

ISSUE 01, AUTUMN 2026



**AGE**  
**CONCERN**  
**TAURANGA**

He Manaakitanga  
Kaumātua Aotearoa

# Age Concern Tauranga

*Keeping You Connected*



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

## Contact Information

**Phone:** (07) 578 2631

**Email:** ageconcerntga@xtra.co.nz

**Address:** 177A Fraser Street, Tauranga 3112

### Office Hours:

8.30am - 3.00pm Monday to Friday

## Age Concern Tauranga Board

**Chair:** Anna Bones

**Vice-Chair:** Eddie Jackson

**Treasurer:** Eddie Jackson

**Board:** Angela Scott, Merylyn Shuker, Adrienne von Tunzelmann and Roger Goodman, Liz Spellacy

## Staff

**General Manager:** Tanya Smith

**Receptionist/ Administrator:** Deb Nash

**Visiting Service Coordinator:** Ali Hill

**Staying Safe Facilitator:** Jackie Ruebe

**Total Mobility Assessor:** Judi Steel

**Social Connection Coordinator:** Nikki Moloney

**Social Activities Coordinators:**

Lesley Tong (Brookfield), Doreen Prime (Te Puke), Mary Mullany (Greerton)

*The views expressed in the magazine are not necessarily those expressed of Age Concern Tauranga Region. The inclusion or exclusion of any product does not mean that Age Concern advocates or rejects its use.*

## We are grateful to all our funders:



Tauranga District Stamp Club

## Community Support:

Our team has a wide knowledge of government and community services and are able to respond to enquiries on a number of subjects.

## Age Concern Visiting Service:

Our Visitor Service provides companionship to people over 65 who are lonely/ socially isolated and would like a regular visit from a friendly volunteer. We aim to match people with volunteers who live in the same area and have similar interests.

If you're feeling lonely/ socially isolated or if you know someone who would like a visitor, phone our office to speak to our Visiting Service Coordinator.

## Staying Safe Refresher Course for Older Drivers:

Staying Safe is a free classroom-based refresher workshop for senior road users. Age Concern delivers this programme in partnership with NZ Transport Agency Waka Kotahi. The workshop aims to maintain and improve safe driving practices and increase the knowledge of other transport options available to help senior road users remain safely mobile. Please call the office for upcoming course dates.

## Total Mobility Scheme:

We are an assessing agency for the Bay of Plenty Regional Council to access subsidised taxi fares. An assessment fee applies.

## Steady As You Go Exercise Classes:

Steady As You Go exercise classes are designed to improve strength and balance and help prevent a fall. Classes consist of a combination of sitting, standing, and walking exercises. Small fee applies. Please call the office for available classes in your area.

## Ageing Well:

We deliver a range of programmes and activities that are fun and social. Workshops provide practical knowledge on topics such as health and wellbeing, legal matters, modern technology, and safe driving.

# What's on..

## Wednesday Walking Group

– Key Dates meet at 10am unless advised

4 March 2026	Miles Lane Reserve, Tauriko
11 March 2026	Pak N Save, The Crossing Tauriko
18 March 2026	Chester Street, Judea
25 March 2026	McFetridge Lane, Ohauti
1 April 2026	Sunny Bay Road, Matua
8 April 2026	Pacific Avenue (by the toilets), Mount Maunganui
15 April 2026	Briscoes, Chapel Street
22 April 2026	Carmichael Reserve (off Carmichael Road)
29 April 2026	Kulim Park, Bureta
6 May 2026	Memorial Park (entrance by 7th Avenue, meet by fountain)
13 May 2026	Tay Street Café, Mount Maunganui
20 May 2026	Maungatapu Shops, Maungatapu
27 May 2026	Bosco Café Carpark, 1 Caslani Lane (The Lakes), Pyes Pa

## 500 Card Group – Mondays except public holidays

Come along and learn with a friendly group from 9.30am to 11.30am, held at our office. Gold coin donation. Light refreshments provided. All welcome.

## Monthly Meetings – March - May 2026

### Thursday 26 March 2026

**Venue:** Greerton Gardens Retirement Village, 45 Greerton Road, Greerton.  
\$4pp, refreshments provided.

**Start:** 10am – 11am

**Speaker:** Sherilene Arkwright, Support Net Regional Team Leader

**Topic:** Accessing needs assessments and service coordination services (NASC) to

ensure people live as independently as possible.

### Thursday 30 April 2026

**Venue:** Greerton Gardens Retirement Village, 45 Greerton Road, Greerton.  
\$4pp, refreshments provided.

**Start:** 10am – 11am

**Speaker:** Becky Hodgson, Sport Bay of Plenty, Keep on your Feet Coordinator

**Topic:** Live Stronger for Longer initiative - how to stay active and independent and reduce the risk of falls.

### Thursday 28 May 2026

**Venue:** Greerton Gardens Retirement Village, 45 Greerton Road, Greerton.  
\$4pp, refreshments provided.

**Start:** 10am – 11am

**Speaker:** Deanna Hinde, Life's Next Stages

**Topic:** Tools and ideas on how to downsize well and without feeling overwhelmed

## Coffee and Conversation

Do you like having someone to chat with over a relaxing cuppa? Then come and join our Coffee and Conversation group to meet others who are friendly and like-minded.

## Brookfield – 1st Wednesday of each month, 10.30am to 12pm

Wednesday 4 March, 1 April and 6 May.  
St Stephen's Methodist Church Hall, 9 Brookfield Terrace, Brookfield \$3pp

## Greerton – 2nd Thursday of each month, 10.30am to 12pm

Thursday 12 March, 9 April and 14 May.  
Greerton Senior Citizens Hall, 33 Maitland Street, Greerton \$3pp

## Te Puke – 2nd Tuesday of each month, 10am – 11.30am

Tuesday 10 March, 14 April and 12 May.  
Citizens RSA Te Puke, 179 Jellicoe Street, Te Puke \$5pp

## Mini Bus Adventure

### Saturday 23 May 2026

Skippers Café and Restaurant, Omokoroa Koha \$15 plus lunch at own cost.  
Phone the office to reserve your seat.

## What is the Deferred Management Fee: Leaving a Retirement Village

*You may be planning on making a retirement village your forever home, but life can be unpredictable. That's why it's helpful to understand the process of leaving a village before you move into one.*

You're free to leave a retirement village at any time you want. One important protection to be aware of is the 15-day cooling-off period after signing an Occupation Right Agreement (ORA), during which you can change your mind and cancel. After this period, if you want to leave there are costs to consider.

The Deferred Management Fee (DMF) When you exit a village, the main cost is usually the Deferred Management Fee. This is taken from the amount you originally paid when entering the village. The DMF helps cover the ongoing costs of village management and refurbishment (things like roading, footpaths, lighting, communal amenities, etc.). What the fee covers will vary from village to village, and it may also be referred to as a 'Facility Fee', 'Village Contribution' or 'Exit Fee'.

The amount deducted from the capital returned to you is calculated according to the conditions in your contract, usually on an accruing annual basis to a maximum percentage of the purchase price.

Industry-wide, the typical DMF works out to around 27% of the purchase price. Some villages will guarantee that the DMF will not exceed a specific percentage of the purchase price.

An example of how this works in reality is: [www.eldernet.co.nz/knowledge-lab/retirement-villages/overview-of-retirement-villages/follow-the-retirement-village-journey](http://www.eldernet.co.nz/knowledge-lab/retirement-villages/overview-of-retirement-villages/follow-the-retirement-village-journey)

### Other costs

You will also have to pay any administration, sales or legal fees that were agreed to be deducted in your contract, plus any other costs still owed to the village (such as village levy or accrued charges in the restaurant for example).

### Important questions to ask before you sign Some questions worth asking before you enter into any signed agreement include:

- Do you understand what the DMF is, and how it affects what you or your estate will receive once your unit is sold.
- Are you expecting to receive capital gains once you sell? If so, you might be disappointed.
- How will the sale of the unit be handled? Can you/your estate have a say in the valuation and marketing process?
- Who pays for the marketing, administration and/or refurbishment costs?
- Will you/your estate be reimbursed for any improvements or alterations you've made to the unit? Or will you be charged to remove them?
- Will you/your estate be responsible for paying maintenance costs/regular fees while the unit is on the market? If so, for how long?
- When will you/your estate receive payment from the sale? What if there are delays?

It's important to consider your financial obligations, especially if you require funds to move somewhere else.

Source: *Eldernet*

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Age Concern Tauranga



# Discover Bupa in Tauranga



## Live the life that's right for you at Bupa.

At Bupa, we know making the move to a retirement village or care home can feel a little daunting – that's why we're here to support you along the way.



**Bupa Accadia, Tauranga South**  
Villas • Apartments • Care Home  
Phone 07 974 0870 to find out more.



**Bupa Cedar Manor, Tauranga**  
Villas • Apartments • Care Home  
Phone 07 343 6338 to find out more.



**Bupa Greerton Gardens, Gate Pa**  
Villas  
Phone 07 2457 084 to find out more.



**Bupa Greerton Oaks, Gate Pa**  
Villas  
Phone 07 2457 083 to find out more.

Visit [bupa.co.nz/bayofplenty](https://www.bupa.co.nz/bayofplenty) to find out more.

# Identification for a modern age

**Identification is one of those things we take for granted and which is never a problem . . . until suddenly it is a problem. In the world we live in now, organisations such as banks, medical service providers and government departments need to be sure they know who they are dealing with. It protects your privacy and your assets and allows them to make sure you are being provided with the correct services.**

Whether it's requesting funding for hearing aids, picking your grandchild up from daycare, catching a domestic flight, picking up a parcel from NZ Post or checking into a hotel, you'll likely be asked to show photo identification. Other times you'll be asked to prove who you are, including when returning a faulty item to Briscoes, picking up a restricted medication at the pharmacy, getting a locksmith to unlock your house, buying a bus card or joining the library. It seems these days everyone wants you to prove that you are who you say you are! And we haven't even touched on renting a home, WINZ, the bank or selling the house yet!

There are various ways to obtain new photo identification, some easier than others. The cost is also variable and will depend on whether you can complete the process online or if you need to do it in person.

You also need to think about practicalities and what you will be using the photo identification for. If you do some travel, then you may still have a current passport. But do you want to be carrying your passport regularly, for example when you collect restricted medications from the pharmacy or return a faulty item to a store? It may be easier (and more secure) to have a Kiwi Access Card which fits snugly into your purse or wallet.

There is another risk to not having photo identification – it can make you susceptible to identity theft. After all, if there's no evidence of what you look like then anyone can say they're Louise Joan Smith! Identity theft is an

increasing problem, and it can cause issues such as financial loss, emotional distress and make it difficult for you to access services you need. Resolving identity theft can be a lengthy and complex process and this alone can be frustrating.

Whilst a driver's licence is theoretically a licence to drive a vehicle, they have long been used as photo identification for a variety of other purposes. This is all well and good but there may come a time where you no longer have a driver's licence. It's important to obtain a second form of photo identification, such as a Kiwi Access card, before you think you will need it.



Obtaining a Kiwi Access card whilst your driver's licence is still valid can be completed online for \$70. You'll need a camera on your phone or computer - grab the nearest teenager if you need some help navigating the system! If your passport expired less than two years ago, you can also use the online system but otherwise, pop into your local NZ Postshop or AA Centre and they'll be able to assist with a regular application form and advise what supporting documents you will need.

Not having photo identification might slow down financial support you need or delay access to important services. Don't wait until it's too late!

*By Anon*

# Free Staying Safe refresher course for older drivers



The Staying Safe Course is a theory-based refresher course for seniors facilitated by local Age Concerns.

During the course participants will re-familiarise themselves with traffic rules and safe driving practices as well as increase their knowledge about other transport options available to help keep them mobile for as long as possible, whether behind the wheel or when they stop driving.

We want to keep our seniors in New Zealand safe and connected, so if you are interested in doing the driving course, please phone the office and we will book you in, 07 578 2631. Alternatively, if you have already put your name down for the course.

*We will be in contact soon!*





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Email: info@baycremationcare.kiwi.nz

[www.baycremationcare.kiwi.nz](http://www.baycremationcare.kiwi.nz)



## TAURANGA MOUNT TAXIS

Safe • Caring • Reliable  
Cars • Vans • Mobility Vehicles

**Need assistance?**

Ask about our Total Mobility Vehicles

**Planning a day out or attending an event?**

Set fares and personalised travel available

Advance bookings recommended - ph. (07) 577 5565

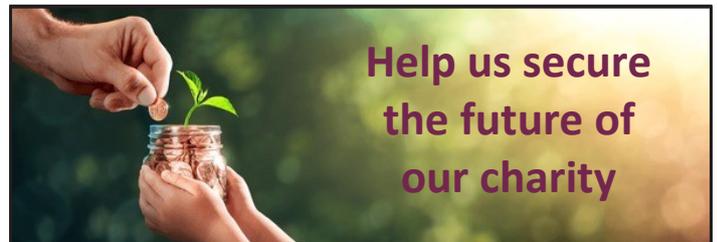
**0800 829 477 or (07) 578 6086**



Look for the Blue Bubble...



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



**Help us secure the future of our charity**

We've teamed up with the **Acorn Foundation** to create a perpetual Endowment fund so that we can have a bigger impact in our community.

The investment returns generated by this fund will provide an annual income stream for Age Concern Tauranga — **forever!**

You can help us grow our Acorn Fund by leaving us a gift in your will, or donate to our fund today at:

[acornfoundation.org.nz/give/donate](http://acornfoundation.org.nz/give/donate)



# Know what to ask

## Questions to get the most out of your healthcare

*A resource for you, your family and whānau*

***The best way to get the most out of your healthcare is to ask questions.***

***This is your chance to get all the information you need, so you can understand your treatment and know about your tests or medicine.***

If you're not sure what to ask, here are some **questions** to get you started. Use them to think about what you want to ask your health professional before, during and after your treatment.

### Remember to...

1. Speak up if you have questions or concerns.
2. Call your doctor if you think there has been an error in any treatment or medication.
3. Make sure that all of your doctors know about every medicine you are taking.
4. Bring all of your medicines and supplements (or a list of their names and doses) to your doctor visits.
5. Make sure your doctor knows about any allergies and adverse reactions you have had to medicines.
6. When your doctor writes a prescription for you, make sure you can read it.
7. Ask your pharmacist if the medicine provided is the same as the doctor prescribed.
8. If you have any questions about the directions on medication labels – ask.
9. Make sure someone, such as your primary care doctor, coordinates your care.

*Continued on page 10*

10. Make sure all your doctors have your important health information.
11. Ask a family member or friend to go to appointments with you, for support or to translate if needed.
12. If you have a test, follow up to get the results.
13. Make sure you understand the results of your tests. Ask your doctor to explain anything you don't understand.
14. Learn about your condition and treatments by asking questions of doctors, nurses or other relevant medical professionals.
15. Let your doctor know about the environment you're going back i.e. work, home.

### TREATMENT QUESTIONS

- What is my disease or condition?
- How serious is the condition?
- What is the long-term outlook?
- What caused the problem?
- What are my treatment options, and what do you recommend?
- Do I really need this treatment; is there a simpler/safer option?
- What are the risks with the treatment?
- What are the side effects of this treatment?
- What symptoms should I watch for?
- Is there more than one condition that could cause this symptom?
- What happens if I choose to delay or not have treatment?
- Will I need any more tests?
- Will I need special help at home?
- How soon do I need to make a decision about the treatment?

this Summer

# eat



**Ak: 09 972 9316**  
**Wn: 04 560 1960**  
**0800 328 333**  
**www.eat.co.nz**

Up-size add \$1.50

All roasts, steaks and casseroles are cooked long and slow and should be very tender

## MENU ONE

**Delivery week starting**  
 19-23 January 2026 (Wgtn An)  
 23-27 February  
 30 Mar-03 April (Good Friday)

- Pure NZ roast pork** with caramelised apple, roast vegetables, peas and broccoli. **\$15.20**
- Our famous meatloaf** with our own relish, roast potatoes, pumpkin and buttered cabbage. **\$14.90**
- Tender NZ beef steak with mushroom sauce**, roast vegetable medley and steamed baby beans. **\$14.90**
- Steamed hoki with capsicum pesto**, summer ragu and spaghetti. **\$14.90**
- Golden chicken** with leek, spinach, pea trio and potato au gratin. **\$14.90**
- Beef hotpot**, slow cook beef and vegetables with a scalloped potato top. **\$14.90**
- Chicken and chorizo Paella**. **\$14.90**
- Beef and Bacon pie (Pastry top)** with roastie potato's and broccoli. **\$14.90**
- Summer vegetable gratin**. **\$13.50**

## MENU TWO

**Delivery week starting**  
 26-30 January (Auck An)  
 02-06 March  
 06-10 April (Easter Monday)

- Pure NZ roast beef** with cauliflower cheese and roast vegetables. **\$15.20**
- Corned beef with mustard sauce**, mash potato, buttered silverbeet/cabbage and carrot. **\$14.90**
- Slow cooked beef steak with red wine jus**, potato au gratin, carrots and steamed green beans. **\$14.90**
- Smoked salmon and spinach penne pasta**. **\$14.90**
- Sweet and sour chicken** with Vegetable fried rice. **\$14.90**
- Melt in your mouth' beef stew**, carrot and potato mash, buttered spinach. **\$14.90**
- Baked chicken with Romesco sauce**, new potatoes and creamed spinach. **\$14.90**
- Tasty Beef kofta and chickpea sauce** and a vegetable couscous. **\$14.90**
- Creamy coconut, lentil and spinach curry** with steamed rice. **\$13.50**

## MENU THREE

**Delivery week starting**  
 02-06 February (Waitangi)  
 09-13 March  
 13-17 April

- NZ lamb shank** braised in red wine with creamy mash, carrot sticks, baby beans. **\$16.00**
- Tarragon Pork steak**, with creamy mash, pumpkin and baby beans. **\$14.90**
- Tender NZ beef steak with fried onion**, creamy potato, pumpkin, broccoli. **\$14.90**
- Our very own white fish pie**. **\$14.90**
- Red Thai chicken curry** with steamed rice. **\$14.90**
- Beef and Beer casserole**, potato roasties and green beans. **\$14.90**
- Boneless chicken with coriander and peanut pesto**, with vegetable salad. **\$14.90**
- Traditional Pork sausages**, balsamic onion gravy and bubble & squeak. **\$14.90**
- Pasta Pomodoro**. **\$13.50**

## MENU FOUR

**Delivery week starting**  
 09-13 February  
 16-20 March  
 20-24 April

- Free Range roast chicken** with whole cranberry sauce, roast vegetables and peas. **\$16.20**
- Glazed Ham with Cumberland sauce**, roasted vegetables, caramelised Pineapple. **\$14.90**
- California beef steak with a citrus based sauce**, comes with potato au gratin and steamed green beans. **\$14.90**
- Yellow fish curry** with steamed rice. **\$14.90**
- Free range chicken and vegetable Pie with pastry top**. **\$14.90**
- Beef stiffado** with buttered baby potatoes, carrots and baby beans. **\$14.90**
- Hoisin Pork** with rice and green sunshine salad (Edamame beans, corn, onion, celery, green beans). **\$14.90**
- Beef lasagne**, premium beef mince ragu, bechamel sauce, pasta and cheese. **\$14.90**
- Spinach, mushroom and lentil bolognese** with spaghetti. **\$13.50**

## MENU FIVE

**Delivery week starting**  
 16-20 February  
 23-27 March  
 27 April-01 May (Anzac Day)

- Roast Lamb**, with pea and mint pesto, roast vegetables and creamed spinach. **\$15.50**
- Swedish meatballs (pork)** with creamy mash, pumpkin and baby beans. **\$14.90**
- NZ beef steak with béarnaise sauce**, sauté potatoes, pumpkin and baby beans. **\$14.90**
- Pan-fried NZ fish, lemon caper sauce**, chunky roastie potatoes and stir fried vegetables. **\$14.90**
- Classic mild chicken curry** with steamed rice. **\$14.90**
- Braised beef and vegetable casserole** with potato colcannon **\$14.90**
- Chicken cacciatori** with garlic buttered baby potatoes and green beans. **\$14.90**
- Traditional cottage pie** (premium NZ beef) with creamy mash top. **\$14.90**
- Macaroni cheese**. **\$13.50**



## EXTRAS

This full range of yummy soups, desserts and home baking is available on all menus

- SOUPS \$6.00**
  - Chicken veg and noodle
  - Minestrone soup
- PUDDINGS \$6.00**
  - Apple and berry crumble
  - Rice pudding with apricot
  - Chocolate self-saucing
  - Blueberry sponge
  - Passionfruit cheesecake



- BAKING \$8.00**
  - Boiled sultana cake
  - Carrot cake with cream cheese icing
  - Chocolate caramel slice
  - Ginger slice

## DAILY DEALS!

### Fresh Meal Deals

- (applies only to eat fresh standard meals)*
- 6+6 Deal - \$120**  
6 different meals and a choice of 6 from the soup and dessert menu
  - 5+5 Deal - \$100**  
5 different meals and a choice of 5 from the soup and dessert menu
  - 7 meals for the price of 6 Deal**  
Buy 6 different meals and we will give you a vegetarian meal for FREE!
  - Fresh From the Freezer Pot Luck Boxes** (excellent variety no more than two of anything)
  - 12 meals \$150, 8 meals \$100**
  - Eat Tiddly** (Goldilocks sized meals, not too big, not too small but just right)  
**16 meals \$140** (box contents change weekly)

## TIDDLY eats

TIDDLY MEALS FOR TIDDLY EATERS



### FRESH FROM THE FREEZER

This is the dinner Goldilocks was looking for when she ventured into the kitchen of the three bears. Not too big, not too small but just right. Our frozen variety box of delicious has 16 x 260gm meals. These are made up of eight different meals packaged as 'twin packs' so you get two of every delicious dish. The meals are 'Potluck' and have no relation to the current week's fresh menu. For the best and tastiest results thaw meals first.. before heating.

**EAT's Ready-to-Heat-And-Eat meals** are delivered nationwide. Just pop them in the microwave or oven for a quick and delicious chef-made dinner.

## eatPuree

THE PURE FOOD CO

Texture-modified meals fortified with protein

### PUREE MENU

- Beef Bolognese with creamy broccoli and glazed carrot. **\$11.50**
- Butter chicken with rice and peas. **\$11.50**
- Salmon with herbed beetroot and creamy broccoli. **\$11.50**
- Omelette with beans, spinach and baked beans. **\$11.50**
- Devilled beef with cauliflower gratin, roast pumpkin and glazed carrots. **\$12.50**
- Slow cooked lamb with minted peas, cauliflower gratin and roasted vegetables. **\$12.50**
- Hickory pork with glazed carrots, cauliflower gratin and roasted vegetables. **\$12.50**
- Creamy fish with herbed beetroot, minted peas and roast vegetables. **\$12.50**
- Golden chicken with creamy broccoli, roast pumpkin and braised cabbage. **\$12.50**
- Pork sausage with omelette and baked beans. **\$12.50**



GOODNESS GUARANTEED

## DELIVERIES

- Wellington (Set day) **\$16.00**
- Kapiti - Pukerua Bay- Waikanae (Set day) **\$16.00**
- Manawatu - Otaki - Palmerston (Set day) **\$18.00**
- Wairarapa (Set day) **\$18.00**

- Hutt Valley (Set day) **\$16.00**
- North Island next day **\$18.00**
- South Island next day **\$35.00**
- Sorry - No rural delivery

- Menu only available until stock sold out
- Standard meal NOT less than 400gm
- Up size to 500gms+ for \$1.50

Payment info: Payment by debit card, credit card, or bank transfer. Bank Details: Fresh is best 2006 Limited. 030502 0575744 00

## SURGERY QUESTIONS

- Why do I need surgery?
- What kind of surgery do I need?
- Do I really need this surgery, is there a simpler treatment option?
- What will happen if I wait or don't have this surgery?
- How long will I be in hospital?
- Will I need an anaesthetic?
- What will happen after the surgery?
- How long will it take me to recover?
- Does everyone agree this is the right thing to do?

## TEST QUESTIONS

- What is the test for?
- How is the test done?
- How safe and accurate is the test?
- Is the test the only way to find the information we are looking for?
- What do I need to do to prepare for the test?
- When will I get the results and what will they tell me?
- What's the next step after the test?

What do I need to do to prepare for the test?



## MEDICINE QUESTIONS

- What is the name of the medicine?
- What is the medicine for?
- What should I do if I take more than the recommended dose?
- How long do I need to take the medicine for?
- Do I need to avoid any food, drinks, supplements or activities?
- What should I do if I forget to take my medicine?
- Is there written information I can have on this medication?
- How do I take this medication? (e.g. *is it a pill, drops, etc*)
- How often do I need to take it?

What should I do if I forget to take my medicine?



**DAYLIGHT SAVING TIME ENDS**  
 Sunday, 5 April 2026  
 3am clocks are turned backward 1 hour  
 to Sunday 5 April 2026  
 2am standard time.

Don't forget to  
**Fall Back!**

Are you over 65 years and struggling to get food on the table?

**SUPER SUPPORT**  
 We got you

Super Support is a free service offering pre-cooked meals and pantry supplies direct to your door during difficult times.

It's easy to access. Fill out a request for help form at [heretohelpu.nz](http://heretohelpu.nz) or leave a detailed message at **0800 568 273**

*Here to help*  
 Kei konei mātou hei puna āwhina. māu

 **PERIA HOUSE**

**Peria Village consists of 13 independent villas.** Private and peaceful, with a rural outlook, residents instantly feel at home in the well-appointed one and two bedroom spacious villas. The villas provide the best of retirement living.

Why not take advantage of joining a caring community where the monthly fees take care of exterior maintenance, rates, building insurance, lawns, and security.

**Peria Village has one and two bedroom villas from \$252,000.**

This lifestyle could be yours with brick-and-tile villas available now. Enquiries are most welcome.

**PLEASE CONTACT DEBORAH AT PERIA HOUSE ON 07 3156444.**

These one-bedroom units are suitable for elderly couples or singles.

Affordable rent from **\$340-400 per week**

Centrally located at 43 Richard Street Opotiki

**To discuss your retirement options contact Deborah at Peria House.**

# The Difference between Wills and Enduring Powers of Attorney

*Wills and enduring powers of attorney are often discussed and prepared at the same time with your lawyer as a prudent part of a person's estate planning. However, the documents have distinct purposes, and the roles of executors and attorneys are often confused. Understanding how these different documents operate is essential for ensuring that your affairs are managed well, and your wishes are honoured, in life and in death.*

Your enduring powers of attorney are valid only while you are alive and, in many situations, only if you lose mental capacity. Your will, on the other hand, while valid upon signing, the provisions are carried out upon your death.



## Will

A will is tailored to each individual's unique circumstances but must include who you would like to administer your estate and who you would like to receive your assets once you die. It can also include your wishes around the appointment of guardians for minor children and burial and/or cremation.

While you are alive and have mental capacity, a will can be updated or amended as many times as you like.

Your executors are persons you appoint under your will to administer your estate once you die in accordance with your will and other legal provisions. Some duties of your executor/s include:

- applying for probate if you die with over \$15,000 worth of assets;
- uplifting your assets and pay off any/all debts; and
- distributing your remaining assets to the beneficiaries as stated in your will.

The executor/s play/s a crucial role in ensuring that your wishes as outlined in your will are carried out, while also managing the estate's affairs responsibly and in accordance with legal duties. An executor/s authority to act for you only comes into effect upon your death.

## Enduring Powers of Attorney

There are two types of enduring powers of attorney (EPAs): one for personal care and welfare, and one for property. EPAs are a flexible document that allows a trusted person or persons (your attorney/s) to act on your behalf and make decisions for you concerning your property and care and welfare during your lifetime.

A key distinction between the two EPAs is that an attorney's authority to act for you in relation to your personal care and welfare only comes into effect if you are certified by a medical professional as no longer having the requisite mental capacity to be able to make those decisions yourself. This is to ensure

that your right to make your own decisions relating to your health and life are protected and only limited to the extent truly needed, i.e. once you no longer have the ability to make decisions in your own best interests. With a property EPA, you can elect for it to come into effect immediately upon signing or on mental incapacity, and you should speak to a lawyer about which option would be most appropriate for your circumstances.

You have the ability to define any restrictions of the authority granted in the EPAs, including specifying whether you would like your attorney to consult with any other persons about decisions they are making on your behalf.

If you do not have EPAs in place and lose the mental capacity to make your own decisions, then as an adult, no one has the automatic

right to make decisions on your behalf in relation to your property and personal care and welfare. If this situation arises, your family will be required to apply to the Family Court to have a welfare guardian appointed and property manager appointed so that someone can make decisions for you. This process is costly and can be lengthy. If you do not have a will when you die, the law sets out who is entitled to administer your estate and benefit from your estate meaning you do not control who you would like to administer your estate or benefit from your estate.

Once you die, your EPAs become void and your attorney/s no longer have the power to act on your behalf. The power to make decisions in relation to your estate passes to your executors to administer your estate in accordance with the directions/wishes set out in your will.

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# Rates Rebate Scheme

## **RATES REBATE FOR LOW INCOME**

A rates rebate is a reduction to annual rates for people that own a property. The amount of the rebate depends on your income, how much you pay in rates, and the number of dependents you have. Your income is based on the tax year ending 31 March and includes your spouse's income. You can make one application per household. The maximum rebate is \$805.00

If you qualify for a rates rebate, this will be applied to your rates account. You must pay the remaining instalment balances by the due date. If you have paid your annual rates in full for the current year, you can request a refund of your rates rebate.

## **RETIREMENT VILLAGES**

Residents of retirement villages can also apply for a rates rebate. If you live in a retirement village, your village manager must complete and sign a declaration form.

## **DECEASED PERSON**

Estates of deceased persons may be granted rebates where the deceased person met the normal criteria but died within the current rating year.

The executor/administrator of the estate must be able to complete the application form's declaration, confirming that all the information is true and correct.

A copy of the probate (for an executor) or letter of administration (for an administrator) must be included with the application.

If you require assistance your local Library is there to help you of phone Tauranga City Council on 577 7000

**The 2025/2026 Rates Rebate applications close on 30 June 2026.**





**FORM OF BEQUEST**

Take or send to your Legal Advisor for incorporation in your Will.

"I give and bequeath the sum of

\$ \_\_\_\_\_ (or)

\_\_\_\_\_ % of my estate, (or) residue of my estate, (or) property or assets as follows:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

free of all charges, to Age Concern Tauranga. The official receipt of the General Manager or other authorised officer of the Board shall be a sufficient discharge to my executors".



**Age Concern Tauranga Membership Form**

**Please forward your subscription with this form to:** Age Concern Tauranga, 177a Fraser St, Tauranga 3112.

Age Concern Tauranga is a registered charitable entity (CC25758) and appreciates the generosity of the community by way of subscriptions, donations and legacies. Donations are tax deductible over \$5.00.

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- European (incl British)  Pacifika
- Other.....

**Subscription per household \$30.00**  
(1st April to 31st March)

**Donation:** \$5 / \$10 / \$20 / \$30 / \$40 / \$50

\$..... other **EFTPOS available. Sorry no credit cards payments accepted.**

Internet Banking: 03-0445-0172665-00  
Westpac (e.g.. Particulars - Sub, Reference - Surname & Initial).

**Donations help us to continue to promote the welfare of older people in Tauranga and are welcomed.**

**Thank you for your support**



**YOUR MEMBERSHIP MATTERS**

**2026 / 2027 Subscription**

Age Concern Tauranga's Membership period is from 1st April 2026 to 31st March 2027.

To renew your membership or join as a new member, complete the Membership Application, and post to the address provided, email the form or call into the office.

**Please note: 2026/2027 subscription fee has increased to \$30 per household.**

Thank you for your support and welcome to our new members.

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