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magazine

*Life Beyond 50*

August 2017 • Waikato/Bay of Plenty

## Grandparents

Raising Grandchildren

## The Transition

Changes with Age



## Kingsley Field

Portrait of a Colonial Family



# Solo Travellers Club: Your world awaits



World Journeys has released an exciting selection of small group hosted tours for 2018.

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World Journeys travel designers have first-hand knowledge of the destinations which have been built over many years.

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The cherry blossoms of Japan, Castro's Cuba and a grand tour of South America are just some of the choices.

Angela sees this as a perfect fit for the Solo Travellers Club, with a particular focus on the over-50 age group in the Waikato.

She is putting together a database of those with similar tastes and interests in international travel who will be matched and tour options then evaluated.

"Sometimes a holiday can be a wonderful chance to escape alone with your own thoughts," said Angela. "Other times there is nothing better than sharing your experiences with a friend or new acquaintance."

"We want to give our over-50s who can't get the travel bug out of their systems an opportunity to connect, discuss and plan their travel adventures. The best holidays are created together."

Membership of the Solo Travellers Club is free.

To register, contact Angela Taverner at:

(07) 888-8034

[angela.taverner@hot.co.nz](mailto:angela.taverner@hot.co.nz)



ANGELA TAVERNER

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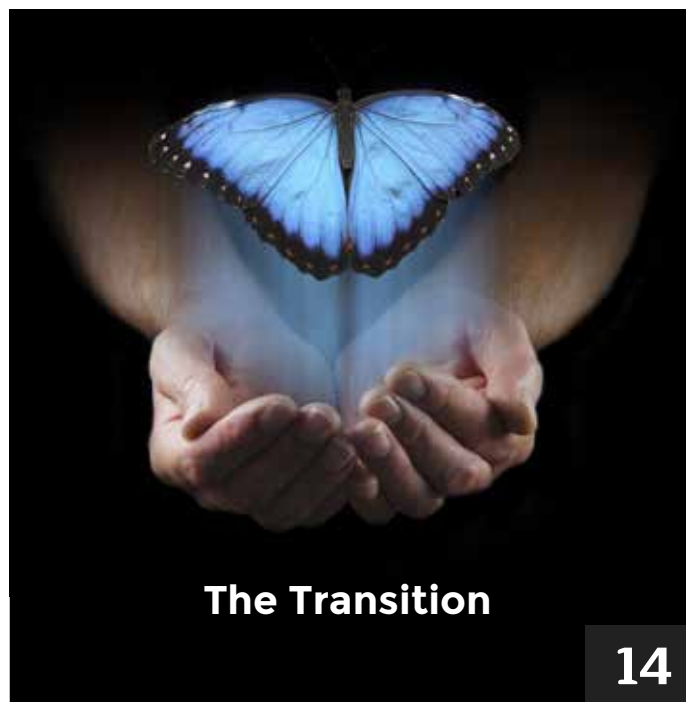
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CEO Mijda Jamieson

Dear Readers

Time has come around so quickly this month and here we are again with another exciting issue of Seasons magazine for you to enjoy!

Firstly we would like to welcome graphic designer Melissa to Team Seasons who has a great sense of humour and keeps us on track and in good spirits!

Please take note of the many fantastic opportunities for you to get active this month and to get out and about whilst braving the cold weather, such as a fun night out to the Theatre to see some great stage shows being held in Auckland, Tauranga and Hamilton, or going along to one of the biggest events in the Bay of Plenty which is the Women's Lifestyle Expo being held at ASB Baypark Mt. Maunganui on the weekend of the 19th and 20th August.

This is a very exciting event and Seasons Magazine will be there, so please come along and say hello to us and pick up your copy of Seasons Magazine. We look forward to seeing you there!

If you are planning travel for the coming months please be sure to read our travel advertisers suggested tours, travels and discounts on offer and they will be happy to assist you with your planning and itineraries.

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Thanks to all Seasons Magazine advertisers and readers for your support of the magazine.

Until next month again

Cheers *Mijda*

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# THE CALLAGHANS, portrait of a colonial family

The careful accumulation of historic material on an early Waikato pioneering family has resulted in a much visited exhibition at the Waikato Museum in the past two months.

The material, focussing on the Callaghan family who lived first at Ohaupo and then in and around Hamilton, was collected over more than half a century by descendant Teresa O'Reilly. Teresa, now in her eighties and a long-time resident of the Alandale Retirement Village at Flagstaff in Hamilton, says she has always been fascinated by social history, especially that of her wider family with its strong ties to Ireland.

Included in the exhibition at the museum were letters, personal items such as hand-mirrors and hair-grooming sets, military records and poignant memorabilia, religious icons and a wide range of early photographs. The museum added period-piece materials such as farm tools like those used by male members of the Callaghan family in their daily work on the land. As well, the museum created an interactive computer programme which allowed viewers to see and read some of the large numbers of postcards received by one widely-known member of the family, Miss Maggie Callaghan, who for many years ran one of Hamilton's leading boarding houses.

**It looked at history both in Ireland and in New Zealand, it dealt with immigration and the roots of New Zealand's multicultural society**

The exhibition, titled *The Callaghans, Portrait of a Colonial Family*, was displayed in the museum's Trust Waikato Gallery. It began at the end of April, and ran to the end of July.

Curator of Social History at the museum, Dr Dan Morrow, said the Callaghan exhibition was of special importance because of its wide range of historic interest.

"It looked at history both in Ireland and in New Zealand, it dealt with immigration and the roots of New Zealand's multicultural society, it covered aspects of family history, and it showed that the lives of so-called ordinary people are also of considerable interest," he said.

"We have had several similar Hamilton-oriented exhibitions here at the museum recently, each of them showing some



Teresa is delighted with the museum's construction of a Callaghan family tree.



The display of World War One memorabilia of Teresa's great-uncle Michael Callaghan catches her close interest

part of the region's heritage, and this one on the Callaghans is attracting new audiences because it covers both local family history and also the earlier Irish history. The remarkable amount of historical research carried out by Teresa O'Reilly is inspiring, and I believe this sort of research is of great value to the wider community."

Dr Morrow said that almost all visitors who came to the museum in the past few months had taken the time to look at the Callaghan family exhibition. He said also that a short film has been made of Teresa's visit to see the exhibition, and it will be shown on Facebook.

Teresa said she was delighted with the exhibition and the way in which the Callaghan family and their history had been portrayed by the museum.

"They have done a wonderful job of showing all the historic letters, photos, cards and personal items that were part of the Callaghan family from the past 100 years and more," she said. "And I'm so glad that other people have shown interest in the Callaghan story."

She said she had always been interested in the Callaghan family. Her mother was a Callaghan and her great-grandfather, John Callaghan, was the first member of the family to arrive in New Zealand.

"He came out from Bruff, in County Limerick, Ireland, in 1869, when he was aged about 30," she said. "He was the trusted employee of Irish landlords Arthur and Evans Gubbins, who also came from County Limerick. The Gubbins brothers took up land at Ohaupo, John Callaghan being their main farm worker."

A young woman, Ellen Sutton, was also employed as a housekeeper. Ellen, believed to have been of Irish-Catholic descent, was a servant-class girl who was offered free passage from Liverpool to New Zealand where there was a shortage of female employees. She was just 22 when she arrived in the country, and soon after was employed by the Gubbins family in their substantial Ohaupo home, Innesfallen.

Family history records that Ellen was pressured into marrying John Callaghan, although initially she resisted. The couple married on September 20, 1876, and they subsequently had three children: Margaret [Maggie] born on April 9, 1879; John Lawrence, September 2, 1880; and Michael, July 23, 1882.





Teresa gets her first look at another section of the exhibition, showing several early family photos and the World War One memorabilia of her great-uncle Michael Callaghan.



Dr Dan Morrow, Waikato Museum's Curator of Social History, shows Teresa the interactive display which depicts postcards sent to Maggie Callaghan early last century.

John Lawrence was a man of the land. He married Ellen Moloney on April 6, 1904 and after working as a railways plate-layer for some years he began farming in the Kio Kio area north of Otorohanga, then took up land at Tuhikaramaea. The couple had four children, Margaret Ellen [Madge], Johanna Gertrude [Josey], William John, and Mary Dora Prudence [Minnie].

Michael, the youngest child of John and Ellen, was a young single man when World War One started and, like many others, he signed up to do his duty. He died on September 25, 1916 in a military hospital after being seriously wounded in fighting on the Western Front in Europe.

But it was Maggie Callaghan who left the most memorable impression of early life in the growing town of Hamilton. Together with her mother, Maggie opened a boarding house in Knox Street about 1910, close to the central police station

and the law courts, and while she had long-term boarders, her daily home-cooked midday meals were renowned and were frequently attended by judges, lawyers and police officers. The boarding house, known as Bella Vista, was also well-known for its sumptuous Christmas dinners. Maggie herself was widely known and respected for the warmth and kindness she always extended to her guests. She continued running the boarding house until, in late 1968 at the age of 89, she had a fall, broke her hip, and died some weeks later of pneumonia in Waikato Hospital. Bella Vista closed not long afterwards.

Teresa says her Great-Aunt Maggie had a strong influence on the lives of her and her mother throughout their lives.

"She was always such a warm, loving person to us both. And so were my grandparents, John Lawrence Callaghan and Ellen," she says. "We were a very close family and we all visited each other frequently. I have very fond memories of them all, and still miss them very much."

In the past six months Teresa has worked with Hamilton author and journalist Kingsley Field to compile a book on the history of the Callaghans in New Zealand. Titled *The Callaghans* – a pioneer family, the work details historic information on the family in Ireland, their arrival in New Zealand, and subsequent involvement in the pioneering of farming and the hospitality industry in and around Hamilton. The book contains about 70 illustrations. It is due to be published in September, and will be available directly from Kingsley Field – [kingsley@accuwrite.co.nz](mailto:kingsley@accuwrite.co.nz) The books are \$35, plus post and packaging.

- Kingsley Field

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# Hon Tim Macindoe

## MP for Hamilton West



### Volunteering Waikato

Last month I again had the privilege of attending Volunteering Waikato's annual ceremony at which Volunteer Excellence Awards were presented and some usually-unsung heroes received well-deserved acclaim.

Volunteers make up the backbone of many organisations and the enthusiastic team at Volunteering Waikato do a fantastic job of bringing together volunteers and organisations to fill vacant volunteer roles.

Established in 1993, Volunteering Waikato has two main objectives - to ensure community groups get the volunteers they need, and to ensure that volunteers get the most out of their decision to give their time, energy and passion.

"We do this by matching volunteers with the organisations where they will have the greatest impact, enjoyment and sense of contribution," explains General Manager Heather Moore.

"We currently have 3400 volunteers on our books and liaise with 340 community organisations. At the moment we have around 400 roles we wish to fill."

There is a wide range of positions available, which can be viewed online at [www.volunteeringwaikato.org.nz](http://www.volunteeringwaikato.org.nz). "We see so many different and varied people who wish to volunteer to make a difference to someone's life. People can either look at the website or just call us or come in for a chat," says Heather.

The Volunteer Excellence Awards (VEAs) are an annual event hosted by Volunteering Waikato during National Volunteer Week in June each year. This year they received 19 nominations for the Volunteer of the Year category, four nominations for the Volunteer of the Year – Youth Award, and 14 nominations for the Team Excellence Award. I'm delighted that these selfless people have their efforts recognised at the VEAs.

Volunteer of the Year was won by Margaret Healey in recognition of her services to St Vincent De Paul. Gary Ho was named Youth Volunteer of the Year having been nominated by the New Zealand Red Cross. The Team Excellence Award was won by the Age Concern Shopping Team.

Nominated by Sharon Mitchell, the Age Concern Shopping Team provide a grocery shopping service for older people in our community who cannot get to the supermarket because of illness, lack of transport or another reason.

Consisting of 80 volunteers spread right across the Waikato, the Shopping Team have 110 clients they care for on a weekly or fortnightly basis.

"They are not just a taxi service," says Sharon. "The volunteers show genuine kindness, care and concern for their clients, allowing them to maintain a level of independence and remain in their own homes. A great spin-off from the shopping service is that the volunteers and clients develop a great friendship as well."

The volunteers pick up the client weekly or fortnightly and drive them to their local supermarket or grocery store. They accompany the client into the store and assist them with their shopping, driving them home again where they will help unpack the groceries. "Often there is a cup of tea or coffee after all the shopping is done, and this is where the friendship grows. It is very special," says Sharon.

The win for the Shopping Team was completely unexpected and left the team speechless. "We all kind of sat there looking at each other and wondering if that really just happened," Sharon laughs. "The 13 other nominees were so worthy as well, but our volunteers were so happy to be acknowledged for the work they do every day, every week."

Age Concern Executive Officer Brent Nielson agrees that the team were absolutely stunned. "It certainly was a wonderful accolade from Volunteering Waikato," he says.



The Age Concern Shopping Team began 13 years ago to address nutrition needs of older people who live independently. That is still the main focus, explains Brent. However, the service has grown to encompass friendship, conversation and companionship. "The Shopping Team empowers the older person to live independently and make their own decisions. They really enhance the person's sense of independence," he says.

Heather Moore believes that there is a role to suit everyone at Volunteering Waikato. "If you work full-time, part-time or even study, we will have something that you can volunteer for – you only give as much time as you can," she says. "Everyone has some skills that can be put to good use volunteering."

The work Volunteering Waikato does in our community is endless and many vital services in our region would be unable to function without their support. I thank all volunteers for the time and dedication they give to others and organisations. Your kindness is a Godsend.



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# Simon Bridges

## MP for Tauranga



### Future Proofing Tauranga

It is no secret that Tauranga is one of the country's hot spots. We are seeing huge numbers of people move here, we have record visitor numbers and we are becoming a booming business hub.

This growth is positive and our city is flourishing into a vibrant and exciting place to be, for families, individuals and businesses.

There is so much going on regionally and nationally to support the growth we are experiencing, including increasing police staff to make our communities safer, a bold international trade agenda, and extending the ultra-fast broadband program.

Recently Ministers were travelling around the regions announcing initiatives to support growth. Including a \$1 billion of housing infrastructure investment, wrap-around support to get our most at-risk youth into work, action plans to lift economic development and two more regional research institutes to accelerate innovation.

A new multi-million dollar Regional Research Institute for Tauranga will leverage the Bay of Plenty's strengths in horticulture and provide economic benefits for the region.

The Government will invest \$8.42 million over five years for the new institute alongside additional funding from industry.

Horticulture is a serious contributor to the Bay of Plenty's economy and connecting the existing skills, knowledge and resources, could potentially transform the sector.

Kiwifruit is booming after the low of the PSA outbreak. It's now back stronger than it was before, but winners don't rest on their laurels. This new Regional Research Institute will help ensure horticulture reaches new heights in growth, value and sustainability.

The announcement follows the refresh of the Toi Moana Bay of Plenty Action Plan, a regionally led collaboration between local and central government, business and Iwi that aims to increase jobs, income and investment in the Bay of Plenty.

The Bay of Plenty is one of New Zealand's strongest growing regions, with an increase of 7.7 per cent in GDP in the last year. A wide range of sectors contribute to the success of the region, including horticulture, forestry, agriculture and tourism.

Successes include savings and improved efficiencies in moving freight to the Port, the development of a Maori youth strategy and projects to increase jobs in the Kiwifruit industry.

It is fantastic to see the rapid progress that has been made in implementing the plan so far.

Also, it was great to be part of Tauranga's Housing Infrastructure Fund announcement with Building and Construction Minister Nick Smith.

The \$230 million investment will go towards much-needed infrastructure projects in the district.

Tauranga is one of five of New Zealand's fastest growing Councils that will have infrastructure projects funded through interest-free loans from the Government's \$1 billion Housing Infrastructure Fund.

Three successful proposals have been approved under the fund for the Tauranga City Council, which include a new water treatment plant, a capacity upgrade to the current wastewater plant, and a greenfield development east of Papamoa.

These developments will open up more land for use, bringing forward the ability to build more homes, much faster.

This investment in vital infrastructure future proofs housing growth in Tauranga. It will see 35,000 homes brought forward and built, providing for much of our forecast future housing needs for the next thirty years

The Te Tumu greenfield development alone will provide more than 7,000 homes and include a connection to State Highway 2.

The Waiari Water Treatment Plant is a new water supply for Tauranga that will improve water supply and resilience for the wider network while the extension to Te Maunga Wastewater Plant, leverages existing infrastructure to increase wastewater treatment capacity.

These new and extended water plants will enable both intensification within the built up urban area and greenfield developments such as Te Tumu.

These are such important projects that will support the Council to keep up with the exponential growth we're experiencing in Tauranga.





## BALDNESS AN ISSUE FOR MIDDLE-AGED MEN

As the saying goes: "Middle age occurs when you are too young to take up golf and too old to rush up to the net." It may also be when many men can no longer hide the fact they are suffering hair loss characterised by a receding hair line and baldness.

Studies show that while 25% of men will experience balding by the age of 30, up to 60% will suffer hair loss later in their lifetime and the effects have been known to have lasting psychological effects.

Claudia Sidhu, Chief Executive Officer of SRS Hair Clinics, says dealing with hair loss can be difficult for many middle-aged men.

Men don't like going bald because it is associated with getting old and losing potency while it is often regarded as a particular hurdle by those not currently in a stable romantic relationship.

"Some are going through divorce or a partnership break-up and are looking for new relationships," says Claudia Sidhu. "To them image is everything and so you find them working out at the gym and so on, but what can they do about hair loss? "My message to them is that they don't have to put up with hair loss, there are solutions to this problem."



Up to 90% of hair loss in men is known as Male Pattern Balding, or Androgenic Alopecia. Causes can include genetics and factors such as environmental and lifestyle issues.

SRS has 30 years of experience in providing natural drug-free hair loss solutions and now offer consultations at their Clinics in Tauranga, Hamilton and Wellington.

For anyone worried about hair loss, SRS can advise on how to protect, nourish and grow hair using 100% natural solutions. Recent dermatological tests in Germany found that the SRS hair loss products are completely harmless even in the case of sensitive skin or allergies.

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# A Message from the Minister for Seniors



**Maggie Barry**

## Financial Abuse

As we get older we may need to rely more on friends and family to help manage our personal and financial affairs. But this can put us at risk of financial abuse. Half of the elder abuse cases in New Zealand involve financial abuse.

Financial abuse is when someone steals your money or property, fails to repay money you've lent them, or forces you to give them money or even sell your property for their benefit. Financial abuse is also when someone lives in your home without contributing to any of the costs.

The impact of financial abuse for Seniors can be devastating. Victims may lose their lifesavings or be evicted from their homes. Some elder financial abuse makes the headlines but the majority of abuse goes unreported. That's because three quarters of abuse cases involve family members – and victims feel they have nowhere to turn.

As Minister for Seniors I'm working to change that perception and ensure older people have access to support and advice when and where they need it.

The new Elder Response Services (EARS) have been operating since the start of July. The cornerstone is a nationwide free confidential 24/7 helpline **0800 32 668 65 (EA NOT OK)**. In the first two weeks of operating the free helpline received 74 calls for assistance.

Registered nurses answer the calls and provide information and advice about elder abuse to victims or to neighbours, friends and family members who are worried about what is happening to someone they know. The nurses refer people to the local elder abuse response services (EARS) provider. There is now a network of 18 providers, including a number of consortia that provide national coverage. They have been selected to be culturally responsive and to be able to serve different ethnic groups, with Maori, Pasifika, Chinese, Indian and Korean services available.



Dealing with financial abuse can be difficult especially when someone close to you is the abuser and you feel unduly pressured. If this is the happening to you please contact the elder abuse helpline. It's there to provide the support and advice you need.

### It's important to recognise the signs of financial abuse

If you're assisting an elderly person and suspect they're being financially abused please speak up about it. A person who is being financially abused might:

- not have enough money for essential things like food, power bills or medicine
- avoid social activities or drop hobbies because they can't afford them
- be reluctant to make a will
- not want to talk about budgets

You can protect yourself from financial abuse by ensuring you have an Enduring Power of Attorney – someone you trust who can take decisions on your behalf if you are unable. Setting up an EPA is a simple process – ask lawyers if they offer a discount for SuperGold Card holders for an EPA or a new will, as we have recruited many to the Gold Card scheme.

Seniors deserve to be treated with respect, dignity and care. Seniors are also entitled to control their own money. Financial Abuse is Elder Abuse and It's not OK. Please don't be afraid to reach out and ask for help and advice when it's needed.

**You can find out more about Enduring Power of Attorney and EARS at [www.superseniors.ms.govt.nz](http://www.superseniors.ms.govt.nz).**

**Elder Abuse – It's not OK.**

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# THE TRANSITION

**The word 'Transition' is a noun and a verb. It is the process or a period of changing from one state or condition to another, from physical change to physiological, or location and financial changes.**

The use of the word transition when discussing people usually means the individual or couples, even whole families and nations, are undergoing transitional periods in their individual spans of existence for one reason or another.

Even this magazine's name 'SEASONS' acknowledges the changing stages of life we all face as the years pass.

Many other words are also represented by this word such as change, move, passage, transformation, conversion, adaptation, adjustment, alteration, changeover, and metamorphosis, to mention a few.

## CHANGES WITH AGE:

In young adulthood, transitional periods are mainly focused on family, work, and social life tasks such as finding a mate or friends, learning to live with a marriage partner, having and raising children, managing the family home and income with family and work-related tasks representing a potential conflict, given that individuals' time and energy are limited resources, and cause friction that was not accounted for.

The midlife years (also well known as midlife crisis) is a major transitional period during which people confront the onset of physiological changes such as achieving adult responsibilities, maintaining a standard of living, assisting children with the process into adulthood, and adjusting to the physiological and physical changes of middle age such as hair loss, menopause and empty nest syndrome to name a few.

Old age has often been characterised as a period of loss and decline. However, development in any of these three outlined transitional periods of life consist of both gains and losses, although the gain-loss ratio becomes increasingly negative with the advancing of age.

The changing tasks and needs that characterises the transition into older age represents an adjustment to retirement which in itself can present a raft of issues that although seem wonderful on the surface may present many more unexpected changes, which again can present both potential gains and losses.

Yes you now have the time for that holiday or daily game of golf you have been dreaming about, but reduced income after retirement or even a lack of communication with the world around you due to the work buddies still working, or friends or loved ones moving on, can lead to bouts of loneliness, depression, or separation anxieties.

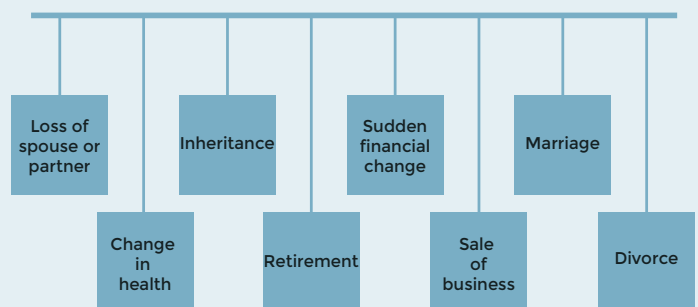
Retirement has long known to hold the stigma of early death due to the slow down effect and many experts now agree this time must be filled with new projects, pursuits and challenges for both mental and physical health.

The fact of the matter is that for men and women retirement means a major slowdown in their communication with the outside world and also a loss of control with their life in general. Reliance on others increases faster but does not diminish their need for keeping it together and needing that human interaction now more so than before.

## ARE YOU IN A LIFE TRANSITION?

Life events that lead to change and transition can include the following Big 8:

## LIFE TRANSITIONS



All of the life transitions shown in the above illustration brings the need for huge decision making and actions that are required to be taken NOW!! Listed below is 6 suggested steps you can take to help deal with these times effectively:

- 1. Establish order of approach strategy to the issues**
- 2. Explore and consider your options and opportunities**
- 3. Take the initiative and move forward with your strategic plan**
- 4. Refine and rethink as your path forward starts to reveal itself**
- 5. Always seek sound advice even if it means obtaining a professional to make things less stressful, more productive and frequently enjoyable.**
- 6. Regain stability**





## FINANCIAL TRANSITION

Even in the absence of a life transition, most people find it challenging to apply their finances effectively toward financial stability. This situation can be a life altering event, and successfully managing financial transitions is more challenging than realised. It's not just a matter of managing the financial situation - it's managing the change that comes with it.

As if financial management wasn't complicated enough! Quite often when you are undergoing a personal / family or community transition, the complexities grow and rational long-term thinking is often replaced with confusion, emotional turbulence and inconsistent behavior which can lead to regrettable financial decisions.

You can successfully manage your financial life transition by re-establishing the perspective required to make sound financial and life decisions. This would be based on your personal experience and knowledge of your commitments integrated with incoming cash flow facts and figures, and using the same rules as the personal transition illustration above has already covered.

The image shown on the front cover of Seasons Magazine this month is to illustrate that although going through transitions, like a butterfly coming out of a chrysalis, transition can lead to a beautiful new beginning.

We have further financial advice from the wonderful team at Heartland Bank to follow this article.

*Grant*

**Life is pleasant. Death is peaceful. It's the transition that's troublesome.**  
- Isaac Asimov

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# LIFE IS A JOURNEY. ENJOY IT!

Are you wanting to complete that project at home? Do you have a dream trip you have always wanted to do? Do you have a new grand child you are wanting to visit, living abroad? Is there something you are really wanting to do, but financially it is simply not viable? If you are 60 or over, own your own home - then you should talk to us today about reverse mortgages\*.

**Call Arna Berryman and she will be happy to discuss what opportunities are available.**  
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**HEARTLAND**  
— Seniors Finance —



\*Heartland Seniors Finance is a division of Heartland Bank Limited. Heartland Bank Limited's lending criteria, terms and conditions, fees and charges apply.



# Are you ready for retirement?

These days, saving for retirement is such a hot topic that there are entire websites and schemes devoted to helping Kiwis save money to top up Superannuation. While it might seem obvious, this is a relatively new concept – many current retirees thought that Superannuation would be enough to sustain them in retirement; in fact, it's estimated that around 40% of New Zealanders over the age of 65 rely on NZ Super alone!

And while some retirees say it's enough to get by, almost 50% say it's not enough to fund a comfortable retirement, let alone enjoy the freedom retirement can provide.

With better health and increasing longevity, there's plenty of opportunity to fulfil plans and dreams that may have taken a backseat due to long hours at work. The question is...how can Kiwis fund the lifestyle they desire?

## Power of equity

Luckily, while a number of these current retirees weren't convinced to save for retirement, buying a home was a key item on their agenda – approximately 70% of New Zealanders over 65 own their home, which means that a reverse mortgage could provide the solution to financing the retirement they desire.

Heartland Seniors Finance<sup>1</sup>, New Zealand's largest specialist reverse mortgage provider, offers a reverse mortgage designed specifically for seniors in this situation. Its Reverse

Mortgage<sup>2</sup> allows borrowers to access a portion of the equity in their home without the need to make regular mortgage repayments. The loan is typically repaid when the house is sold or the homeowner passes away.

Reverse mortgages have been growing in popularity and, as part of its commitment to constantly improving its products, Heartland Seniors Finance now offers a new monthly advance feature.

The 'Monthly Regular Advance' is ideal for borrowers who want to supplement their income streams to maintain their lifestyle. Customers are also only charged interest on the funds as they are advanced, so the option could reduce interest costs. How can you use Heartland's 'Monthly Regular Advance'?

- **Supplemental income** – it can supplement your income and boost your purchasing power to enjoy a better retirement.
- **Support your lifestyle** – taking a vacation, paying your bills or repairing your house can be less of a struggle with a regular income stream from your Reverse Mortgage.

For example, a customer who qualifies for a \$100,000 loan, but only draws down \$15,000, can then opt to put their remaining funds into a monthly advance feature. With a minimum advance of \$300 per month, customers can choose to receive their advance for five to ten years, depending how much they have available.\*

**For more information please contact**

**Arna Berryman – Waikato**

**T: 07 958 7495 M: 027 541 1103**

**Tracey Rudduck-Gudsell – Bay of Plenty**

**T: 07 927 7210 M: 027 576 5658**

\*There is a one-time set up fee of \$115 for the monthly advance. Available funds are based on age and value of home and will vary by customer.

<sup>1</sup>Heartland Seniors Finance is a division of Heartland Bank Limited.<sup>2</sup> Heartland Bank Limited's lending criteria, fees and charges apply.



**0800 480 740**  
or visit [www.seniorsfinance.co.nz](http://www.seniorsfinance.co.nz)

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# LEMON DELICIOUS OR BOILED CABBAGE

**“When I retire I’m going to...” and off she went, reciting a long list of all the exciting adventures she’s anticipating When The Time Is Right.**

Counting, she ran out of fingers and then out of breath. And in the pause, I asked “Why are you waiting until retirement?”

Apparently that was the wrong question to ask, because her response was an even longer list of reasons why these activities should be delayed until after her departure from her paid job. You’ll have heard them... no time, no money, no holiday leave, too busy, too tired, too many responsibilities...

Perhaps unfortunately, I’m the kind of friend who doesn’t always know when to leave well alone, so I asked “Aren’t those just excuses?” Her withering look made me back off a bit, but I’m no sissy about these kind of conversations, so it was time to go for the jugular. “What if you don’t make it to retirement?”

OK, so maybe that was a step too far, after all, she’s fit and active, with no complicated history or dodgy genes. But still, who knows what kind of bus is coming trundling around the corner?

She came back, of course, with a counterpunch. “It’s alright for you, you’ve been off and done your gap year, while the rest of us slogged on.” And she’s right, I took my year off, deliberately mid-stream. Rather than wait a decade, the choice to do something completely different was a response to a lifetime of following other people’s rules.

When we were kids, many of us learned that you had to wait for pudding until after you’d eaten your meat and veg. In my family, this rule was so strong that I was often told to leave the table, standing by the back door to clear my plate of hated, boiled cabbage. The trouble was, that by the time it was finally done I was either too full for Mum’s glorious lemon delicious pud, or I was too late, with dinner over and the table cleared. Either way, there was little incentive for ploughing my way through a mountain of limp cabbage.

Work has become my friend’s boiled cabbage. She’s patiently chewing her way through days of hospital humdrum, punctuated by the weekends. Does she love her job? Not really, though the knowledge that she’s helped someone recover their health does give her a lift – especially when a family stops to say thank you.

I know why she stays on though. As a woman in her late 50s, with an uneven work history from raising her family and resources depleted by divorce, she is deeply conscious of her precarious financial situation. When National Super kicks in at 65, she won’t be hanging up her nurse’s scrubs. Like a growing

number of Kiwis, she’ll likely continue to work until closer to 70, or until her occupation and her capacity are no longer in sync. In the meantime, work is about obligation and responsibility.

With weekends full of domestic duties, family and friends, she’s deep in the comfortable rut of routine and familiarity.

When I ask what she’s doing for herself, she is hard-pressed to know, and that’s where the retirement conversation comes in. She sees finishing work as her reward for years of service. Apparently, when it comes, she’ll be free to do all the things she believes she can’t do now.

There’s a deep irony here, because her energy and imagination is focusing on how to make the most of a time far ahead, when she has far more options now than she realises. Most of us do the same.

So I asked how life could be better now? What choices and changes could make this into The Right Time.

Over a cuppa, it turned out that her boiled cabbage story centred around housework, and her lemon dessert was writing. Poetry dismissed as nonsense, a waste of time, in a household dedicated to practicality. But that was years ago, and at some point you have to take charge of your own dreams.

As we talked, she saw the need to give herself permission to see things differently, and she began to get creative. A few weeks later we spoke again and she’s been pulling out some of the writing she did years ago. This week a text from her about a poem that popped into her head while giving a patient a bed bath. Really? Hilarious!

There’s plenty of encouragement to ‘dream big,’ but size is definitely in the eye of the beholder. Dreams that are too big can give us an out, a reason not to go after them or be held to account for achieving them. So get curious about what would make your life better now, not just waiting for some indefinable future point. It might be the smallest thing that will make all the difference.

Dreams don’t always need loads of money or time. They start with permission. That’s you giving yourself permission to think and to do what makes life worthwhile for you. Boiled cabbage will always be there, but setting your own sights on now means you can eat dessert first.

Author, Jenny Magee works with women to make the most of the second half of their lives. Her latest book **A Bold Life - How Boomer Women are Reinventing Life Beyond Fifty** is available at good bookstores or from [www.jennymagee.com](http://www.jennymagee.com)







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# SERVICE INVESTMENT

What makes good service? Is it just price? Is it just service? Is it personalised service and best value? For me, service is about friendly, honest, expert and communicative staff to deal with my needs for the best value product. I like time to consider my options, independence and selection too. With a recent purchase, the firm I dealt with was linked to one product line and incentivised to sell that brand, which I found out when they submitted their first price to me and I compared it to a local's offer.

It doesn't end at purchase time either. Once I have made a purchase, I need to continue to feel good about the product I have invested my time and money into. Follow-up goes a long way to keeping me as a satisfied customer.

When making a big purchase, I always feel better investing with a local business and have found prices from long standing local businesses flexible and sharp, as they are often without the overheads associated with national chains such as multiple media advertising and layer upon layer of staff.

I recall many times these revelations becoming crystal clear, especially recently with purchases of a newer car and hearing aids for my father. Those experiences have taught me to shop around and invest in service ahead of spending.

(Brent Nielsen Age Concern)



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# GRANDPARENTS

## *raising Grandchildren*

*The reasons grandparents take up looking after their grandchildren on a full-time basis are many and varied and often for reasons that are tragic for one reason or another. However, the children often blossom when removed from grim situations and placed in warm and loving homes.*

What has turned into the Grandparents Raising Grandchildren Organisation had its beginnings with North Shore grandmother Diane Vivian 20 years ago when she had "two young and extremely traumatised children dropped on my doorstep", as then Child Youth and Family (CYFs) had no room.

In 1999 Diane put an advertisement in the local North Shore Times-Advertiser calling on any other grandparents raising grandchildren, and so was launched the Grandparents Raising Grandchildren Organisation.

Eighteen years later the organisation is nation-wide and has more than 7000 members supporting about 14,500 children. It's help-line logs more than 30 calls a day, it has four field workers, a CEO and operations manager. It has 43 organised volunteer support groups around New Zealand and 10 informal groups.

In the Hamilton area alone Grandparents Raising Grandchildren is supporting 13 families in Cambridge, 19 in Huntly, 13 in Morrinsville, 4 in Matamata, 32 in Te Awamutu and 162 in Hamilton. "Research undertaken by the GRG Organisation in 2016 found the single biggest reason for grandparents to end up looking after their grandchildren was, in one word, Methamphetamine or 'P'", Diane explained.

"The main reasons include violence, neglect, mental health, there are many layers. What really concerns us is we have a number of grandparents who are looking after their grandchildren on nothing but the pension." Grandparents raising grandchildren on a full-time basis can access the Unsupported Child Allowance for children age 0 to 18 years, the rates go up in five-year increments. Before grandparents can claim any support they have to get legal guardianship through the Family Court.

"Hiring a lawyer for a three-day hearing is expensive.

Grandparents can end up with massive legal bills, some have had to sell their houses to cover the costs. Some families can get legal aid but it has to be paid back and it incurs 8 per cent interest or a caveat over their property.

What is happening to our kids is very unfair. It is very hard on the kids. Some have mental health issues and can be 'globally delayed', some have never been to school, there's drugs and fetal alcohol syndrome. The majority of kids have extra needs, poor grandparents having to struggle with extra work load. Fort- two per cent of caregivers are grandmothers on their own and a lot are living below the poverty line."

As an organisation Grandparents raising Grandchildren has no budget for advertising and relies on the media and on word-of-mouth. Grandparents raising Grandchildren is a not-for-profit charitable trust and is signing up 100 new members a month.

Rena Gerrard is a jolly woman. At 53 she and husband Tairawhiti (Tai) are bringing up four of their grandchildren, formally the children of their son and daughter-in-law. They now have legal guardianship.

At the root of the problem was their daughter-in-law's meth addiction. The children, living in Hamilton, were in an appalling state.



Wirihana (13), Kimioranga (11), Rena, Anaru (8), Teimania (10)



Rena and Tai were living in Gisborne and full-time employed in the local freezing works. The schools and CYFS social workers had noticed the kids were not going to school regularly and there was no food in the home. An FGC (Family Group Conference) was arranged with 13 people including extended family members and school principals.

"I was on the phone from Gisborne. I listened. I interrupted. I said, "No, this is Rena, I'm coming to Hamilton and I'm going to apply for custody. I went for a parenting order until I could get a final parenting order through the Family Court which was granted in June."

The mother had major anger and violence problems and Rena said she had never felt so scared. However, the mother is allowed supervised visitation facilitated by child advocacy organisation Barnardos.

Rena and Tai have three children of their own aged between 30 and 35. Rena enjoys bringing up her grandchildren. "I love it. I came into four troubled children and I'm Nan, nurse, mum, counselor. I brought up another two grandchildren back in Gisborne. I love playing with my moko." Rena and her grandchildren moved into a new HNZ house in July and the kids are going to new schools in the north of the city.

## **Grandparents raising Grandchildren is a not-for-profit charitable trust and is signing up 100 new members a month.**

With Horsham Downs couple Rae and Pete Corin, the situation was different. Their daughter 'A' has a mild form of autism called Asperger's Syndrome, which is characterised by difficulties with personal relationships and relating to other people. 'A' came into a relationship with a man who apparently had issues of his own. They had two daughters.

The Corins are still working. Rae, 63, is a 'Print Broker' and runs her own business. Pete, 68 had dairy farmed around Cambridge and now runs his own storage business in decorative concrete. Together they run a storage business and a Christmas Tree business.

"Two women from CYFS turned up at our door one night and told us 'A's husband had departed. They had received reports from the children's daycare about how the girls were behaving due to lack of affection and emotional attachment. It took us by surprise. It wasn't until the girls' daycare manager told us what was happening. We were advised to take out a parenting order which lasts until they are 16. The father has a right to see the girls every second Saturday and 'A' has weekly contact as well".



**Pete and Rae Corin with their granddaughters.**

"Our granddaughters, are confident and friendly kids that have come a long way and are much better socialised in a home with a good standard of living, rules, chores and lots of love and cuddles," Rae said.

Taking on two grandchildren has had an impact on Rae and Pete - they had hoped to retire but now have to be around five days a week for school plus every second weekend as the girls go with their father on the Saturday and with their mother on the Sunday of the same weekend during the day. Trying to juggle between the parents having time with the girls, school and out of school activities can be quite a chore in itself.

Rae takes an interest in the monthly GRG meetings. "We put on a Christmas party for the GRG members every year, a pot-luck lunch and we have a little fire place outside where the kids can cook sausages on sticks and roast marshmallows on sticks. We might not be here tomorrow so we try to give them every opportunity."

Rae and Pete love the enjoyment that caring for their grandchildren brings them. But it can become tiring and the couple look forward to the occasional break. "This doesn't happen very often at all as we have to pay for a caregiver to come into our house so that the girls' routine doesn't change and they are still in familiar territory. When we do manage to get away by ourselves we always take an Ipad so that we can skype them. The first thing the girls will say to us is, "We miss you Grandma and Grandad", we reply, "that's OK we miss you too and we will be with you again very soon, we love you," Rae said.

**Geoff Lewis**





# I'M TOLD I NEED HEARING AIDS

"Do I really? If people didn't mumble, I would be able to hear them, besides I've heard about the cost! It's so confusing..."

There is much to learn about hearing aids **but it need not be bewildering if you understand the basics.**

It seems obvious that qualified, thorough and caring **service** would be a vital component in the treatment of hearing loss. However, many of the enquiries I receive ask about price of hearing aids only. I believe this could be partly due to some quick sale approach in the industry. Hearing aids cannot be compared with an over-the-counter purchase, they are designed to be prescribed and specifically tuned, for each individual hearing loss and lifestyle.

I understand that hearing aid price and your budget is a necessary consideration; it would be for me. However, it is fundamental to understand that there is no point in spending one cent unless the device is going to help you hear. I'm sure we all know of someone with DRAWER AIDS – unhelpful hearing aids left in the drawer.

**FIND A CLINIC YOU CAN TRUST, WITH STAFF WHO OPENLY GIVE YOU ALL THE INFORMATION YOU NEED AND DO NOT PUSH A SALE.**

Hearing loss can be tricky to acknowledge as most commonly it comes on gradually. A frequent comment I hear is "my hearing is fine. I only have trouble in noisy places or when people don't face me". **This IS hearing loss** and most often the person isn't aware of everything else they are missing.

**"Putting up with it" is not a solution.** Academic research has shown that untreated hearing loss is a risk factor for anxiety, depression, memory loss and dementia. According to a report in July by Fergus Walsh, BBC Medical Correspondent, 35% of the risk factors of dementia are modifiable and mid-life hearing loss is responsible for 9 of this 35 percent.

Untreated hearing loss can also cause decreased ability to recognise speech in the auditory pathways of the brain, even when you are able to hear it. Unfortunately, once a decline in speech discrimination happens there is no way to reverse it.

Hearing loss is a health problem and moving forward is an investment in your wellbeing both physically and mentally. The first step is to get a hearing assessment.

## How?

New Zealand Audiological Society (NZAS) is an organization that sets and monitors strict ethical and audiological standards for hearing services provided by Audiologists and Audiometrists in New Zealand. Ensuring your clinician is a member of the NZAS is one way of ensuring good audiological code of practice but you also need to ensure the clinician you choose is **caring, unbiased and has the opportunity to take time with all your concerns.**

Some clinics are well known but others don't advertise as much. It pays to do your research, find a client focused clinic, with a clinician who you can see regularly, is not only of excellent clinical standards but has the freedom to give you **honest advice.**

Look on the internet, call clinics and ask questions, ask other people for good service recommendations. Having said this, don't listen too carefully to friends about their hearing aid experiences. Everyone has different ears, needs, hearing loss and expectations. It's important to approach your own hearing loss treatment with a positive, open mind.

Most clinics offer **similar services**, including free hearing tests and refundable hearing aid trials, however, some clinics go further to offer **free consultations and free after-sale appointments.** This could make a big difference in total cost of hearing care. There is a lot to understand about hearing aids. It could take more than average clinic assigned appointments to gather enough understanding to make an informed choice, as does learning how to use them when you've made your decision. Ask questions. If your clinic doesn't offer free appointments, make sure you know how much these appointments are going to cost you.

The treatment of hearing loss with hearing aids is a two-part component. Service and product. Modern hearing aids are highly sophisticated devices that can help you hear in all situations – wind, background noise, telephone, quiet voices and more. (Please understand that there will some exceptions, where speech recognition has deteriorated or other problems prevent hearing aids from achieving these excellent results. An honest clinician should advise you of any limitations before you spend money.) The appropriate prescription and adjustment of these clever devices, relating to your specific needs, is the **essential service.**





It takes time and understanding to prescribe the correct hearing aid and get the tuning adjustments perfect for each individual hearing loss. Regrettably, quick sales have been known to result in many unsuitable aids fitted incorrectly. In some instances, clinicians have been pushed into suggesting inappropriate technology purely on the basis of cost.

The clinic you choose makes a big difference. Hearing aids are an important investment and you should feel fully supported and not unsure or rushed into a decision. Furthermore, age related hearing loss is known to change over time. Cost of further hearing tests and retuning, as well as the ability of the hearing device to accommodate these changes is a vital consideration. You need honest advice with this.

### Do you know the difference between what one clinic calls mid-range and another calls premium?

Hearing aids from well-known brands are of excellent quality these days, fast paced technology means mostly similar features amongst all manufacturers. It is this difference between technology levels, within the brands, where **careful attention** should be paid.

Technology levels can be complex to understand, making it difficult to compare “apples with apples”. A good clinic should not have a bias toward one particular brand and most importantly help you compare and gain a thorough understanding of differences between technology levels and any other devices you have been recommended.

Be aware, lower end technology may help someone to get a sale but may not help you. Appropriate technology relates to your level of hearing loss and lifestyle requirements. You need honest advice.

Once you have an understanding of the technology level suitable for your needs, shop around. You will be surprised how prices can vary between clinics. Take advantage of free advice from some clinics and get the best value for your money. **You should not feel unsure about actively comparing quotes and service providers, this is an investment in your health. You want the best.**

I mentioned there is more difference between technology levels than the makes, but don't let your guard down. There are poor quality makes coming into the country all the time – these can be very profitable for the provider. Make sure you are purchasing a reputable product from a reputable dealer. There is also an unauthorised/informal market for aids via the internet. Hearing aids are not a one-size fits all product. They are highly advanced, technical devices that can produce excellent results but require specialised skill to choose, fit and optimize. Don't be tempted by the internet.

Hearing aids carry **different warranty lengths** and repair costs. Make sure you get the best warranty possible and know with certainty all possible after sale costs (including repair and parts). Repair costs can make a big difference long term.

Some sales focus in the industry could make you feel pressured into a purchase. I can't emphasise enough that **hearing loss is a health issue and should be treated as such, not a quick fit sale exercise**. It's imperative you fully trust your clinician and their advice. If you don't, find someone you CAN trust.

Be careful to ask about “**too good to be true**” deals and advertising. Ask other clinics if they will offer advice about these deals and/or counter the offer you have seen. A business is unlikely to lose money on a sale, so where is the discount offered coming from? For example: \$1000 off. Off what? Ask these questions.

In a nutshell, **get advice from trustworthy professionals**. Understand comparative technology levels, your quote, warranty length and all possible after sale costs including appointments. There are many hearing service providers to choose from. Make sure you choose a good one.

If you, or someone you know of, is not getting the best result from their aids, don't give up. There are providers who offer help with existing hearing aids for a minimal one-off fee. Shop around for a place that can offer assistance with existing hearing aids. Sometimes a clinician who can take time could make all the difference.

If you have any queries or if I can give you any advice please feel free to contact me.

**Clare Barkley (07) 959 2063**

**[www.hearme.co.nz](http://www.hearme.co.nz)**

### EDITORS NOTE

**The writer has considerable experience in the NZ hearing industry and works with a team of caring, fully qualified hearing professionals, supported by an ENT Surgeon.**



# Protecting you and your spa

**It's not uncommon for clients to come into our stores, a little upset, frustrated and even embarrassed because the water in their new spa has gone cloudy and sometimes foamy. What has happened? In most cases it's a lack of sanitation and/or incorrect water balance.**

Generally, when your new spa is delivered, it is great excitement and the family is only interested in how long before they can hop in and start enjoying the hot water and bubbles.

The last thing you will remember is what Maurice told you about balancing the water and how to sanitise after use. A few days later a penny will drop – “Oops what did Maurice say about using the sanitiser and what was this for and when were we supposed to put that in.”

Well let's take a look at what he was advising you to do.

## Why Water Balance

The first important step is to have correct water balance. By balancing the levels of Alkalinity, Calcium and pH it makes the water comfortable, increases the efficiency of your sanitiser and provides protection for the surface and equipment of your spa. Incorrect water balance over time can lead to some not so happy smiles when the repair bills arrive that could have been avoided.

## Why Sanatise

Your spa pool is to be enjoyed; however, you need to be mindful that it is a hot water environment where bacteria can grow rather rapidly. The last thing we want is for you to have the unfortunate experience of getting sick from your spa pool due to lack of sanitation. Even with an efficient filtration system, ozone and silver ions, a sanitiser (sometimes referred to as a disinfectant) is still recommended. We quite often get: “but I don't like sitting in a pool of chlorine” or “I don't like the smell.” Generally when chlorine is dispensed at the correct levels, you should not experience either of these. We advise using “The Rule of Thumb”: 1 teaspoon of chlorine per person per ½ hour added after you get out will ensure a good level of sanitation to clean and refresh the water after your use.

We get it, the chemistry can be a little hard to get your head around so briefly – if you are smelling chlorine then you haven't used enough. What you are smelling is called Chloramines, the after effect of chlorine having mixed with the body fats and oils, body product, makeup, etc. If the correct dose is done you should not get this. If you don't like sitting in chlorine then provided you do your treatment when you get out the chlorine will have done its job and there shouldn't be any residual

chlorine in the spa by the next time you use the spa, this generally works well for most of our clients. We also recommend that you shock dose your spa once a week; by using a larger dose of chlorine or using a special chlorine mix designed for this purpose. This oxidises the water and removes any residual matter, spent chlorine and nitrates, leaving your water clean and refreshed. There is a lot of information around this particular subject – so join us next month for a bit more in depth understanding.

## Why Regular Testing

Put simply by testing your water regularly you know that you are keeping it clean and healthy for you and your family to bathe in. It is not like your bath where you empty straight after use. You can hold the water for a reasonable period of time and be okay. You can test your pool water with a simple “Dip Stick” which will give you a reasonable guide. We recommend bringing a sample in for more in depth testing at least once a month or as soon as you experience a problem. We have experienced professionals and simple programmes that make maintenance easy.

## Your Filters

So often spa owners neglect one of the most important pieces of equipment in their spa – the filters.

These are working hard to remove what you put in the water. They can quickly build up with body fats, oils hair etc. and therefore require regular cleaning. The amount of bathers and length of time spent in the spa will dictate when your filters should be cleaned.

That good old “Rule of Thumb” comes into play yet again. Generally once a week you need to take them out and give them a thorough hosing (guys not with the high pressure hose or water blaster). Once a month they need to be soaked in a filter degreaser to break down any build up. Leaving them out to dry in the sun, when we have it, will kill off any bacteria. Looking after your filters will give them a life span of approximately 18 months to two years before replacement is required.

The most common call we get is “my spa has stopped heating.” A good part of the time is due to dirty filters preventing good flow to the heater.

A little each week is all it takes to protect you, your family and your spa.

**Talk to our professionals – we have simple programmes and simple products to make looking after your spa take up so much less time than the time you spend enjoying it.**

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# MILLINER TURNS

# Divas

Usually things turn a bit more quiet in the studio after April for Award winning and Pirongia based milliner Monika Neuhauser. It's been a very successful New Zealand racing and wedding season with quite a few sashes being won on race courses here and Australia. The winter months are a time to think about spring fashion, stock taking and re arranging the workroom as well as making Ready to Wear pieces in her own time without being busy with bespoke orders. It can also be a good time to take a break and travel. This year is a bit different and it's been very busy in the millinery studio.

Around the middle of last year Neuhauser had visitors from Tauranga asking her if she would like to be involved in the 2017 production of Tarnished Frocks and Divas. "Incredibly honoured to be asked I said yes immediately without thinking twice", Neuhauser remembers. "I was invited to judge the Open Designer Hat section of the show in 2015 and was blown away by the scale, creativity and professionalism of this, what is now an iconic show. The show is put together and performed by women over 40. New Zealand entertainer Jackie Clarke has been a part of this fantastic bi-annual project from the start in 2005. This year Peta Mathias features in a lead role 'with a twist'. Obviously I can't give anything away before the show debuts on the 30th of August but it will be absolutely amazing. Costumes, fashion, dance, music, acting.....be prepared to be entertained and inspired."

Tarnished Frocks and Divas takes the form of a Performing Arts expo and fashion show with the fashions focusing on Recycled and Upcycled. There is a strong emphasis on inspiring women to be creative, expressive, imaginative and to have fun.

To be invited to be a designer and make the hats for one of the acts or 'walks' as they are called, was an amazing opportunity

for Neuhauser to delve into the theatrical realm, something she has wanted to try for some time.

Theatrical/costume millinery is quite different to what she usually does and this did not come without some teething problems. Size matters when it comes to stage costume and it did take some getting used to. The show is being held at the ASB Baypark Arena in Tauranga - a big venue - and costumes need to be seen from the front row as well as by those sitting at the very back. "It's been a bit of a challenge to get my head around the 'bigger is better' ..and then bigger again. The challenge for me was to produce pieces according to my design aesthetics, large but also light weight and wearable. The aspect of recycled or upcycled materials also presented the challenge of weight when deciding what can and can't be used. No matter how large a hat, it should still appear to float and not weigh the wearer down or topple over." Millinery techniques she usually applies have also been 'adjusted'. "Model millinery techniques such as invisible stitches are not required, the hot glue gun got a proper workout", she jokes.

This year's production is called 'ZOETICA'. The title lends its name from the word zoetic - of or relating to life, living, vital. It's going to be big, colourful with an 80's vibe and a theme of Passion and Bravery ... "all I can say is get your tickets and enjoy a show like no other."

Meanwhile the big hats have departed from Pirongia over the Kaimais and things have gone back to 'normal scale hats'. "I'm ready for the coming season and looking forward to making wedding, race day and equestrian hats."

**You can contact Monika Neuhauser on 021463663 or email [monika.neuhauser@gmail.com](mailto:monika.neuhauser@gmail.com)**





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# me & Mrs Jones

**Brenda Rameka and Myra Fitzgerald met after joining a local group that makes handmade arts and crafts and became great friends.**

Their friendship developed after spending a day together once a week, sewing and creating craft items and sharing in each other's pastime passion.

Eventually the day came, after discussing all the things they enjoyed and had in common, that a decision was made to open a shop with a difference where they could sell their own and group members items, and fill it with exclusive, one of a kind merchandise suitable for every occasion such as gifts, or for that special item for the home or garden.

'Mrs. Jones' as they have branded their special store, is conveniently located between Te Awamutu and Hamilton at Masons Garden Centre Ohaupo. Their brand name was born after the third generation owners Andrew and Nicky Mason at Masons Garden Centre gave them an opportunity to open within the Garden Centre's main shop.

The shop is beautifully styled and flows with the lovely plant pots and indoor/outdoor plants that the garden centre has to offer. It really works with each company complimenting the other perfectly, and will become a favourite destination for finding that very special gift.

Mrs. Jones at Masons has a huge range of beautiful treasures such as recycled furniture, antique china and glassware, hand knitted baby and children's wear and craft items galore. These are just a few of the items the store sells on behalf of its many talented crafts and sewing entrepreneurs and takes a small percentage of what is sold.

Mrs. Jones is always looking for those talented people who want to on-sell their creations, so please bring your creations into the store to sell turning your skills into cash, or pop in for that one of a kind special purchase that is unique and no-one else has. With different items coming into the shop at all times this allows you to indulge in your passion for gardening, arts and crafts at one great location.

*Only 20 minutes from Hamilton, Te Awamutu or Cambridge,  
'Mrs. Jones' at Masons Garden Centre is located at 4815  
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Saturday 9am-4pm and Sunday 9am-3pm.**

**Contact Brenda: 027 438 5401 or Myra: 022 617  
2833 we would love to help you.**

**Facebook Page Mrs. Jones at Masons.**





# ***SEDDON PARK***

## **steps up for your loved ones**

**Seddon Park Funeral Home in Hamilton has long prided itself on being a warm, welcoming place for people to gather to say farewell to loved ones and friends. Now the facilities are even better.**

Seddon Park Funeral Home has just completed an extensive programme to modernise and update its facility in central Hamilton. The building has been part of the Hamilton landscape for many years, but the time had come for a revamp and extensions, to cater for the growing number of families who entrust Seddon Park with helping them say goodbye.

The work began with updating the exterior of the building and its surroundings, including a new boundary fence and improvements to car parking. The building has been painted both inside and out.

The office space at Seddon Park has been reconfigured to enable greater engagement between the staff of Seddon Park and visiting families. As soon as people walk through the door, they will see a staff member, who will be able to help with whatever is required, be it an inquiry, or a hug!

The 170-seat chapel facility has also undergone a major revamp, with new colours, seating and carpet. The audio-visual system is the latest available, including a new camera and sound system. This means Seddon Park is capable of high

definition broadcasting and recording. Photo presentations and internet streaming are now a common part of funeral services, and it's important that the facilities for this are as modern as they can be.

Behind the scenes, we have a brand new mortuary, as well as a temperature-controlled facility for families who prefer not to have a loved-one embalmed.

To complete the package, Seddon Park has recently taken delivery of a new hearse from the USA.

Staff at Seddon Park go to great lengths to ensure grieving families don't have any undue stress, and creating a homely environment is an important part of the process of arranging a funeral. It's hoped that the renovations will ensure visitors are comfortable and feel very welcome.

Those placed in the care of Seddon Park are treated with the utmost care and respect by a team of staff who are experienced and kind.

Plans are underway for an open-day at Seddon Park Funeral Home, but the door is always open to those who might want to discuss plans for a Funeral for a loved one – or their own.

**Open Day on Friday 11th August from 10am to 5.30pm  
and Saturday 12th August 10am to 2pm**



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## KIWIS SHOCKED AT LACK OF ETHICAL STANDARDS ON KIWISAVER INVESTMENTS

The need for ethical, default KiwiSaver funds was highlighted at a Green Party event in the Waikato electorate this week.

Specialist ethical investment adviser Janet Natta surprised her audience with the revelation that their savings or investments were unlikely to be in ethical funds.

"It is a common misconception that investment funds are covered by regulations that rule out "sin stocks" such as tobacco, armaments and gambling", Natta told the event in Tamahere hosted by Green Party Waikato candidate Philippa Stevenson.

That mistaken belief was amply revealed in special media investigations last year which found more than two million New Zealanders were unwitting investors in big tobacco companies and makers of banned weapons through their KiwiSaver providers.

But the shock reaction to Natta's talk showed that many Kiwis still had the misguided belief that their money was in ethical investments. Many said after the event they would be phoning their KiwiSaver providers, banks and investment advisers to find what their money was supporting.

The media investigation found that in total, New Zealanders had \$102 million invested in tobacco companies and \$2.3 million in a trio of United States companies blacklisted by the NZ Superannuation Fund due to their production of cluster bombs.

Despite the public outcry after the revelations KiwiSaver funds were still investing in companies that make cluster bombs, mines and nuclear weapons this year.

"In Government, the Green Party would establish a public, ethical default KiwiSaver fund," said Stevenson.

Natta said that fund managers mistakenly believed investors' values ran second to their desire for a return on their investment.

Comprehensive research commissioned by the Responsible Investment Association of Australasia (RIAA), of which Natta is a member, had proved otherwise.

The survey of more than a thousand New Zealanders in October 2016 showed that 95% of respondents wanted KiwiSaver funds to consider environmental, social, governance and/or ethical factors.

Environmental factors are things like climate change, loss of natural habitat, and pollution. Social factors included human rights and labour standards, and governance factors included bribery and corruption.

A third of respondents said that when considering where to invest their retirement savings their decisions were weighted 50/50 between financial factors and personal values.



Respondents generally gave issues with a direct impact on people like slavery or child labour the highest levels of importance along with their concerns over cruelty to animals.

Fifty five per cent said they would be more likely to invest in a KiwiSaver fund that was certified by an independent body as a 'Responsible or Ethical Investor'.

During the discussion, Stevenson said that the \$35 billion NZ Superannuation Fund had, according to its chief executive Adrian Orr, spent the last five years researching how best to assess climate change risk and incorporate that into its investment decisions.

Orr told the Listener magazine recently that, "If I had stood up five years ago and said we are going low carbon I would have been tomatoed out of the building with people saying 'that's not your job.' Now it's just seen as 'Yep that's what we do.'"

"The Green Party would do the same in government," Stevenson said.

The Greens goal is for New Zealand to be carbon neutral by 2050. Co-leader James Shaw has said that in government the Greens would establish a \$100 million Green Infrastructure Fund. It would be designed to bring government and private sector finance together to build projects to transform the economy and create jobs in clean industries like solar and wind energy, waste reduction and recycling, energy efficiency, biofuel, and sustainable agriculture.

"A Green government would invest according to its values, just as individual ethical investors could do," Stevenson said.

Natta, an Authorised Financial Adviser who owns the company Smart Money Advice, said it was almost impossible for individuals to evaluate funds and companies for their compliance with good environmental, social and governance values. Ethical investment advisers such as herself relied on the considerable resources of heavyweight research companies.

"But individuals could definitely have an impact by demanding that funds be ethical," she said and cited the case of Dr Bronwyn King an Australian oncologist who discovered her superannuation "nest egg" was investing in the tobacco industry.

She fought back and by this year half of Australia's superannuation funds were tobacco free. She has now launched a crowd-funding campaign to create a "verified tobacco-free" stamp of approval for super funds that steer clear of the industry.

King's story and Natta's revelations may just have inspired a few more investors to actively get the lowdown on their own investments and shift them to what many have thought they already were – ethical.

Pictured Above (L - R) Janet Natta & Philippa Stevenson

For more information:

Philippa Stevenson; 021 77 83 86; [philippa.stevenson@greens.org.nz](mailto:philippa.stevenson@greens.org.nz)

Authorised by Gwen Shaw, Level 1, 17 Garrett Street, Wellington





## WHO WE ARE AND WHAT WE DO

The Grey Power organisation was first started in 1986 when pensioners protested against the Government putting a surcharge on the National Superannuation.

And since that time Grey Power have strived be the appropriate voice for all older New Zealanders nationwide with the following aims and objectives;

- To advance, support and protect the welfare and wellbeing of older people.
- To affirm and protect the statutory right of every New Zealand resident to a sufficient NZ Superannuation entitlement.
- To be non-aligned with any political party and to present a strong united advocacy group to all Parliament and Statutory Bodies on matters affecting New Zealanders.
- Strive to improve the living standards, benefits and equal work opportunities for those aged over 50 years.

It is important to be aware of the many other achievements that have been made by Grey Power over the years such as lobbying for the increased level of Superannuation and the rates rebate scheme has been upgraded.

Also Independent Superannuation Centres established at Work and Income offices and improved regulations for rest homes not to mention the introduction of a low use electricity tariff (Grey Power Electricity).

With the election looming it is definitely time to be thinking hard about what you want for the future for yourselves, your children and grandchildren. The beauty of being non-aligned to any one political party is that we are free to lobby which ever party is going to provide the best outcomes for older people.

Awareness that there is a true trickledown effect in that the government policies which are made today will affect future generations, and it's the subtle shifts in government policies which one needs to watch because this can determine the eventual quality of our health, wealth and wellbeing.

## HOUSING

Housing is such an important issue now and our committee attend as many seminars, workshops and presentations as we can so we understand the current situation.

From this we are then able to speak to ministers, councillors and other people with influence in the community who could make some positive changes. I could give you a long list of statistics here but that does not alter the main problem – too many people and not enough houses!

To qualify that, there may actually be enough houses, just not the right ones in the right places – that is, near to essential services.

Retirement villages are another fraught subject – they do provide safety, low maintenance and to a degree companionship. However the down sides are the quite considerable costs which can be prohibitive for many and too often it takes people, at the later stages of their life, away from familiar friends and places and no longer the cheery wave from a neighbour they have known for years or a warm hello at the local shop.

With the increasing number of people ageing it is hoped that more businesses will evolve to provide services to our homes – particularly food, and care, so more can stay in their own neighbourhoods and environments.

In a recent survey, social isolation came out as being one of the most concerning problems and this is often exacerbated by housing issues as people become concerned and stressed and in the process get cut off from friends and support.

With the advent of the internet, it is becoming much easier to order things online and have them delivered but I see there is going to be a lag time as there is still a generation who are not confident with computer technology, but this is changing with time.

So, back to Grey Power – We need a bigger voice to put more pressure on influential people to make the right changes and ensure the powers that be don't change the age of entitlement for National Super, put more money into health to shorten the wait time for elective surgery, and provide warm, safe and smaller homes for the older generation.





Tauranga Grey Power offices

We, like so many organisations need more volunteers to help share the work load but more importantly we need more members to increase the volume of our voice when we have the opportunity to lobby government.

Grey Power work hard to be strong and active in the community in a friendly and mature way, acting with dignity and integrity that comes with the wisdom of age.

I very much hope that these statements are what members of the Tga & WBOP Assn would associate with our organisation and we do strive to emulate these words.

Being a member of the Grey Power organisation can add to the quality of life and is a positive organisation to be associated with.

#### Immediate benefits of joining Grey Power –

- Quarterly magazine .
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- Coffee mornings – monthly in Tauranga & bi monthly in Katikati.
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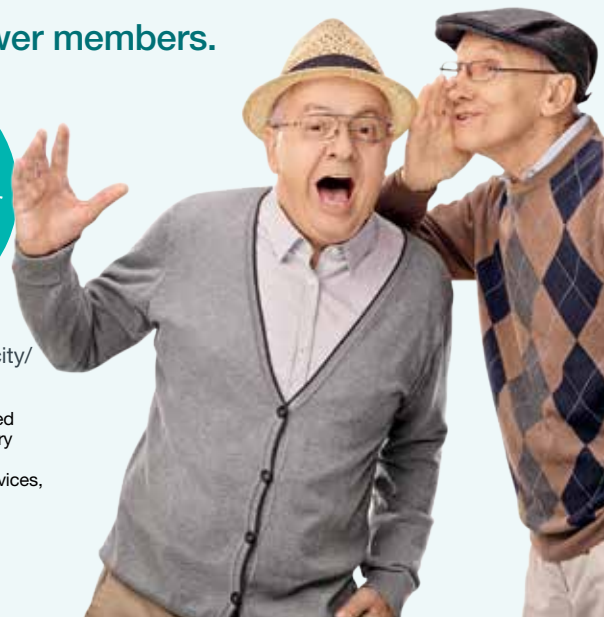
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# Ohaupo Olives

You could say that Liz and Roger Bruce were living the life. Not that farming is any sort of holiday. But when it came to living at a distance from almost everyone, Liz and Roger had it.

Their new Ohaupo home looks out over the almost flat view of the Waikato - a far cry from the country at Matiere to the west of Taumarunui. On the walls are big colour photographs of the steep papa country and bush valleys of the 1100 acres they farmed for 40 years, and their old homestead - a rebuilt and extended former shearers' quarters.

Roger had grown up on his parents small dairy farm nearby and went shearing for nine years before buying the farm with the support of the then Rural Bank which put them on a strict budget for years. Liz's father was a builder and saw miller in Taumarunui.

But times change and people get older, as Roger explained, "the hills were getting steeper, Liz was ready for a move and the neighbours gave us a reasonable offer. We were quite isolated and it would have been a hard farm to sell on the open market."

In 2003 the Bruce's had bought 5 acres at Ohaupo - a few hundred metres down the hill from the historic Ohaupo School, and only a few kms from their daughters and grandchildren. Six years later they planted out 440 olive trees in Leccino, Picual and Frantoio varieties. They sold Matiere in 2015.

The Bruce's had talked to other people growing olives and, at the time, there was an active co-op utilising an olive press and processing facility in the old Matangi dairy factory. The co-op unfortunately disintegrated and olive oil producers were left to do their own thing. Roger and Liz had renovated an



old shearing shed to house their own olive press on-site and produce about 120 bottles a year. So far selling from home, a website is under construction, and the Farmers Markets are another possible outlet when production picks up.

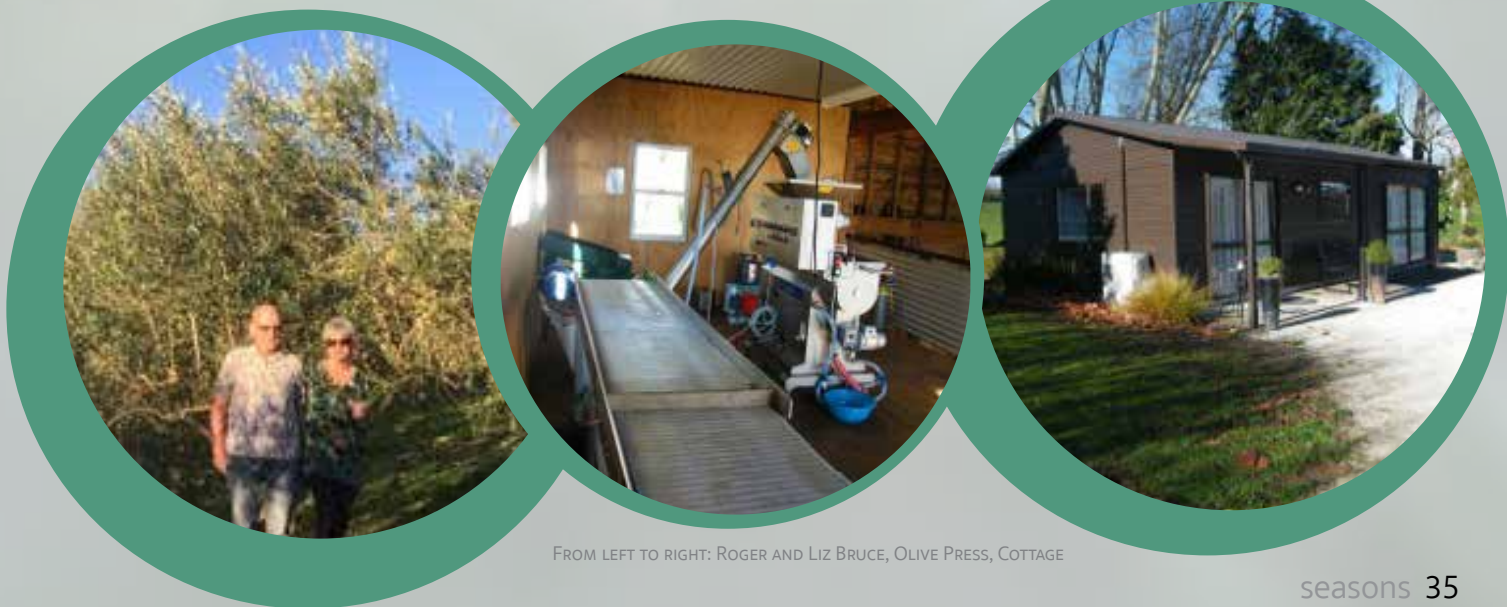
Liz likes to keep busy. At Matiere she had a garden that just got bigger and bigger. "We were always pushing the fences out. There is no way we could move to town. We need to have something to do in the morning, but not too much. We still have a quad bike and a tractor."

More recently the Bruce's decided to get into the Bed and Breakfast industry offering two spacious and well-appointed rooms in their modern house, one with an en-suite, and a cottage. Most recently they had four guests stay during the 2017 Fieldays.

"We could accommodate a small family. We're pretty flexible. It helps to keep the cashflow up and keep us busy. We really enjoy meeting people and we're going to use booking.com and airbnb," Liz said.

As much as anything, for Liz and Roger, the move to Ohaupo has given them the opportunity to establish a new life style, a new enterprise and to be hands-on grandparents.

Geoff Lewis



FROM LEFT TO RIGHT: ROGER AND LIZ BRUCE, OLIVE PRESS, COTTAGE





# EVENTUALLY, ALL HUMANS WILL BE SUBJUGATED...



In the lonely moments of yet another early-hours dark wakefulness, the mind inevitably wanders to some extreme and unhappy corners; and often in those black night hours I find myself fearfully pondering: Is this to be my final destiny? Am I to be subjugated to the total penury and complete fleece-lined titanium-clad servitude imposed by a relentlessly growing number of feline over-lords in what used to be my home?

I have genteelly traversed the topic, with barely suppressed alarm, over the past four years, in a rolling series of occasional columns which began in the Waikato Times back in July 2013 and progressed steadily into the more widely-read Seasons publication. It started with Batman, who arrived on a miserable night after probably being dumped by a family on the move during the end-of-season changeover on May 31. Batman, small, sodden, bedraggled and vocal, inveigled his way into our home, and has since become the bulky Lord of the Manor.

Then in October 2014, having learned to cope with the extraordinary increase in food bills, vet bills, cleaning bills and an appalling lack of personal space, there was a second invasion. Bentley arrived. He simply showed up at the door, again a small, bedraggled and vocal bundle of heart-melting misery, demanded full board and lodging, and would we please get on with it now. Like Batman, he was black-and-white, though he was a bit more of a character, and thus delighted in creating more chaos. He was wondrously adept at it, and what had become a sort of resigned acceptance to the presence of one moderately demanding cat now rapidly became a turmoil of buying frenzies at the supermarket, the disposal of ever-greater quantities of odorous deposits and the dwindling areas in the house to which we had any sort of claim. The couch, most of the bed, kitchen chairs and anywhere we sought to place a foot on any portion of the floor, especially the kitchen and around the fridge – there was a languidly-milling cat.

I survived, calling on hitherto unknown personal resources, not least of which were financial. There followed a brief period of stability; and then Someone appeared cheerfully one evening with two tiny fluff-balls in a shoebox which 'we' had agreed to foster briefly... just until they were big enough to be adopted out, their mother having met an unhappy and untimely end.

Three months on, 'we' had formally adopted them, though somehow I had missed the adoption ceremony. My presence was not required anyway, I was blithely informed. The adoption papers could be signed by anyone, apparently, and Someone had been happy to be that anyone. And I wondered, in the wee dark hours, had there been some secret collusion going on to which I was not privy?

But Bindii and Bayleee had further extended the household, with cats now at a ratio of two to one. Grocery and other management expenses rose quickly to the ratio of ten to one, as did the time and wrinkle-nosed effort required for the regular removal of secretive little stashes which usually gave themselves away by the reeking stench emanating from behind a door, or under my desk, or beside the chest of drawers, or round the back of the loo, or – frequently – proudly displayed centrally on the lounge carpet or kitchen tiles. I believe the Americans may have delicately termed it

**Three months on, 'we' had formally adopted them, though somehow I had missed the adoption ceremony**

'collateral damage', though I think I may have given it more forthright descriptions, and in the process created several new phrases for the next edition of the Concise Oxford Dictionary of Vituperation. We suspect also that we had a generous hand in the acquisition of the shiny new vehicles recently seen being driven by gleeful local veterinarians and supermarket owners.

Regrettably, Bentley met an unpleasant early end, and thereafter we settled into a somewhat anguished time of three plus two. The three expanded themselves, their territories and their domination; Someone quickly recognised the value of living in a democratic society in which the majority rules; and with the ratio now running at four to one, the dark, lonely hours of the early morning began to close in.



Then we moved. The new home, at Parawera, east of Kihikihi, is wonderful in all aspects – superb rural outlook in front of which I am inspired to sit and write; spacious and elegant living with room for all; substantial grounds with numerous trees where cats can and do run about, climb, dig and regularly present us with somewhat battered and very unhappy-looking mice; green sweeping farmland surrounding the property which allows for adventurous feline exploration of hedges and sheds and wide-open paddocks.

We all loved it. There were regular visiting tui who fluted and chortled and clanked in the seasonally-flowering trees about the lawns; magpies and hawks occasionally jousted in vicious aerial warfare outside the windows; the occasional kereru flailed by with whistling wings; furtive pheasants and cumbersome turkeys made themselves known in passing with their own peculiar brand of calls; lovelorn red stags roared unprovable defiance at one another across electrically-fenced country; hefty warm-smelling Friesian cows noisily tore off great sweeping mouthfuls of lush grass just across the boundary fence; and Martin, the world's best mailman, regularly delivered cartons and boxes of good things.

And then, recently, a small shadow appeared.

There it was, one evening in mid-autumn, just beyond the door leading out on to the patio. It was nearly dark, so seeing anything outside was difficult, and the little shadow itself was dark with just a fleck of white here and there that helped with the camouflage. It flitted in and around the door for several evenings, like some ethereal, low-level moth, and then, as the shadow became emboldened, two little golden eyes could be discerned.

I've always loved to watch wild things and this little guy was no exception. It was, indeed, a little cat-kitten, stocky, barrel-gutted, slightly pug-faced and as we were able to discern after several more days of growing bolder, it was fitted with a rather short tail which had a decided kink in the middle of it. It vanished if it saw us move inside the house and especially if we opened the door. It was undoubtedly a rather appealing little gadget, if one has any heart for the wild things of the world. And small equals defenceless; and winter equals cold and hungry and Kingsley equals muggins in such matters...



Yet I began to feel a little like some Shakespearian Macbeth, beset in those dark hours with equally dark and ghostly imaginings: "Is this a cat I see before me? Come, let me clutch thee. I touch thee not, and yet I see there still. Art thou some feline of the mind...?"

But no, it was for real; and like a hypnotised rabbit in the hard, unblinking gaze of a snake, I can feel myself again unwillingly, unwittingly being drawn into a yet deeper morass. I really am a sucker.

It took a slow and careful month of feeding twice daily for the little guy to begin to trust us. Gradually his frightened scatterings as we opened the door became less and his reappearances at the food tray more rapid. Then, quite quickly, he decided we were trustworthy enough to watch, close at hand, as the food dish was filled. Within a few days he was brave enough to be at the food dish as the food was dispensed, and then a gentle stroking of his head soon became accepted.

A week on, he's inside, in his own substantial cage, complete with sheepskin, lined box for sleeping quarters, water bowl, food tray and litter-box loo. He seriously enjoys snuggles and purrs vigorously when given any sort of TLC – which appears to be required more and more frequently. And of course, Someone, now well qualified as a vet nurse and therefore with vast knowledge of such matters, has decreed that the latest addition – "just till we can get him checked out at the vet's and make sure he's OK, and then find a permanent home for him" – shall be named Wonkie, because of his kinked tail and slightly-off-kilter pug face. Close inspection has shown that his lower jaw is a little out of alignment and one of the canine teeth is off-track. Maybe he's had a close encounter of the ninth-kind with a car or something. In any event, it will cost 'only' \$X to have him spayed and the crooked tooth removed. [In the interests of the continued wellbeing of my bank-manager, it's probably best I don't specify that amount].

The slight disfigurements give him a sort of harried, worried, world-on-my-shoulders look. Jelly-hearted old coot that I am, I have to say his stumpy legs, barrel body, crooked tail and pug face all combine to create a rather endearing appearance to the little guy, and he is a nice little bloke.

Which, after the vet check-up, turns out to be complete rubbish. He's a she! Mug-male that I am, I might have guessed.

Wonkie, the She, is now back here at home, fed, watered, replete, and purringly snuggled up to Someone. I have a desperate, creeping realisation that the ratio has just sneaked up to five to one.

Anyone out there have a cat-free spare sleep-out for a totally outnumbered old man, perchance?

#### Kingsley Field



Columnist Kingsley Field has published two illustrated volumes of his columns, and will have a third volume available shortly. He can be contacted at [kingsley@accuwrite.co.nz](mailto:kingsley@accuwrite.co.nz)



# PEOPLES THOUGHTS ELECTIONS



**CAMPBELL FORLONG**

Campbell Forlong is a church pastor, community worker and trustee in the Agora Community Trust.

A key issue Forlong sees confronting New Zealand - one that has been cited by political parties - is immigration and cultural and ethnic diversity.

"There are some deep seated prejudices among New Zealanders. Often, it's not that we mean to discriminate but it is that we tend to go with what and who we are familiar with.

Really to be a Kiwi is to be diverse. We really can no longer tolerate prejudice when it comes to things like employment, law enforcement and education. I am hoping to see us grow to accept the richness of our diversity and that we are part of a global community."

Forlong said many refugees had no choice when they arrived in New Zealand, came from awful circumstances, and should be treated fairly and provided with the same opportunities available to the rest of the population.

"I am a community worker and I ask what we are doing to help the marginalised among us. I am interested to see what the political parties are saying and their policies around migrants and refugees."



**ANDREW YEOMAN**

Hamilton property developer and house builder Andrew Yeoman understands calls for affordable housing and explains some of the factors constricting the housing market.

"In the markets that we operate in (Waikato and Auckland) the construction sector is working at full capacity - there are not enough qualified tradespeople. Both immigration and housing seem to be a hot topic at the moment, but without immigration of qualified tradespeople, I cannot see how the construction sector can build more houses that it is currently building in order to solve the housing shortfall."

"Infrastructure also seems to be an issue. It doesn't appear that councils have the resources to push ahead with new and upgraded infrastructure (both green fields and infill). The government's billion dollar fund goes someway to help this, but more could be done."



**KELLI PIKE**

Kelli Pike became concerned at the low turn-out, the mix of candidates, and general public participation in politics during the 2016 local elections. She has since lead a local group 'Politics in the Tron' in an attempt to raise interest and participation in politics.

"I was quite disappointed in who was elected, the lack of diversity and the low turnout. People should be more interested in the issues especially young people. I think the huge issues coming up will include affordable housing and the security of people who are renting and who may be forced to move at the whim of a landlord. There are issues around mental health and the affordability of, and access to, health care."

Pike said having a child had helped shape her viewpoint and she was now more focused on the future particularly around issues on the environment and student debt. "A lot of students will just put their debt in the back of their mind and in the too-hard basket, but it's a system that can make people desperate and set them up to fail."



**CATHERINE HODGES**

Catherine Hodges, Director of Methodist City Action in Hamilton, who has spent her life working at the coalface of community need, said affordable accommodation continued to be a major issue. "What I see personally through the community meals and through foodbank is that a lot of people are struggling finding affordable accommodation. We see more people coming to the foodbank because, even though they are working, their wages aren't enough."

Hodges said they were also seeing more people being put up in motels, often with children, again because of the shortage of affordable accommodation, a circumstance which was detrimental to the children as they were often not in school or being moved around different schools.

"There is also chronic health problems caused by cold damp houses, the need to educate people around their rights to be able to live in warm, dry, accommodation."



## ROGER HENNEBRY



Hamilton Grey Power president Roger Hennebry, says the organisation is urging its members to get out and vote. Core issues for older people include claims that National Superannuation is not sustainable in its current form and the growing needs of the older population in regard to the costs of hearing aids, glasses, dental care and elective surgery. Increasing everyday living costs including the cost of electricity make a difference in relation to the diminishing value of National Superannuation.

On the local level there is the ongoing rort of the Government take of GST on rates - a tax on a tax, and local authority spending on non-core items which helps to increase rates.

"Grey Power's national body is very concerned about the claim that superannuation is unaffordable. As Winston Peters said, NZ is only putting in half of what other western countries do per head. This Government gives full pensions to immigrants who have only been here ten years, that is what is unaffordable. With 100,000 new immigrants predicted entering NZ per year we'd have to build more hospitals just to cope with this influx never mind our resident seniors. Didn't charity start at home once?"

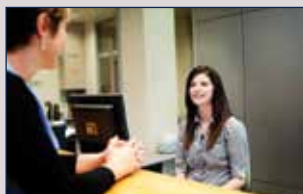
Geoff Lewis



\*The opinions and viewpoints discussed in this article are not necessarily of Seasons Magazine / Just 1 LTD or any of it's staff

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Laser Treatment • Macular Degeneration Management



### HAMILTON EYE CLINIC

## 07 834 0006

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# Weight Loss at Body Buzz



## Kathy lost 12kg in 13 weeks at Body Buzz

"Being overweight has always been a constant struggle for me. I put on weight when I quit smoking. I also had an underactive thyroid which made it hard to lose weight. I've done Sure Slim, Weight Watchers and Jenny Craig. I've been to the pool and I've been to the gym but Body Buzz is the only thing that has worked for me. It's brilliant and it's so simple, you just stand on it, sit on it or lay on it. The only effort is getting yourself here. As far as food goes you just do your ordinary meals you do at home. You don't have to buy anything extra except for maybe some Coconut oil or Olive oil. It's a bit of a lifestyle change but it's not an expensive one".

### Menopause Gone

"My menopause has gone. I don't get any more night sweats or mood swings and I feel a lot happier. Women think that we are going to put all this weight on with menopause and we are never going to shift it. I think a lot of women would benefit coming in and doing this. I can go shopping now and buy some nice clothes. Another plus is my indigestion has gone and all my other health issues have improved."

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Check out the video testimonials of local people on our website [www.bodybuzz.co.nz](http://www.bodybuzz.co.nz). Call us today for your "no pressure" free consultation. What have you got to lose? Take home a free DVD packed full of helpful information (free for a limited time)

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## Weight Loss Lies #2

Martin Eyre, Body Buzz Weight Loss and Health Studio

### The Cardio Deception

Remember when you were young and you could eat just about anything you liked? A little bit of exercise would keep you in shape. Fast forward 10 years and you notice your waistline has expanded. You think about doing some exercise to get yourself back in shape but you are too busy. Before you know it you're in your 40's and you have grown way out of proportion. You say to yourself "It's time to get fit and lose some of this weight". Maybe you don't like the gym or you simply don't have the time so you decide to do your own thing. Jogging is out of the question because you are too heavy and unfit so you start walking instead. Let's just say you make it through the first 3 weeks without getting injured. You have lost some weight initially but now it's not coming off anymore so you decide to walk further and pick up the pace a little bit. You have just fallen for 2 weight loss lies:

- Lie #1 Cardio exercise makes you lose weight.
- Lie #2 Harder is better or no pain no gain

(more on that in another issue)

### Why Cardio exercise doesn't work when we get older

It's all about hormones. When you are young your hormones are nicely balanced. As we age testosterone levels drop off and estrogen levels rise. The older you get the more out of balance your hormones are and the less effective exercise becomes for fat loss. In short exercise won't work for you like it used to. The weight issue isn't a lack of exercise it's a dietary problem. Exercise will improve your hormone balance but the problem is your joints don't like it when you do Cardio exercise in an overweight condition. Another problem is that exercise tends to make you hungry. That's why some people gain weight when they exercise. I hear this all the time. "I just don't understand it Marty...I've been exercising for months now but the weight's just not coming off." Clearly, it's time to try something different. That's when I point out the obvious. "You can't out exercise a bad diet." It's also an appropriate time to show them how to get the benefits of exercise in an easier and less stressful way. More on that soon.

### Body Buzz

16A Vialou Street, Hamilton

ph: 834 2271

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# DON'T MISS OUT ON THE SKODA KODIAQ

## Arguably, most exciting Skoda EVER to the NZ Market.

The Skoda Kodiah is our first full sized 7 seater SUV and enters the NZ market at a time when this sector accounts for almost 50% of the New Vehicles sold in NZ.

Long gone are the days when family sedans and wagons had a Holden or a Ford badge on them.

The SUV (Suburban Utility Vehicle) has taken over this roll worldwide and re-defined the "Family Car" forever. The appeal of the high driving position to enhance urban vision and the flexibility of space these vehicles offer along with the ability to tow all manner of recreational toys, is beyond question.

The challenge with them has often been that these benefits came with significant compromises.

Generally not regarded as the most fuel efficient, eco-friendly options and lacking in maneuverability and handling, these vehicles have definitely created their own challenges in terms of satisfying the expectations of their owners.

The New Skoda Kodiah is one of the new European breed of SUV which is set to change all this.

Boasting huge flexibility, genuine large vehicle space and towing ability, the Skoda Kodiah also delivers on being an eco-friendly, highly efficient SUV with genuine levels of performance available when called upon and open road cruising ability that would rival many Luxury cars.

Add to this a starting price from as little as \$39,990 (entry specification Ambition 2wd) and featuring safety features and driver aids to protect you, your passengers and other road users, you can see why we are so excited about this new addition to our family.

Not to forget too that like all our vehicles, the Skoda Kodiah has a service interval of up to 30,000kms or 2 years, which is another real world benefit that helps keep more money in your pocket over the life of your ownership.

We now have the Skoda Kodiah on display in the showroom and available for a test drive, so if you are part of the 50% of the market who own or aspire to owning an SUV, you need to come in and see us and have a look over the Kodiah for yourselves.

It may well change the way you think about SUV's.....and Skoda!

Mention that you saw this article in Seasons magazine and we will shout you morning tea after you've been for your test drive.



**JUST ARRIVED, AND AVAILABLE NOW FROM \$39,990+ORC.**

Introducing the much-anticipated Kodiah. ŠKODA's all-new SUV boasts seven seats as standard, with space and innovations for the entire family. A range of fuel-efficient engines provide plenty of power, giving proof to its strikingly confident design. Already the Kodiah has won both WhatCar's Best Large SUV award, and Top Gear's Best Car for Big Families – and that was before it was even publicly available. So bring your family in to **Ebbett ŠKODA**, and test drive the Kodiah today.



Auckland Theatre Company presents

# Last Legs

by Roger Hall

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# Book fast or you're last

## HIJINKS, HYPERTENSION AND HILARITY - MARK HADLOW, ALISON QUIGAN, RAY HENWOOD AND LOUISE WALLACE TO STAR IN CARDIO-ARRESTING COMEDY

Auckland Theatre Company's (ATC) premiere season in the ASB Waterfront Theatre would not be complete without a work by one of New Zealand's most popular and prolific playwrights, the unstoppable Roger Hall.

ATC's production of Roger Hall's *Last Legs* will play from 12 – 27 September, before heading off on tour to Hamilton's Clarence Theatre from 5 – 7 October, and Tauranga's Baycourt Community Arts Centre from the 13 – 15 October.

*Last Legs* is a lethally-funny black comedy about sex, death and politics, with an irresistible appeal to the old and bold of heart.

News that Bill English is to open a new wing of the Cambridge Retirement Village sparks a revolution amongst its residents.

Though many want to turn on something special for the PM, others are less enthused and plan to stage a protest. Soon, new fractures appear along old fault lines, transforming the swanky facility into a hotbed of insurrection, intrigue and infidelity.

The shenanigans and skullduggery continue right up to the last minute - with the Prime Minister's car only moments away, a vehicle suddenly blocks the driveway. What's worse, it's a hearse!

Real Housewives of Auckland star Louise Wallace (Agent Anna, Shortland Street) will make her Auckland Theatre Company debut, alongside the star-studded cast which includes some of our country's most illustrious theatre actors, including Mark Hadlow (The Hobbit, King Kong, Nell Gwynn), Ray Henwood ONZM (Lord of the Rings, Heroes, The Crucible), Alison Quigan (Shortland Street, Calendar Girls, August Osage County) and Catherine Wilkin (McLeod's Daughters, Trees Beneath the Lake, The Importance of Being Earnest).

Led by an expert creative team of experienced Roger Hall practitioners - including director Colin McColl, set designer Rachael Walker (Venus in Fur, That Bloody Woman, Angels in America), *Last Legs* is a chance to laugh, as if it were your last.

### CAST

Mark Hadlow  
Ray Henwood  
Alison Quigan  
Catherine Wilkin  
Louise Wallace  
Margaret-Mary Hollins

### CREATIVE TEAM:

Written by: Roger Hall  
Director: Colin McColl  
Set designer: Rachael Walker  
Costume designer: Debbie Thearle  
Lighting designer: Nik Janiurek  
Sound designer: John Gibson

Auckland Theatre Company season of

## "Last Legs"

### AUCKLAND

12 – 27 September, 2017  
ASB Waterfront Theatre  
Halsey Street

### HAMILTON

5 – 7 October, 2017  
Clarence St Theatre  
59 Clarence Street

### TAURANGA

13 – 15 October, 2017  
Baycourt Community Arts Centre  
38 Durham Street

For further information and bookings  
[www.atc.co.nz](http://www.atc.co.nz) or 09 309 3395



# Women's Lifestyle expo

## BAY OF PLENTY 19<sup>th</sup> & 20<sup>th</sup> AUGUST

If you've been looking for the perfect excuse for you and your girlfriends to get together then here it is. The annual Women's Lifestyle Expo is back in Tauranga once more with more sites to shop from than ever before.

Renee Murray from NZME Events, organiser of the Expo says they are very excited about returning this August with over 120 companies involved in the two day event.

"Don't miss this opportunity to see so many wonderful companies and do lots of shopping under the one roof. Aside from having the best of local companies exhibiting at the Expo we have a large number of national companies who will travel to Tauranga from all around New Zealand especially



to show local women their products. We expect thousands of women from all around the region to visit and experience the show. It's a great opportunity for women to stop, relax and spoil themselves for one weekend".

The Expo will feature lots of new companies and everything from active wear and fashion accessories to giftware, fantastic food and wine, a large artisan craft zone, unique businesses, beauty and so much more.

**Grab the girlfriends, Have a Mother Daughter day out or simply take time for yourself; head to the Women's Lifestyle Expo on the 19th & 20th August at ASB Baypark, Mount Maunganui**

**Door sales available all weekend, \$10 and under 12 Free. For more details see [www.expos.co.nz](http://www.expos.co.nz) or join us on Facebook for all the Expo News.**

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Women's Lifestyle expo

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**Visit us at Stand F4 at the Women's Lifestyle Expo at ASB Baypark, Tauranga on 19th-20th August and receive a 5% discount by showing this advert at the show, or using the code **TWLE17** for online purchases until 31st August ([www.activecurves.co.nz](http://www.activecurves.co.nz))**



# Pruning Roses

## Tackle the climbers

Winter is the best time to prune modern repeat climbers as all the old leaves need to be picked off anyway, so may as well prune at the same time. (Once blooming old roses and ramblers are best when pruned in the summer after flowering)

The key to climbers is to train the canes as near to horizontal as possible. A good structure of horizontal branches dramatically increases the number of flowers. Climbers that are allowed to grow straight up will have flowers only on the tips of the canes. Newly planted climbers won't need much pruning the first year or two. Just tie in any canes that have developed over the summer and cut side shoots back to about 6 inches.

The rose in this picture would have most of its flowers at the top.



To prune an established wall trained climber, start by taking a critical look at the plant's structure. Identify two or three of the oldest, less productive canes for removal or cutting back. Decide which of the newly developed canes you want to keep and where they would be best tied in. Look for dead wood, weak thin growth and awkward branches. Try to make a plan before you start cutting.

Once you have your game plan, start by cutting away what you don't want. The oldest branches can be cut at ground level, or at a low point where you



want a new branch to form. Keep an eye on where the buds are and make the cuts just above buds that are pointing in the direction you want new growth to go in.

Cut out thin weak growth, dead wood and awkward crossing branches. Leave the side branches on the remaining canes for the time being. Tie remaining canes onto the supports, spacing them evenly to get good coverage. Now prune the side branches, or laterals, growing out of these canes down to 3 or 4 buds. Cut just above an outward facing one.

Remove any remaining leaves, an important step in disease control. Lastly, rake up any fallen leaves off the ground, lightly fork over the soil around the base of the plant, apply a couple of inches of compost and you're done.

The steps for pruning a rose trained over an arbour or similar structure are pretty much the same. Try to train some of the branches in "S" curves up trellised sides or wrap them around the support posts. Be sure that the branches over the top of the structure are tied down securely to prevent wind damage and to promote good flowering. Cut back side branches to two or three buds.



**Roach's for Roses** is located between Morrinsville and Hamilton. Opening hours are **Monday to Friday, 8-4pm**. If you have an enquiry, please contact **0800 867 767**. Or you can ring Mike Roach directly on **027 495 5183**.



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

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150 Schollum Road, Eureka, R D 2, Morrinsville





# BON APPÉTIT

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## FEATURING

### Broccoli and Bacon Salad (Gluten Free)

#### Ingredients

1 cup of raisins or sultanas  
1 cup of diced bacon, cooked  
1 red onion, medium sized diced  
1/2 cup sliced almonds  
1/2 cup chopped peanuts  
1 & 1/2 cups of sliced cucumber  
2 heads of broccoli (chopped & raw)  
1/3 cup condensed milk  
2 tablespoons of seeded mustard  
2-3 tablespoons of malt vinegar  
1 tablespoon of lemon juice

#### Method

1. Cook the diced bacon
2. Cook the red onion
3. Set aside the bacon and onion
4. For the dressing, combine condensed milk, malt vinegar, lemon juice and mustard, try for flavor. This is a thickish dressing, if it is too sweet add a bit more vinegar and lemon juice. Set aside.
5. Mix all the ingredients together in a bowl, then mix the dressing through the ingredients.

Vegetarian if required by substituting bacon with cranberries



### Omlette Stack

#### Ingredients

10 eggs  
1 1/2 cups of cream  
Handfull of silverbeet  
Salt and pepper  
Mix together and divide between 3 omlette pans. Cook on the stove and then finish cooking in oven until golden on top  
For filling  
Cook 7 pieces of shoulder bacon 3 1/2 on each layer

#### Method

For the base

1. Start with omlette base. Then spread with cottage cheese.
2. Add spinach, 12 slices of tomato and 3 1/2 slices of bacon and BBQ sauce
3. Place second omlette on top and repeat above process
4. Put final omlette on top
5. Garnish with tomatoes, spinach and hold in place with cocktail picks.

Vegetarian if required by substituting bacon with mushroom, red onions, peppers and spinach



**Robert Harris Tauranga, Katikati and Papamoa invite you to join us for a FREE coffee**





## Chocolate Chippie Biscuits

### Ingredients

225g butter, softened  
1/2 cup sugar  
1/4 condensed milk  
2 cups plain flour  
1 teaspoon baking powder  
1 cup chocolate chips

### Method

1. Cream butter, sugar and condensed milk until light and fluffy
2. Add other ingredients, mixing well
3. Roll into 80g balls, gently pressing down with a fork, place into paper lined tray and bake at 180°C for 15 minutes.



## Snickers Slice

### Ingredients

Base  
1/4 cup butter  
5 cups mini marshmallows  
5 1/2 cups rice bubbles  
Middle  
1/2 cup butter, melted  
1/2 cup golden syrup  
1 cup sugar  
Top  
3 large serving spoons chocolate truffle mix, or melted chocolate buttons

### Method

For the base

1. Melt butter
2. Add marshmallows & rice bubbles
3. Stir together and then line your tray and pour the mixture into the tin

For the middle

4. Melt butter and golden syrup then add sugar
5. Add chopped peanuts and pour over the base

For the top

6. Melt the chocolate truffle mix, pour over slice and leave to set in the fridge





# August 2017

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		01	02	03 Shakespeare 7:30pm - 8:30pm The Meteor, Hamilton \$20	04	05 The Little Big Markets 9:00am Coronation Park, Mount Maunganui FREE
06	07	08 Talk on refugees & election 6pm - 8pm Settlement Centre, 46G Boundary Road, Hamilton FREE	09	10	11 Canvas careers showcase "I can be anything" 9am - 3pm 81 Truman Lane Mount Maunganui FREE	12
13 Riding for the Disabled 9:30am - 1:30pm Country Market Waihou, Te Aroha FREE	14	15 Thinking of living in a Retirement Village 6pm - 7:30pm Workingmen's Club, Hamilton FREE	16	17 Musical Feast 12pm - 1pm Waikato Museum, Hamilton FREE	18	19 Women's Lifestyle Expo 10am - 5pm ASB Baypark, Mount Maunganui \$10 DOOR SALES
20 Women's Lifestyle Expo 10am - 5pm ASB Baypark, Mount Maunganui \$10 DOOR SALES	21	22	23 NZ Internet Film Fest 10am - 5pm Lido Cinema, Centre Place Victoria Street, Hamilton Buy tickets: NZIFF WEBSITE	24	25	26 Half Marathon 8:15 am CHECK IN Main Beach, Mount Maunganui \$55 ONLINE SALES
27 Cambridge Brass Band 3pm - 4pm Waikato Museum Hamilton FREE	28	29 Sue Nicholson: answers from the other side 7pm - 9:30pm Clarence Street Theatre, Hamilton \$64.95	30	31	<b>NOTES:</b> <i>Remember Grant's birthday on the 27th August!</i>	

**LEO JULY 21 - AUG 22** Your emotions are more peaceful and easier to control today, Leo. It's almost as if you're merging with the energy around you. The one thing to be careful of is indecision.

## QUOTE OF THE MONTH

"In the past, people were born royal. Nowadays, royalty comes from what you do"



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# FUN WITH WORDS

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AS WELL AS THE IDIOSYNCRASIES OF ENGLISH



**One tequila, two tequila, three tequila...Floor.**

Atheism is a non-prophet organization

**If man evolved from monkeys and apes, why do we still have monkeys and apes?**

The main reason santa is so jolly is because he knows where all the bad girls live.

**I went to a bookstore and asked the saleswoman, "where's the self-help section?" She said if she told me it would defeat the purpose.**

What if there were no hypothetical questions?

**If a deaf child signs swear words, does his mother wash his hands with soap?**

Is there another word for synonym?

**What do you do when you see an endangered animal eating an endangered plant?**

If a parsley farmer is sued, can they garnish his wages?

**Why do they lock gas station bathrooms? Are they afraid someone is going to break in and clean them?**

If a turtle doesn't have a shell, is he homeless or naked?

**Can vegetarians eat animal crackers?**

If the police arrest a mute, do they tell him he has the right to remain silent?

**Why do they put braille on the drive-through bank machines?**

How do they get deer to cross the road only at those yellow road signs?

**What was the best thing before sliced bread?**

One nice thing about egotists: They don't talk about other people.

**If someone with multiple personalities threatens to kill himself, is it considered a hostage situation?**

Do infants enjoy infancy as much as adults enjoy adultery?

**How is it possible to have a civil war?**

If one synchronized swimmer drowns, do they rest drown too?

**If you ate both pasta and antipasto, would you still be hungry?**

If you try to fail, and succeed, which have you done?

**Whose cruel idea was it for the word 'lisp' to have 'S' in it?**

Why are hemorrhoids called "hemorrhoids" instead of "assteroids"?

**If you spin an oriental man in a circle three times, does he become disoriented?**

Can an atheist get insurance against acts of God?

**Why do shops have signs, 'Guide Dogs Only', the dogs can't read and their owners are blind?**



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# Laughter is the best medicine

## THE LIGHTER SIDE OF GETTING OLDER

### BEE HIVE BIDDING

Three contractors are bidding to fix a broken fence at the Bee Hive. One is from Wellington, another is from Auckland, and the third is from Hamilton. All three go with a Bee Hive official to examine the fence. The Wellington contractor takes out a tape measure and does some measuring, then works some figures with a pencil. "Well," he says, "I figure the job will run about \$900. \$400 for materials, \$400 for my crew, and \$100 profit for me." The Auckland contractor also does some measuring and figuring, then says, "I can do this job for \$700. \$300 for materials, \$300 for my crew, and \$100 profit for me." The Waikato contractor doesn't measure or figure, but leans over to the Bee Hive official and whispers, "\$2,700." The official, incredulous, says, "You didn't even measure like the other guys! How did you come up with such a high figure?" The Waikato contractor whispers back, "\$1000 for me, \$1000 for you, and we hire the guy from Auckland to fix the fence." "Done!" replies the government official. And that, my friends, is how the new stimulus plan will work.

### FLATTERED

A man goes to a bar and sees a large girl dancing on a table. He walks over to her and says, "Wow, nice legs!" She is flattered and replies, "You really think so?" The man says, "Oh definitely! Most tables would have collapsed by now."

### MIXED MESSAGES

A man walks into a bar and sits down. He asks the bartender, "Can I have a cigarette?" The bartender replies, "Sure, the cigarette machine is over there." So he walks over to the machine and as he is about to order a cigarette, the machine suddenly says, "Oi, you bloody idiot." The man says with surprise in his voice, "That's not very nice." He returns to his bar stool without a cigarette and asks the bartender for some peanuts. The bartender passes the man a bowl of peanuts and the man hears one of the peanuts speak, "Ooh, I like your hair." The man says to the bartender, "Hey, what's going on here? Your cigarette machine is insulting me and this peanut is coming on to me. Why's this?" The bartender replies, "Oh, that's because the machine is out of order and the peanuts are complementary."

### WHAT DO YOU SEE?

Sherlock Holmes and Dr. Watson went on a camping trip. After a good meal and a bottle of wine, they laid down for the night, and went to sleep. Some hours later, Holmes awoke and nudged his faithful friend. "Watson, look up at the sky and tell me what you see." Watson replied, "I see millions and millions of stars." "What does that tell you?" Watson pondered for a minute. "Astronomically, it tells me that there are millions of galaxies, and potentially billions of planets. Astrologically, I observe that Saturn is in Leo. Horologically, I deduce

that the time is approximately a quarter past three. Theologically, I can see that God is all powerful and that we are small and insignificant. Meteorologically, I suspect that we will have a beautiful day tomorrow. What does it tell you?" Holmes was silent for a minute, then spoke. "It tells me that someone has stolen our tent."

### EMPTY SEAT

It's the Rugby World Cup finals and a man makes his way to his seat at the stadium. He sits down and notices that the seat next to him is empty. He leans over and asks his neighbour if someone is sitting there. He responds, "No, the seat's empty." The first man exclaims, "What! Who in their right mind would have a great seat like this for the Rugby World Cup finals and not use it?" The neighbour responds, "Well the seat is mine, but my wife passed away and this is the first Cup finals we haven't been together." The first man responds, "I'm sorry to hear that. Wasn't there anyone else, a friend or relative, that could've taken that seat?" The neighbour responds, "No, they're all at the funeral."

### RIGHT TO REMAIN SILENT

A man is being arrested by a female police officer, who informs him, "Anything you say can and will be held against you." The man replies, "Boobs!"





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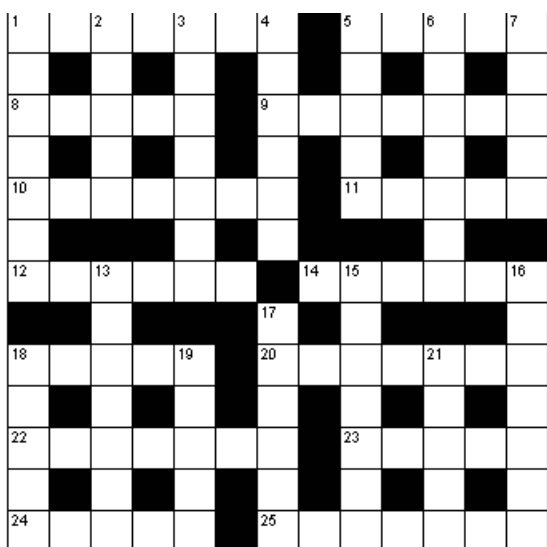


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This month's puzzle pages are proudly brought to you by Seddon Park Funeral Home

## Quickie Crossword



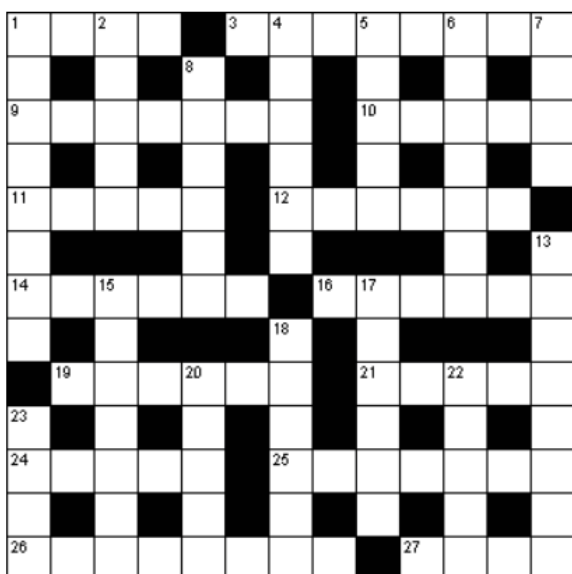
### Across

1. Forsake (7)
5. Misgiving (5)
8. Robber (5)
9. Competence (7)
10. Hide (7)
11. Climb (5)
12. Housing area (6)
14. Groups of twelve (6)
18. Archer's missile (5)
20. Great pleasure (7)
22. Strain (7)
23. Flinch (5)
24. Majestic (5)
25. Gracefully slim (7)

### Down

1. Thing (7)
2. Strange (5)
3. Turn aside (7)
4. Almost (6)
5. Even (5)
6. Stir up (7)
7. Perhaps (5)
13. Despotism (7)
15. Slanting (7)
16. Colonist (7)
17. Handsome youth (6)
18. Stage-player (5)
19. Turn rapidly (5)
21. Stately, splendid (5)

## Cryptic Crossword



### Across

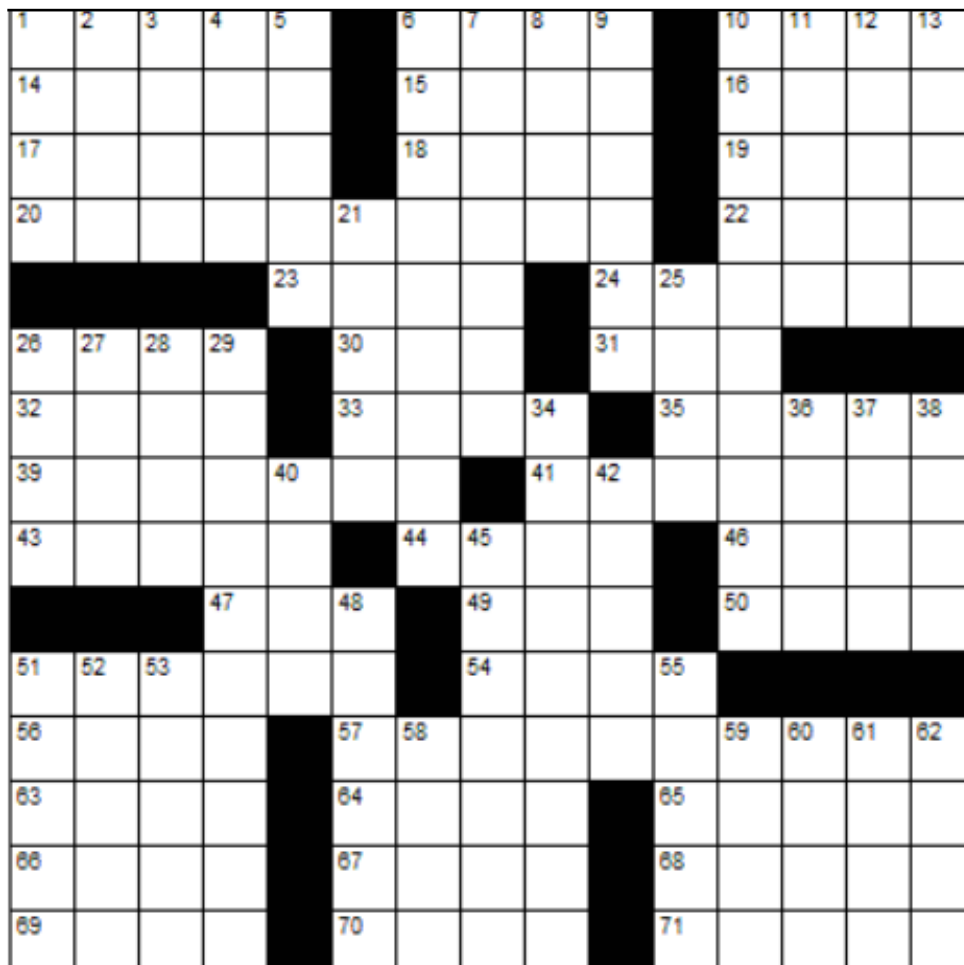
- 1 Polish expert (4)
- 3 Trouble with sailors in grand decking (8)
- 9 Transport company hurts (7)
- 10 A revolutionary pose for an old story-teller (5)
- 11 Female resident of island or isthmus? (5)
- 12 Force workers' leader to take capital in industrial action (2-4)
- 14 Bird like this coming back to quarry (6)
- 16 Threaten one member with dissolution (6)
- 19 Bogart's first with a ring for his partner (6)
- 21 Going astray dooms wicked old city (5)
- 24 Bouquet from Kilimanjaro, maybe (5)
- 25 Man left in - he made people laugh (7)
- 26 Alan isn't playing a recorder (8)
- 27 They see eastern agreement (4)

### Down

- 1 Clandestine move for bad crook (4,4)
- 2 Learner entering just to show natural ability (5)
- 4 Sea dog treated with right amount of medicine (6)
- 5 Capital's reported ranges (5)
- 6 Heron is up the creek not far from the coast (7)
- 7 Good mimic produces yawn (4)
- 8 Pure but pursued, by the sound of it (6)
- 13 Scraps in which peculiar people take sides at first (8)
- 15 Philosopher has nothing new for group of soldiers (7)
- 17 Lose mass on Scottish isle (6)
- 18 Scotland's leader doesn't have trousers (6)
- 20 A cover said to be of use (5)
- 22 Name change for Lloyd (5)
- 23 Some characters again appear in long story (4)



# Giant Crossword



## Across

1. Filched
6. Type of cereal grass
10. Canine tooth
14. Cowboy movie
15. End \_\_\_\_
16. Curved molding
17. Aviator
18. Extinct flightless bird
19. Seating sections
20. Recognized
22. At one time (archaic)
23. Audition tape
24. Literary compositions
26. Tease
30. Liveliness
31. Comes after Mi and Fah
32. Murres
33. 1 1 1 1
35. Garbage
39. Alloy of tin, copper and antimony
41. Panes of glass in buildings
43. Shoemaker's awl
44. Toboggan
46. Norse god
47. Explosive
49. Former boxing champ
50. Hourly pay
51. Decline
54. Not fast
56. District
57. Appraisal
63. Survey
64. Identical or fraternal
65. Audio communications
66. False god
67. Suspend
68. Honor fights
69. Declare untrue
70. Hens make them
71. Hiding place

## Down

1. Couch
2. After-bath powder
3. Ear-related
4. Lascivious look
5. Made a mistake
6. Basics
7. Variant of an element
8. Formally surrender
9. Wears away
10. Bode
11. Ancient Greek marketplace
12. Chatty 13. Exploits
21. Storehouse
25. Scattered
26. A certain confection
27. By mouth
28. Brothers and sisters
29. According to custom
34. Bumps
36. Fizzy drink
37. Branchlet
38. Feudal worker
40. Hotels 42. Manner of speaking
45. Enduring
48. Grow teeth
51. Speedy
52. Wear away
53. Criminal
55. Voting districts
58. Booty
59. Tight
60. Notion
61. Anagram of "Silo"
62. Snack

**Find the answers to the August puzzles in the September issue of Seasons magazine**  
**Answers to older puzzles can be found at [www.seasonsmag.co.nz](http://www.seasonsmag.co.nz)**



# Giant Sudoku

4				14						6	16			5
		16	7	1	13		10			9		12		6
13			12	8	3		15			10	1	4		
3	2	14				9	12					15	1	7
1		12		13			4			14			7	11
14		3	2		11			7				16		
	16				6			13	11					14
			13			10				1				9
7	5	9	6		2			3		8			14	16
12		15	14					9	5					
		1			8	15		6			7		4	5
	8					7			1			6		
					9			1			14	3	10	15
	6		1	10		14		16			12		13	
5			10	2	12		7			13	11		6	4
			16	5			11		4				2	1

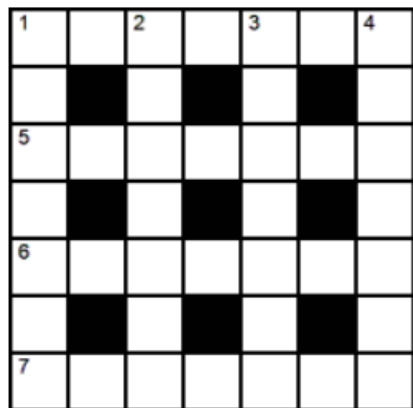
## Mastermind

- 01 What is the name of Britain's highest chalk sea cliff?
- 02 The Thorax is the anatomical name for what part of the body?
- 03 Mariah Carey teamed up with which boyband to release "Thank God I Found You"?
- 04 Ini Kamzoe reached what position in the US Billboard chart with "Here Comes the Hotstepper"?
- 05 Pico da Neblina is the highest mountain in which South American country?
- 06 In the ballet of the same name, what is Petrushka?
- 07 Who played Leonardo DiCaprio's murdered father in the 2002 film 'Gangs of New York'?



# Mini Crosswords

Mini Crossword 01



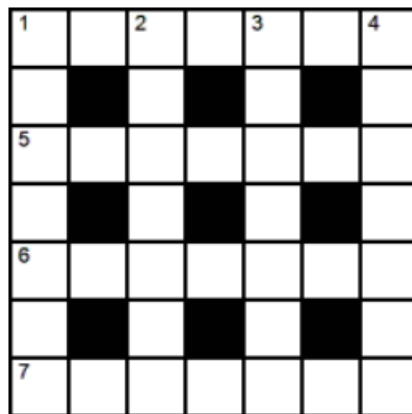
Across

- 1. Vague
- 5. Pass through
- 6. Stir up
- 7. Storm

Down

- 1. Pariah
- 2. Sports structure
- 3. Steal the show
- 4. Adjure

Mini Crossword 02



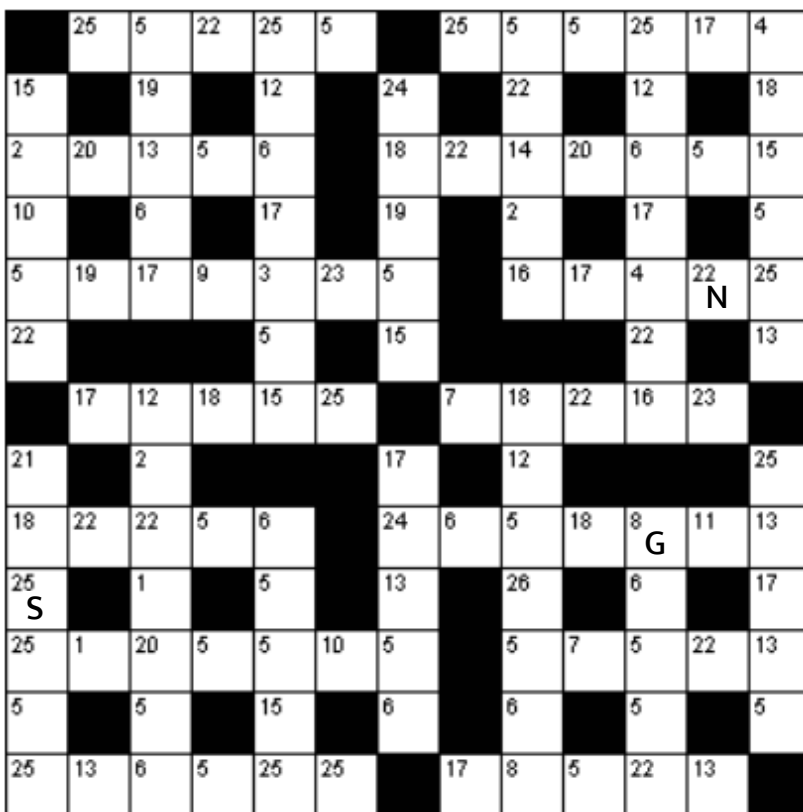
Across

- 1. Reciprocal
- 5. Defeat
- 6. Feed
- 7. Himalayan mount

Down

- 1. Infuriate
- 2. Speculation
- 3. Mundane
- 4. Hearing distance

## Code Word



Each number in the grid represents a letter of the alphabet. The letters T, A and N have been given to you. Use these clues to help you decipher the code.

A B C D E F G H I J K L  
M N O P Q R S T U V  
W X Y Z



# Word Fit



### 3 letter words

ASP  
SKI

### 5 letter words

ADEPT    SLOPE  
ANGLE    TERSE  
CAUSE    TRAIN  
CLIMB    ULNAR  
LUCID    VOGUE

### 6 letter words

ASSIST    REGRET  
CLOSER    SALUTE  
EMPIRE    SYNTAX  
REBUKE    TURTLE

### 7 letter words

AMULETS    PADLOCK  
LANGUID    PICADOR  
NARRATE    UNEQUAL  
NOVICES    VENTURE  
OBLIGED

# Word Change

Morph the top word into the bottom word by only changing one letter at a time.

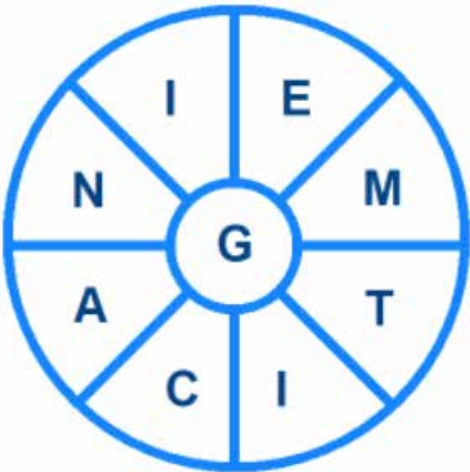
last
moon

stale
plate

stare
smile

# Hub Word

How many words can you make from the letters in the wheel? Each word must contain the hub letter 'I'. Can you find a 9-letter word and at least 20 other words of five letters or more avoiding proper nouns?



# Answers



# Answers to the July Puzzles:

## Quickie Crossword



## Cryptic Crossword



## Word Fit



## Giant Crossword



## Giant Sudoku



## Mini Crossword 01



## Mini Crossword 02



## Mastermind

- 01 18
- 02 Ruapaul
- 03 Pinecone, Grass  
Berry, Apple
- 04 Drums
- 05 The Moon
- 06 Crocodile
- 07 Fish

## Word Change

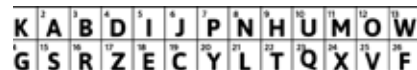
- boat pole cost
- coat pose coat
- cost post coal
- lost past cowl
- list fast bowl

## Hub Word

### 9-letter word - MACHINERY

Some other words of five letters or more containing the hub letter C:  
 cairn, chain, chair, charm, chary, chime, china, chine, crane,  
 cream, crime, hemic (haemic), manic, march, mercy, mince,  
 nacre, nicer, niche, ranch, reach, anemic, cinema, creamy,  
 enrich, iceman, archine, carmine, chimera, chimney,  
 machine, chairman

## Code Word



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This applies to anyone of any age, whether you have children or not, there is always someone who needs to pay for our funeral if we have not made provision for this.

Seddon Park Funeral Home and Sadliers Funeral Services offer an opportunity for

you to make funeral arrangements and decisions now, with the option to pre-pay. Pre-paid funds are held in an independent trust called the Cornerstone Pre-Paid Funeral Trust.

One of the benefits of purchasing a pre-paid funeral is that it is excluded from WINZ asset testing when entering retirement home care.

Here are some frequently asked questions:

### Can I see the Trust Deed?

You may certainly peruse the Trust Deed

### Does my money accrue interest?

No, this is a pre-paid funeral account. You are buying a funeral for the future at today's price. The Professional Services fee and the Casket costs are inflation proofed. Therefore these prices will not change.

### Is this like an insurance policy?

No, it is a pre-paid funeral account which is not inflated by insurance commissions.

### More Questions?

Why not give us a call and one of our friendly Funeral Directors will assist in tailoring a pre-paid funeral to suit your needs.

Seddon Park Funeral Home would like to invite you to our "Open Day" on Friday 11th August from 10 am to 5.30 pm and Saturday 12th August 10 am to 2 pm.

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