an enquiry from a concerned relative who was unhappy with the way a company had provided services to a partially sighted person during the change from a landline phone previously on the copper wire system to alternative technology. Other concerns raised to us included the non-delivery of a mobile phone. In these situations, we refer people to the Telecommunications Distribution Resolution (TDR)

The Telecommunications Distribution Resolution (TDR) is an independent free

complaints service. They can support you to complain about your internet, home phone or mobile and support you to getting your complaint resolved.

## Some areas they can help with are:

- Bills and charges
- Customer service
- Faults and network
- Contracts

TDR helps over 3,000 people in New Zealand per year. Examples of complaints they have assisted consumers with include incorrect billing and non-delivery of a mobile phone.

TDR can help with disputes involving vulnerable consumers under the 111 contact code. They can assist customers of all home phone service providers if the matter is unresolved 5 working days after you raised a dispute with your provider.

Consumers can complain to TDR under the Copper Withdrawal Code. You can complain if you have received a letter from Chorus and the matter was unresolved 5 working days after you raised a dispute with Chorus.

*For assistance phone TDR on 0508 98 98 98, email [contact@tdr.org.nz](mailto:contact@tdr.org.nz) Freepost 214075, PO Box 5573, Wellington 6140 or visit their website at [www.tdr.org.nz](http://www.tdr.org.nz)*



Printed by

**ALPINEPRINT**  
FAMILY OWNED SINCE 1977

an environmentally friendly company using only sustainable resources in the production of this publication.

Please remember to recycle when disposing of this product.







# Shake

## Rattle 'n' Roll

**'Rediscover the joy of dance and become a healthier, happier you!'**

Low impact, dance cardio exercise and fun to fill the heart  
Strength, balance, agility, co-ordination, rhythm and more...

★ **Thursdays 1.30-2.30pm**  
**City Mission**  
**338 Church St.**  
**\$3**

★ **Fridays 1-2pm**  
**'The Loft'**  
**47 The Square**  
**\$3**



**Bring your left and right feet!**

**Ph. Nicola (06) 3552832 or 027 2824765 for enquiries**



(Disclaimer: Shake Rattle 'n' Roll is not suitable for individuals needing mobility assistance.  
Please refer to [www.livestronger.org.nz](http://www.livestronger.org.nz) for a range of alternative classes.)

# Get your hearing checked for *free*



**FREE  
HEARING  
CHECK\***

**FREE  
10-DAY  
TRIAL\***

**FULLY  
FUNDED  
AIDS WITH  
ACC\***

**PAY AS  
YOU HEAR\*  
FROM \$1 A DAY**

CALL TODAY  
**0800 45 45 44**

**TRITON**  
HEARING

\*T&Cs apply, see our website for more details.

# It pays to shop around for the cheapest fuel prices

*Do you ever flinch when you see the price of petrol? You're not alone, but you can save yourself money by checking the price boards outside petrol stations for the cheapest fuel prices and talking to others about where the best prices are on the day. Discounts can save you money on petrol or diesel, typically 6 to 7 cents per litre off the price you pay for your petrol. But beware, as even with a discount you may be paying more for your petrol than if you had shopped at a competitor site down the road. It pays to shop around for the best price.*

The Commerce Commission has responsibilities for monitoring and regulating the fuel markets to promote competition for the long-term benefit of consumers. This regime was set up by the Government in 2020 in response to the cost of living crisis and the relatively high price of fuel.

As part of their work, they have asked companies to explain why there are large price variations across the country and within cities, as they cannot explain these differences by looking at costs. Their most recent monitoring report has case studies that shine a light on different types of discounts and which ones offer the best value for consumers. This work shows that shopping around for the cheapest price is key. Here are some things you can do:

- Are you using the correct type of fuel for your car? Regular 91 is generally cheaper than Premium fuel, so if your car can run on Regular 91 using that fuel will save you money at the pump.
- You are often best off simply choosing the petrol station with the lowest board price or the site with a one-off 'discount day'.

- Consider changing your shopping habits. If a competitor site down the road has cheaper prices why not support them and save yourself money.
- Consider buying petrol on a day when discounts are larger.
- Loyalty programme benefits can be complicated, with minimum and maximum purchases required, and rules around accumulating discounts. Most consumers are unlikely to get the most benefit from these programmes.
- There is a really useful smartphone application called Gaspy which helps you find the cheapest prices in your area that day. If you are not comfortable using a phone app perhaps you have a friend, neighbour or family member who can look up the prices. This is something that you could do as a community, spreading the word on which petrol station has the cheapest prices. You can also add information to Gaspy on the prices you see to help others.



# Services Directory

## Community Connection and Support

- **Information, advice, resources.** If we don't have the answer, we will find out for you.
- **Community social work.** We can advocate and provide you with support and assistance. If you are concerned for yourself or someone you know, contact us.



## Education

- **Staying Safe refresher driving workshops.** Enables participants to upskill in the road code and maintain their driving confidence. (Workshop developed by Waka Kotahi, NZTA and Age Concern New Zealand).
- **Life without a Car Workshops.** How to stay socially connected if you no longer drive. We can deliver a workshop to your group.

## Elder Abuse Response Service

Are you concerned about your safety or that of someone you know?

Is someone you know being subjected to financial, psychological, physical, or sexual abuse or neglect or is self-neglecting? Our

trained social workers support the older person to become safe. All referrals to us are in confidence.

## Exercise Classes

- **Steady as You Go.** Group exercise classes focussed on leg strength and balance. Recognised by ACC as helping participants to build their strength and balance and be at less risk of falling. Nine classes held weekly.
- **Shake Rattle and Roll.** Classes on Thursdays and Fridays

## Social Activities

- **Visiting Service.** We have trained volunteers who enjoy meeting people and talking with them. If you or someone you know is feeling socially isolated or lonely, we can find someone to visit.



- **Companion Walking Service.** We recruit volunteers as companions to walk with older people who may feel nervous about walking alone and would like someone to go with them.
- **Tea and Talks.** Come and hear a guest speaker and then chat with others over a cup of tea. (Second and fourth Tuesday of month) at Age Concern



- **In Knit Together.** Knitting group (first and third Wednesday of month) at Age Concern
- **Kai and Korero.** Every Monday 11am to 2pm Halcombe Hall, Manawatu District
- **Men's Afternoon Tea.** (First and third Tuesday of month) at Age Concern.

### Talks to groups

We can provide a speaker to your group to talk on topics including Ageing Well; Age Concern Services; How to Prevent Falls; Elder Abuse etc. Contact us for more information.

### Total Mobility Scheme TMS - 50% taxi discount:

- We can support people to apply to get the TMS card that gives a 50% discount off the cost of taxi fares. We can complete the application form and assessment for you.
- Charge is \$20 with a year's free membership to Age Concern Palmerston North and Districts.

### Volunteering

- Join our team of volunteers and make a difference in the lives of older people. We have a variety of positions in our offices and Visiting and Companion Walking services.

*For information about any of our services phone our office on 06 355 2832 or email [info@ageconcernpn.org.nz](mailto:info@ageconcernpn.org.nz)*



Across

- 1. Container weight
- 5. Reprimand, with "out"
- 9. Swallows water eagerly
- 14. Didn't have enough
- 15. Deep purple, edible berry
- 16. Wagner work
- 17. Refusal to interfere
- 20. Boston newspaper
- 21. Dorm room staple
- 22. Sign of summer
- 24. A British gentleman (Archaic)
- 28. Snowman prop
- 31. Diarist Samuel
- 34. Maple genus
- 35. Trick taker, often
- 36. Abysmal test score
- 37. Ancient city NW of Carthage

- 38. Private property
- 42. Leisurely walk
- 43. Send to the canvas
- 44. Drink from a dish
- 45. Impulse transmitter
- 46. Physics particle
- 48. Half a matched set
- 49. Lampoons
- 51. Australian runner
- 53. Inflammation of the ear
- 56. Cremona artisan
- 60. Conceited
- 64. Unfit for Jewish consumption
- 65. Bubbly drink
- 66. Season to be jolly
- 67. Bakery supply
- 68. Bow

69. Prize since 1949

Down

- 1. Chinese dynasty
- 2. Gone wrong?
- 3. Ashcroft's predecessor
- 4. Like some mushrooms
- 5. Dracula, at times
- 6. Air force heroes
- 7. Dermal development
- 8. Vivacious
- 9. Dead duck
- 10. Current
- 11. Floral necklace
- 12. Adept
- 13. Gabriel, for one
- 18. Formerly known as
- 19. "Aeneid" figure
- 23. Airy

25. Tapered, frozen formation

- 26. Fruit juice
- 27. Understands
- 28. Greek surname
- 29. Mountaineering tool for frigid conditions
- 30. Being
- 32. Big time
- 33. Lively Bohemian dance
- 36. Animal house
- 37. Amateur video subject, maybe
- 39. Well wishes before a vacation
- 40. Listening device
- 41. A bag-shaped fish trap
- 46. Bon mot

47. Improved selling price

- 48. Caring
- 50. Brown ermine
- 52. Fortify
- 54. Knowing, as a secret
- 55. Fodder holder
- 57. Bit
- 58. Abound
- 59. One way to stand by
- 60. Dump
- 61. "... \_\_\_ he drove out of sight"
- 62. Grassy area
- 63. \_\_\_ grass

1	2	3	4		5	6	7	8		9	10	11	12	13
14					15					16				
17				18					19					
20						21								
			22		23			24				25	26	27
28	29	30			31	32	33				34			
35				36						37				
38			39					40	41					
42							43					44		
45					46	47					48			
49				50						51	52			
			53				54	55		56		57	58	59
60	61	62							63					
64						65					66			
67						68					69			

## Support our work by becoming a friend of Age Concern Palmerston North & Districts

*Become a Friend. This is a great way of supporting Age Concern Palmerston North & Districts, and at the same time keeping up with what we are doing. It costs \$20 per person or \$30 per couple. In return for your support we will post you our quarterly magazine and email you our eNewsletter if you are able to receive it. Thank you for your support.*

*We also welcome donations. We are a registered charity (CC57368) and all donations qualify for a tax rebate.*

## Website for Age Concern Palmerston North and Districts

Age Concern Palmerston North and Districts is growing rapidly, and we need to be able to get our information out to the public.

We have had a Facebook page for a number of years <https://www.facebook.com/ageconcernpalmerstonnorth/>

Our website address:  
<https://www.ageconcernpn.org.nz>

**follow us** **facebook**<sup>®</sup>

**Age Concern Palmerston North and Districts**

## Age Concern Palmerston North & Districts

(Registered charity no. CC57368)

### Become A Friend

Mr / Mrs/ Miss / Ms

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

### Donation for 4 quarterly magazines:

\$20 individual \_\_\_\_\_

\$30 per couple \_\_\_\_\_

Donation given: \_\_\_\_\_

Payment method: \_\_\_\_\_

Date paid: \_\_\_\_\_

**How to pay:** Internet Banking – You can pay membership directly into our bank account.

**Account number:** 03 1522 0158520 000 (Age Concern Palmerston North & Districts).

**Please add your name as a reference and post or email this form to the address below.**

Donations of \$5.00 and over are eligible for a tax credit under terms of Section LD1 of the Income Tax Act 2007.

For more information, please phone Age Concern Palmerston North and Districts on (06) 355 2832 or email [admin@ageconcernpn.org.nz](mailto:admin@ageconcernpn.org.nz)

**Post application to Age Concern Palmerston North and Districts PO Box 5063, Palmerston North, 4441**



# What's on!



## March & April Activities Programme

### Activities at Age Concern Office 4/251 Broadway Ave

	Mar	Mar	Apr	Apr
<b>In Knit Together</b>	Wed 6 <sup>th</sup> 1-3pm	Wed 20 <sup>th</sup> 1-3pm	Wed 3 <sup>rd</sup> 1-3pm	Wed 17 <sup>th</sup> 1-3pm
<b>Men's Afternoon Tea</b>	Tues 5 <sup>th</sup> 1.30 – 3pm	Tue 19 <sup>th</sup> 1.30-3pm	Tues 2 <sup>nd</sup> 1.30 – 3pm	Tues 16 <sup>th</sup> 1.30-3pm
<b>Tea and Talks</b>	Tues 12 <sup>th</sup> 1-3pm	Tue 26 <sup>th</sup> 1-3pm	Tues 9 <sup>th</sup> 1-3pm	Tues 23 <sup>rd</sup> 1-3pm

### “Making the most of your tablet or phone” – Digital Workshop

Mar & Apr	Venue	Time
Every Tuesday starting 5 <sup>th</sup> March. 7 Week Course to assist with making the most of your device. <small>*Will need to bring own device</small>	Age Concern Palmerston North & Districts offices 4/251 Broadway Ave (entrance on Vivian Street)  <b>Phone 06 355 2832 to book</b>	9.30 – 11am

### Activities in Manawatu District

#### Kōrero and Kai – *Let's talk about what's relevant to you and your community.*

Mar & Apr	Venue	Time
Mondays	Halcombe Hall, 75 Willoughby St, Halcombe	12pm – 1.30pm

### Exercise Classes

#### Shake Rattle “N” Roll – *A fun strength & balance dance fitness class. Donation of \$3 applies per class.*

Mar & Apr	Venue	Time
Every Thursday	The City Mission, 338 Church Street, Palmerston North.	1.30 – 2.30pm
Every Friday	The Loft – Square Edge Arts & Craft Centre, 47 The Square, Palmerston North	1.00pm-2pm

#### Steady as You Go Palmerston North & Districts – *Falls prevention exercise class.*

Donation of \$2 or \$3 applies per class.

Mar & Apr	Venue	Time
Monday	Halcombe Hall, 75 Willoughby St, Halcombe	11am-12noon
Tuesday	St John Community Call, 33 Bowen St, Feilding	10.30 – 11.30am
Tuesday	Rongotea, Te Kawau Memeorial Recreation Centre, 1 Wye St, Rongotea	10am – 11am
Tuesday	Square Edge, Level 1 Evelyn Rawlins Rm, PN	11am-12 noon
Wednesday	Rangiora Community Centre, 102 Rangiora Ave, PN	10.30-11.30am
*Thursday	Awapuni Community Centre, 22 Newbury St, PN *Crossroads Church	9.30am-10.30am
Thursday	Baptist Church 190 Church St, PN	10am-11am
Thursday	Ashhurst - Otangaki Lodge 69 Oxford Street	10am-11am
Friday	Senior Citizens Hall, 309 Main St, PN	10am-11am

\*Temporary venue change to Crossroads Church, 220 Church St, PN from Thursday 22/2 – until approximately Thursday 16/5 due to hall refurbishment.

### Staying Safe Driver Refresher Course

Monday March 18 <sup>th</sup>	Halcombe Memorial Hall, 75 Willoughby St, Halcombe	11am – 2.30pm
Wednesday April 3 <sup>rd</sup>	Kimbolton Hall, 2877 Kimbolton Road, Kimbolton	10am – 2pm

**Please phone 06 355 2835 for more information.**