

# Grey Power Napier & Districts

P O Box 4247, Marewa, Napier 4143

Quarterly Newsletter

<http://napiergreypower.org>

August 2017



PUT THIS  
on YOUR  
CALENDAR!

Our hugely successful candidates meeting in July was widely acclaimed as being well organised and non-confrontational.

Candidates all knew exactly what we wanted them to talk about, and came well prepared. No questions were allowed from the floor, though a couple of written yes-no questions were added at the meeting.

Now is your chance to meet the rest of our local candidates, and see what they have to say on the same topics!



You are invited to our second

## CANDIDATES' MEETING

Grey Power has invited Election candidates for Napier and Ikaroa Rawhiti electorates from smaller parties, or those unable to attend the July meeting, to our August meeting.

When?

**Tuesday, 15 August  
1:30 pm**

Where?

**St Columba's Church  
176 Gloucester Street  
Taradale**

Bring money for raffles and Kiwi Fruit, something for the Food Bank.

We have a delicious free afternoon tea.

### 2017-18 Grey Power Committee Contacts

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**Committee:**

June Graham	845 4353
Anne Mitchell	844 7011
Lillian Rennett	843 9522
Jane Smart	0274 595716
Rana Dallas	844 7347
Bubbles Munro	845 4642

You can also join or renew your Grey Power membership on our website:

<http://napiergreypower.org>

## Your Napier Grey Power committee



Front from left: Bruce Carnegie, Lillian Rennett, June Graham, Bubbles Munro, Maxine Boag, Anne Mitchell

Second row: Rana Dallas, Carol Brunton, Jane Smart, Isabel Wood

Back: Laurie Jenkin, John Wuts

## Meetings - 2017 dates

We meet on the 3rd Tuesday of the month, 1:30 pm at St. Columbas church, 176 Gloucester Street Tara-dale except for November when we have our Xmas luncheon at Pukemokimoki Marae.

All Welcome - bring a friend!

<b>Aug 15:</b>	<b>Candidates meeting Minor parties</b>
<b>Sept 19:</b>	<b>Jenny Pearce Citizens Advice Bureau</b>
<b>Oct 17:</b>	<b>Speaker TBA</b>
<b>Nov 21:</b>	<b>Xmas lunch Pukemokimoki Marae (191 Riverbend Road)</b>

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# Where the major parties stand on our issues

Our first candidates' meeting on 18 July was for those representing the larger parties currently in Parliament—National, Labour, NZ First and the Greens. An audience of over 200 attended.

A week before the meeting we sent all candidates a letter with a list of questions we wanted them to answer. No questions were allowed from the floor, to make the meeting fair and get the best quality of responses.

It worked well, with each candidate coming well prepared and able to inform us fully on how their party stands on issues close to our hearts. Here's what we heard:

## What is your party's policy on raising the age of superannuation?

National: raise it to 67—a "sound and sensible decision."

Greens and Labour: wont raise the age and continue putting money into the Cullen Fund.

NZ First: wont raise the age, make contributing to KiwiSaver compulsory.

## Does your party intend to reinstate the Night School classes that we lost in 2009?

National: money better put into interest-free loans for students.

Greens: supports re-education in every way.

Labour: money taken from night school went into private schools. Education for all ages.

NZ First: supports night school classes and senior net for older people.

## The housing crisis in HB is affecting older people as well as young families. Does your party intend to build state houses in Napier to provide income-related rents to needy tenants?

National: Government is building more, buying houses, and no more state houses are being sold. Candidate will try and do what Napier wants.

Greens: would build 10,000 more homes in rent-to-buy scheme. Housing is a right; we need affordable housing, for the people not for profit.

Labour: has a comprehensive plan to address this. Will support councils to keep providing pensioner housing, and stop sale of state houses.

NZ First: healthy, warm homes are a basic human right and although NZ First hasn't completely devel-



Will Jenkins of NZ First (left), Labour MP Stuart Nash, Ikaroa Rawhiti Labour MP Meka Whaitiri, Green Party candidate Damon Rusden and National candidate David Elliott. *Photo / Paul Taylor*

oped its policy, it would provide low-cost government funding to councils for new elderly housing and public rental housing projects.

## What is your party's position on subsidising dental care for low income and particularly older people?

National: MSD provides a \$300 non-repayable grant every year (Note: Only if you have a CSC and less than \$1500 in the bank) and EDs will do emergency extractions.

Labour: no policy at present but aware that this is an issue and is working on it.

Greens: Free dental care for under 18s, and free for all beneficiaries and pensioners.

NZ First: no policy at this stage, will supply answer next meeting.

## Do you support a law that will allow those who are terminally ill to have a peaceful death at a time of their choosing, ie End of Life Choice?

National: wants to listen to facts and arguments, but feels that we live our lives and we should be able to make our own decisions.

Labour: Will listen to those they represent then decide.

Greens: personally support it, people shouldn't have to die suffering.

NZ First: personally does not support, but NZ First would want a referenda on this matter.

*By Maxine Boag, with assistance from HB Today reporter Nicki Harper*

**Note: the August meeting will hear responses for these issues from candidates for the Maori Party, Greens (Ikaroa-Rawhiti candidate), United Future and Democrats for Social Credit.**



# Stuart NASH MP for Napier

My office is open Monday to Friday  
9.00 am – 4.00 pm

Address: 155A Tennyson Street, Napier

Phone Number: (06) 835 6093

Website: [www.stuarnash.co.nz](http://www.stuarnash.co.nz)

Email: [stuart.nashmp@parliament.govt.nz](mailto:stuart.nashmp@parliament.govt.nz)



## Stuart NASH MP for Napier

### Electorate Office

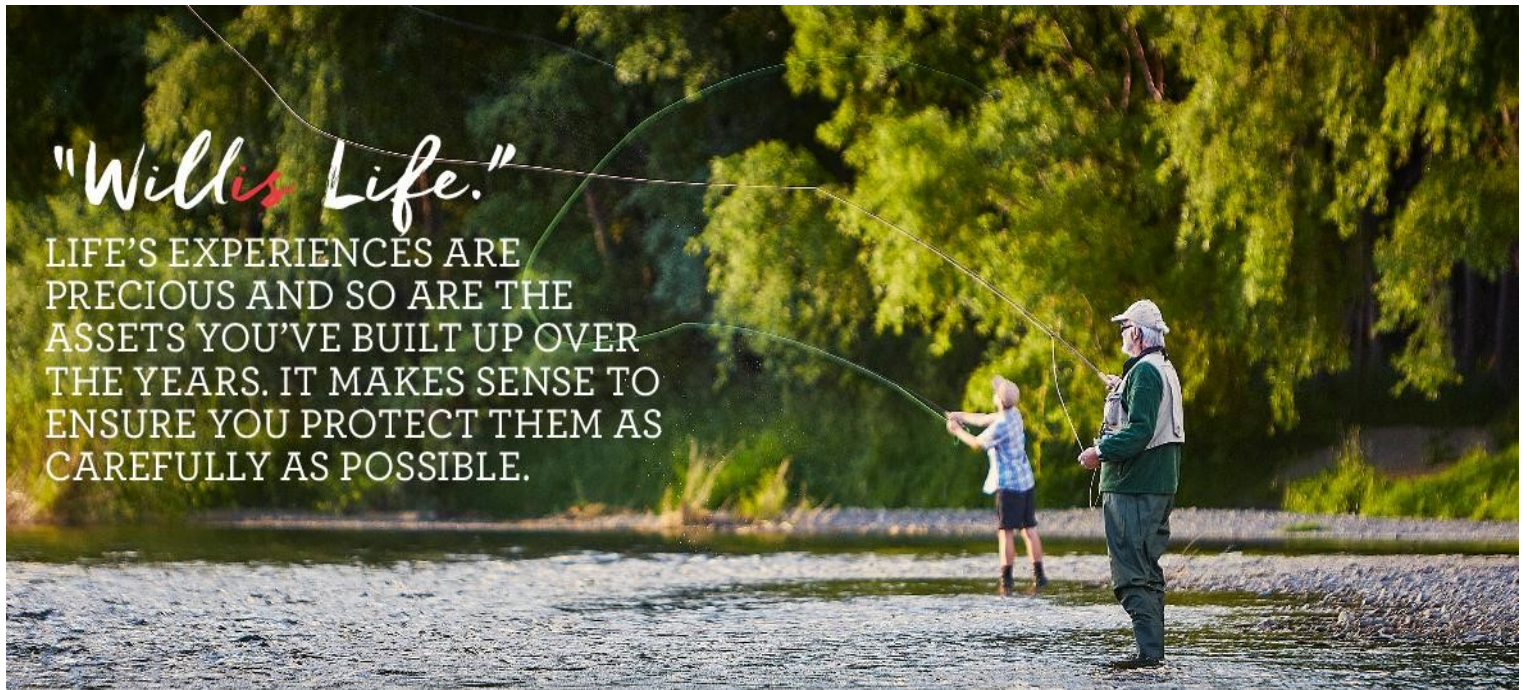
155A Tennyson Street | PO Box 827 | 06 835 6093

[stuart.nashmp@parliament.govt.nz](mailto:stuart.nashmp@parliament.govt.nz)

[www.stuarnash.co.nz](http://www.stuarnash.co.nz)

[www.facebook.com/stuarnash.napier](https://www.facebook.com/stuarnash.napier)

Authorised by Stuart Nash MP, Parliament Buildings, Wellington



116 Vautier Street, Napier | Tel (06) 835 3229

207 Karamu Road North, Hastings | Tel (06) 878 6039

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# Money Matters

When it comes to money it's best to get your own independent advice.

Overseas figures suggest that 20 per cent of over 65 year olds have been taken advantage of with excessive fees, inappropriate investments or downright fraud.

Massey University's Director of Financial Education Dr Pushpa Wood says, "when it comes to money it's best to get your own independent advice. If you are thinking of going to a financial advisor, have a phone conversation before making an appointment. The first thing you should do is ask a couple of questions to find out if you are getting independent advice.

- Are you working for yourself or are you on a salary or commission?
- Are you tied to any particular product?
- What fee do you charge?

"A financial advisor will discuss with you when you want to access your money and give you a range of options—bonds, shares and term deposits.

"It is also important to make investment decision based on the life stage you are at. Your age will determine how much risk you are willing to take. Are you 67, 77 or 87? Find out if the products are high or low risk. Investment products that carry risk often make the most money but as you get older it's important to reduce risk and have a safety net.

"If you feel you have a problem with your financial advisor, sit down and discuss with them why you aren't happy. If you feel you didn't get the right service or advice you can go to a number of dispute resolution schemes for help"

## Disputes resolution services

### Financial Market Authority

<https://fma.govt.nz/>

Ph 0800 434 567

### Financial Services Complaints Ltd

[www.fscl.org.nz](http://www.fscl.org.nz)

Ph 0800 347 257

### Insurance Ombudsman

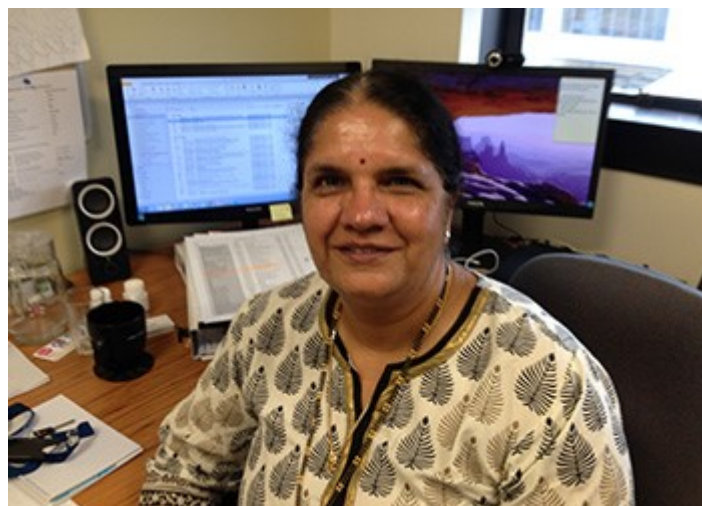
[ifso.nz/](http://ifso.nz/)

Ph 0800 888 202

### Banking Ombudsman

<https://bankomb.org.nz/>

Ph 0800 805 950



Dr Pushpa Wood, Director Financial Education,  
Massey University

## Lending money to family can lead to abuse

Researchers from the Victoria University Institute of Policy Studies and Age Concern who interviewed victims found many abusers simply do not recognise that older people are entitled to control their own money.

Children or grandchildren may also believe they're entitled to an early inheritance and fail to repay loans.

Money brings out the best in people, but it also brings out the worst. Taking advantage of someone's kindness can be a form of financial abuse. "I've even seen families fall out over small amounts of money and know of older people who have even lost their homes," says Dr Wood.

"It's not hard to feel obliged to help members of your family financially when you receive a lump sum payment on retirement."

However Dr Wood says, "when you retire you may still have 30 years or more head of you. It's important to carefully plan how you want to use those savings. If you lend money to a family member it may not come back to you when you need it. For example you may suddenly need money for surgery or house repairs. Dealing with family pressure may be difficult but the first step is talking to someone you trust. There are organisations like Age Concern and Citizens Advice who can provide help."

For information on retirement planning and how much money you will need go to [www.sorted.org.nz](http://www.sorted.org.nz)

If you are thinking about lending money to family members you should seek legal advice on your options. Some firms provide discounts to SuperGold Card holders.

*From Super Seniors, Office for Seniors, Ministry of Social Development.*



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# Napier City Council's Positive Ageing Strategy

By Michele Grigg, Senior Advisor Policy, Napier City Council

Napier City Council's Community Strategies Team is working on a Positive Ageing Strategy. Like other cities around New Zealand, our population is ageing. Currently one in five Napier residents are aged over 65. In 15 years, this is expected to be one in four – the first time Napier will have more people aged over 65 than under 14. The development of a Strategy is one way of ensuring Napier is accessible and inclusive for seniors.

The Council has invited key agencies and service providers to join a Steering Group to help guide and develop the Positive Ageing Strategy. The group has met twice to date, and includes our Grey Power representative Carol Brunton, and others working in the sector including representatives from: Age Concern Napier, Te Kupenga Hauora – Ahuriri, Ministry of Social Development, Retirement Villages Association, Enliven, Hawke's Bay Regional Council, Hawke's Bay District Health Board, Health Hawke's Bay, Red Cross, Sport Hawke's Bay, Maori Women's Welfare League, and Volunteering Hawke's Bay.

The Council is now in the process of setting up a reference group of seniors to hear first-hand what's needed in Napier now and in the future. It's anticipated the first reference group meeting will be held in mid-August.

**Below is Carol Brunton(left) with Michele Grigg of Napier City Council (centre) and Eana Young from Sport Hawke's Bay, all Steering Group members, looking over the reference group nominations.**

The Steering Group and Reference Group will work together in hosting a number of workshops with both the community and organisations, including ours, to get peoples' ideas for the Strategy.

We will also have an opportunity to provide input through a survey (still to be developed).

Watch this space!



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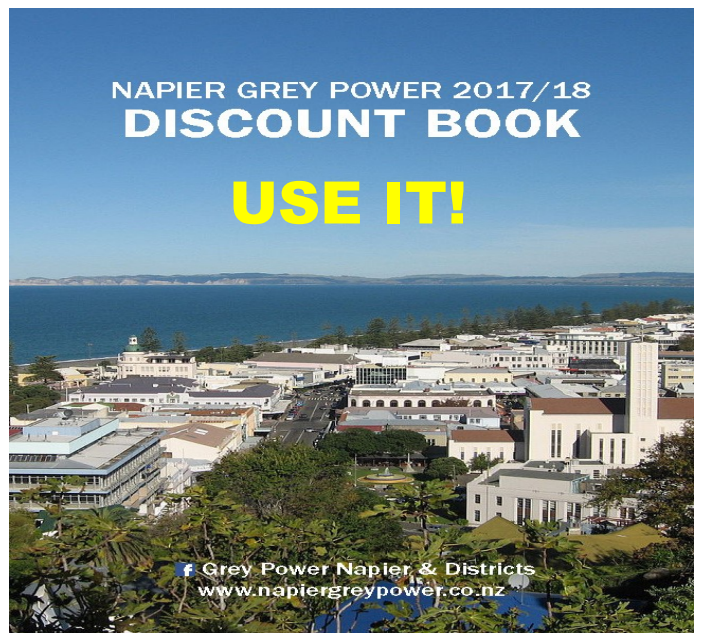
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# Dunstall's

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# Eana Young—Active 4 Life

By Isabel Wood

Eana Young, Active Recreation Team Leader from Sports HB, was guest speaker for the Grey Power June meeting. Eana has worked with 50+ year olds for the past 15 years and is part of a dedicated team of eight providing personal training, health and fitness goals, their area extending to Wairoa and Central Hawke's Bay.

Eana stressed that age doesn't matter – it's the physical activity that counts – walking, cycling, enjoying life and achieving dreams and goals.

Their motto is: more people more active, more often.

They offer **Kiwi Seniors**, established in 1991 by the Hilary Commission.

Their programmes include exercising to music, developing capabilities in a safe and active environment and achieving long term health goals. Cardiovascular exercise keeps the muscles around the heart moving. Using the exercise ball for resistance training and hand weights helps knees, hips, hands.

Exercising to music gives head to toe workouts within the programme. Participants improve flexibility, stretching muscles needed to stay upright.

**Tai Chi** – the importance of this form of exercise is research based; it helps significantly in preventing falls by approximately 70% and also reduces the symptoms of arthritis.

Eana asked the audience to partake with her in Tai Chi breathing exercises which could be done either sitting or standing; a wonderful sight to see so many enjoying this 10 minute activity.

Eana was thanked by John Wuts for attending the meeting and sharing positive information with members about the programmes available in the community.



Eana Young leading the Grey Power meeting in some tai chi exercises.

## Voting for the HB Power Consumers Trust

By Maxine Boag

Before the end of August, those of us who have a power account will receive our annual dividend cheque from the HB Power Consumers Trust, of which we are shareholders.

Shortly after, from 11 September onwards, shareholders will receive voting papers to elect the five trustees who will serve for three years. There are 13 candidates running

One of the key issues for Grey Power is how shareholders' dividends are allocated. Hastings Grey Power has advocated for years to retain the annual cheques, but some candidates are likely to want the money to go into a community chest or be used for other purposes.

To see how candidates stand on this particular issue, I rang or emailed the candidates on behalf of Grey Power with this question::

**Could you please tell me yes/no if you are in favour of the annual cheque being sent out to consumers?**

Here are the candidates' responses:

Those who said "yes"

**Barbara Arnott, Garth Cowie, Peter Dunkerley, Helen Francis, John Geoghan, Ken Gilligan, Diana Kirton, Giles Pearson**

Ambivalent response: **Russell Wills** ("it's a bit more complicated than that... lets discuss next week"), **Liz Remmerswaal** ("consumers could make choice for cheque or put into community project"); **Bill Reilly** ("yes but could choose not to take cheque and put into large capital projects"); **Chris Tremain** ("I'd review the dividends with the aim of tagging a portion ... decided by the public .. (for) community projects".

Didn't respond at all: **Kevin Atkinson**

Vote wisely, and enjoy that cheque when it arrives!

### Acknowledgements:

This newsletter was compiled by Publicity Officer Maxine Boag with the assistance of committee members. It was printed by VW Print folded and distributed by member volunteers and delivered by members or emailed by the Membership Secretary. Neither the Association, nor any person or persons associated with it accepts any liability whatsoever for the contents of this newsletter, nor do we necessarily endorse any product advertised.

## The benefits of joining Grey Power

**FOR only \$15 per year or \$27 per couple, membership in Napier Grey Power enables you to access discounts across a range of local services and products, plus savings on power, as well as medical insurance.**

- **Power:** Members can access electricity and gas at a lower price from Grey Power Electricity. Phone 0800 473 976 with your current bill and see how GP Electricity compares.
- **Medical & life insurance:** Members can save up to \$100 per month permanently. Check out the details at <http://www.vestacover.co.nz/gpnapiers> or phone 0800 283 782 weekday working hours.
- **Accident Insurance cover:** all paid up members are offered a payout of \$2000 to their estate in the case of sudden death by accident.
- **Local Discounts:** Members are able to access local discounts through our free Napier Grey Power Discount Book.

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# goBay Bus Services



## Did you know:

- there are 11 bus routes operating across Napier and Hastings?
- **superGold** cardholders travel free of charge between 9 am and 3 pm on weekdays and any time during the weekends or public holidays. At all other times seniors pay a reduced fare (just remember to show the driver your SuperGold card).
- **HB Hospital/Napier Health Centre patients** (and a support person) can travel free of charge when showing the driver a valid appointment card/letter/text

### Interesting GoBay facts

- There are 24 buses in the GoBay fleet and 34 bus drivers
- There are over 57,000 passenger trips per month
- There are around 400 bus stops on the network
- Children/ high school students are the largest passenger group, followed by SuperGold card holders and seniors

### Finding out

- Bus timetable, route and fare information is available at [www.hbrc.govt.nz](http://www.hbrc.govt.nz) or by phoning 835 9200 or emailing [goBay@hbrc.govt.nz](mailto:goBay@hbrc.govt.nz)
- Large print timetables are available by phoning 835 9200

### Total Mobility Scheme

The Total Mobility Scheme provides subsidised travel for Hawke's Bay residents who are unable to use public transport due to a significant, permanent impairment.

It pays 50% of the cost of a tax or passenger service vehicle fare (with a limited maximum) for those on the scheme.

To find out if you may be eligible for the Total Mobility Scheme you can phone Hawke's Bay Regional Council on 835 9200 or go to [www.hbrc.govt.nz](http://www.hbrc.govt.nz) (keyword search: Total Mobility)

*(Information provided by Megan Welsby, Transport Co-ordinator, Hawkes Bay Regional Council)*

## GREYPOWER SPECIAL REAL ESTATE OFFER

**Ray White**

- Successful Real Estate career spanning more than 20 years.
- Being born and bred in Napier has given me an in-depth knowledge of the Napier and Hawke's Bay markets.
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- If you are considering selling your home, please call me for a market appraisal appointment. I will provide a full marketing package for your property to attract the best buyer and best price.

- John took out all the "what ifs" out of the situation, always being available at the drop of a hat, to answer a question, talk us through contracts, look at council plans, nothing was too much trouble".
- John is approachable and friendly so we were confident he would build good relationships with potential buyers at open homes. With John's experience, integrity and sound advice we wouldn't hesitate to recommend him to future vendors".

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# GREY POWER AND THE WAR MEMORIAL DEBATE

By Maxine Boag

The Council's removal of the Eternal Flame, the Roll of Honour and the name "War Memorial" from the refurbished Conference Centre sparked outrage amongst many, including a large number of Grey Party members.

At our June meeting, a motion was carried expressing the meeting's disapproval of this "disrespectful" treatment of this special place of remembrance, set up to honour the city's war dead.

A petition demanding the return of the name, flame and roll to its original site subsequently gathered hundreds of signatures of Napier citizens.

At a public meeting called by the council on 31 July, a working party, with members from the RSA's, NCC, Heritage NZ and the original architect, Guy Natusch presented the history of the centre and their suggested options for relocation of the flame and roll, to about 150 people at the Century Theatre.

While the discussion was heated at times, the presentation was well-received, according to Grey Power member John Wuts.



Grey Power members signing the petition outside our July meeting.

"The working party had done their homework and showed other changes that were made in the past. The option of placing the Roll and the Flame where the Floral Clock now sits will enhance their importance and make the connection with the original site."

However, John said, he agreed with Guy Natusch who felt it was important to retain the War Memorial name for the whole conference centre, not just part of it.

"Restore that name and a lot of people will be happy," John said.

## GREY POWER MEMBERSHIP 2017-2018

If you are not a member, or the sticker on your Grey Power membership card is not GREEN, your membership has lapsed and this is an invoice for you to pay for membership from 1 April 2017 to 31 March 2018.

From: **Grey Power Napier & Districts**  
PO Box 4247  
Marewa 4143

**Bank account number:**  
38-9009-0434068-00

To: **Your name/s** \_\_\_\_\_

**Address** \_\_\_\_\_

**Phone** \_\_\_\_\_ **email** \_\_\_\_\_ **m'ship no (if applies)** \_\_\_\_\_

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