

ISSUE 02, 2023



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

He Manaakitanga  
Kaumātua Aotearoa

# Age Concern Tauranga

*Keeping You Connected*



Photo: John Borren/SunLive

[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, Adrienne von Tunzelmann, Peter Moss, Marilyn Shuker, Eliza Benfell.

## Staff

**General Manager:** Tanya Smith

**Receptionist/ Administrator:** Deb Nash

**Visiting Service Coordinator:** Ali Hill

**Staying Safe Facilitator:** Ian Lee

**Total Mobility Assessor:** Judi Steel

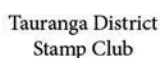
**Walking Group Coordinator:** Renee Hill

**Social Activities Coordinators:**

Lesley Tong (Brookfield), Margaret Edge (Te Puke), Roland Edwards (Greerton), Pam Voermanek (Mt Maunganui)

*The views expressed in this newsletter are not necessarily those 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:



## 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 Driving Courses:

Staying Safe is a free classroom-based refresher workshop for senior road users. Age Concern delivers this programme in partnership with Waka Kotahi (NZTA). 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 07 578 2631 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. Phone 07 578 2631 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.



# When there is no will

## – intestacy

*It's hard to know where to start when you've lost a loved one. It can be even more stressful when there is no will. We can guide you through what happens next.*

### What happens when your loved one dies without a will

When someone passes away and hasn't left a will, it's called an intestacy, or dying intestate. If the person has no real estate or their assets do not exceed more than \$15,000 from each institution (e.g. savings, shares, Kiwisaver), their estate is considered a small estate and can be managed and distributed by their next of kin.

If the person has more than \$15,000 worth of assets or owns property, then formal administration of the estate is required by law and certain processes must be followed for managing and distributing the person's estate.

The process for managing someone's estate when there is no will is longer and more complex than if there was a will. Save your loved ones' stress by making your will today.

### How to settle an estate without a will

If the person died with less than \$15,000 of assets and didn't own any real estate, their next of kin may take up the task of managing their estate without having to apply for legal authority. This includes collecting assets and paying debts, as well as distributing assets.

For an estate that's larger than \$15,000 value, the process is as follows:



### Decide who will be the administrator of the estate

The administrator is responsible for managing the estate (closing accounts, filing tax returns, selling property, dealing with the debts) and distributing the estate. It's similar to the role of executor when there is a will.

The closest relative or a trustee corporation is able to apply to the Courts for permission to be the administrator, but bear in mind that it is a big responsibility and the process can be both time consuming and stressful. The right choice will be someone who:

- Can act and make decisions objectively
- Understands the laws and legal responsibilities of an administrator (or can seek specialised advice where needed)
- Has the time to take on the role
- Can manage family disagreements if/when they arise
- Has a good understanding of law, accounting, and tax without getting overwhelmed (or can seek specialised advice where needed).

### Administer the estate

Once the letters of administration are granted, the administrator needs to take care of the paperwork, close accounts, settle debts, pay taxes, and so on.

This part of the process is mostly the same as when there is a will in place. The only difference is that when there is a will, assets

# Helping the Tauranga community

*Heading into a new year can be a daunting time with financial and social stresses coming from all directions; yet there is support available in our community to help you through.*

*'Here to help u' is a free service that offers stress-free and barrier-free social and wellbeing support – assisting people with any kind of struggles they may be facing.*

Launching in response to Covid-19 in 2020, 'Here to help u' has provided support to more than 120,000 people here in the Bay of Plenty and the Waikato region.

"It's important to reach out as soon as you need any wellbeing support so that we can get the right help to you at the right time," says 'Here to help u' Tauranga connector Sarah Baldock.

The community organisation is predicting there will be higher demand for their services this year compared to 2022.

"The need for free wellbeing and social support will be driven by several factors including the cost-of-living crisis, increasing food costs, the impact of inflation on all essential items and costs, increasing mortgage and borrowing rates, and people and whānau unwell or isolating due to Covid."

With their smart tech request system, 'Here to help u' ensures that no one falls through the



gaps and have their needs met.

"Often people or whānau may request only food support because they are not aware of the wide range of other free support they can get."

'Here to help u' also connects people to general support such as budgeting and financial, mental health, advocacy, employment, child and youth support.

"It can be daunting to ask for help for the first time and asking for help feels very vulnerable and very scary. It can feel like failure. Often people think that there are other people who need help more."

The stress is taken away when people are supported by the compassionate and non-judgemental team, says Sarah.

"Often after finally reaching out for help people say that they wished they had asked for help sooner to avoid being stressed and to avoid going without food, mental health, budgeting or other support for longer than they needed to."

'Here to help u' give special thanks to more than 270 community providers that make

*'Here to help u' Tauranga connectors Sarah Baldock and Amanda Gabb. Photo: John Borren/SunLive.*

supporting one another here in the Bay of Plenty and Waikato possible.

*If you, your whānau or anyone you know needs any free wellbeing or social support at any time, go to: [www.heretohelpu.nz](http://www.heretohelpu.nz)*

*Alternatively, if you do not have online access you can leave a message on freephone: 0800 568 273.*

Sourced: SunLive

*Continued from page 3*

are divided according to the will's instruction. When there isn't a will, assets are divided according to the law.

### Distribute the estate

When there isn't a will, the distribution of assets is determined by law. Note that in New Zealand law, some de facto relationships and civil union partnerships are recognised as equal to marriage, for the purposes of estate distribution.

### How long will it take?

When there isn't a Will in place, the process of winding up the estate can take a lot longer than following a Will. As a guideline, and depending on the complexity of the estate, it can take anywhere from 6 – 24 months from the person's death to the closing of the estate, or longer if next of kin cannot be confirmed or located.

Source: Public Trust NZ

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e: [manager@peria.co.nz](mailto:manager@peria.co.nz)

# The importance of getting legal advice before moving into a retirement village

*Anyone planning to enter into an occupation rights agreement (ORA) for a retirement village must receive independent legal advice before signing - and Canterbury-based legal specialist Kate Warren recommends doing so early in the process.*

"It's something you are required to do under the Retirement Villages Act so it makes sense, and is in your best interests, to get good advice early on" says Kate, a senior associate, property and personal law, with legal firm Tavendale and Partners.

"I cannot emphasise strongly enough the importance of fully understanding the terms of an ORA.

"Thinking about selling your family home and moving may be stressful and receiving legal advice can help people to feel more in control and confident in their decision. I love doing ORAs, getting to work with members of our elderly community and ensuring they have the information they need to make the best decisions for their future."

Kate says the terms in an ORA can vary quite significantly between villages, so it is critical to go through all the terms and conditions and consider what each will mean.

"The village sends the ORA to us and we go through it and send the client a summary of the key points. They can then reflect on that and people will often write notes all over it. Then they come in and we go through all the key terms with them and discuss any questions or concerns they have.

"People generally go away to reflect on that and if they decide to go ahead, they come

back and we witness them signing the ORA. They then have a 'cooling off' period of 15 days to cancel without any repercussions.

"Some villages also give a 90 day period from moving in, to exit if you decide it is not for you, but that is village-dependant. It is so important to understand the terms of the individual ORA because if you don't and want to exit after the cooling-off period that can have significant financial implications."

Kate says the first questions people ask are often about the financial aspects of the ORA.

"People are understandably very cost conscious. They have worked very hard for what they have. We go through all the costs of the individual ORA with them, the initial entry payment, the weekly costs, the deferred management fees and transfer and marketing costs.

Kate says the deferred management fees vary between villages but it's usually 20 to 30 per cent of the occupancy advance/entry payment that you pay when you move into your unit.

"Some villages have fixed fees but others don't so people need to be aware about what the policy is in the village they are considering and may need to factor potential for change into their budgeting.

"You also need to be mindful of the continuum of care. For instance if a couple move into a village but one later needs more care. If that isn't available at that village, they might have to move to a facility in a different village that may not be easy for their partner





to visit, especially if they don't drive. If you then have to move to be near your partner, that can have a financial effect through paying the deferred management fees.

"We make sure people are very well-informed. For instance, what level of care is provided in the village, is there a rest home, hospital or psycho geriatric care, and if they need to transfer to a care facility, will they have priority access to an available bed?"

"For some people, knowing they can have visitors to stay or if they can take their pets with them to the village is important.

We also ensure people know they can't make alterations or additions to their village home and cannot rent it out to anyone else, the ORA is personal to the resident.

"Undertaking a lot of ORA work means Kate frequently works with elderly people who are facing major life changes.

"We see a whole range of people and situations. Some people have lost a partner, some have been quite isolated. Some are excited about the social aspects of moving into a community but some people may be reluctant.

"It is beneficial for people to have the support of family and often people will factor proximity to their children into a decision - but it is important for us to make sure it is what that

person wants and needs and to ensure the village they choose offers the level of care they will need going forward.

"Often people first come to us because they are considering selling the family home and then come to us for the ORA. It works very well to be handling both because, for instance, if the family home is in a trust most villages do not allow for the purchase of the occupation right through a family trust. So, we can work through what needs to be done around that and also align the settlement dates.

"Moving home is never easy but getting sound advice from a lawyer does help reduce the stress and provides people with trust that they will be looked after properly."

*Editorial supplied by Retirement Villages Association*

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# Pharmacy - your community healthcare provider



*There is a lot more to your pharmacy than dispensing medicines. Your local pharmacy provides a huge range of services and support and is a vital part of how healthcare is provided to every community in New Zealand.*

For many, a pharmacy is the first place to visit when seeking a little bit more care in addition to looking after yourself and whānau at home.

## **Some of the services they provide include:**

- Advice about your prescribed medicines and medicines you buy over the counter, such as when and how to take your medicines, should you take them with food, what if I forget to take my medicine?
- General health advice, including health conditions, minor ailments, and treating minor injuries, cuts and grazes
- Providing health checks such as blood pressure, blood tests for people on the medicine Warfarin

- Immunisations including COVID-19 and influenza (flu) vaccines
- Provision of COVID-19 antiviral medication without a prescription
- Providing medicine adherence (blister) packs for daily medicines reminder and convenience
- The safe disposal of expired medicines or medicines no longer needed
- Some pharmacies will also offer delivery services for people who can't travel.

*If you do not have access to the Internet, you can also call Healthline on 0800 611 116.*

Healthline provides 24/7, free support for health, prescriptions for medicines, mental health and wellbeing questions. It has nurses, paramedics, Doctors and other advisors available. So if it is after-hours, you are away from home, you can't get to your GP or pharmacist, or you are just unsure about something, they can help.

All pharmacists are trained and registered health professionals who play a vital role in Aotearoa's health system. They complement the advice and healthcare provided by others including telehealth services such as Healthline and your local GP or medical centre.

Working together the three services of pharmacy, telehealth and your general practice provide your primary care needs.

*Source: Office for Seniors*



# Free staying safe refresher course for older drivers

- Has it been years since you have had a driving refresher course?
- Have some rules changed that you may not be aware of?
- Are you now taking new medication that may or may not affect your driving?
- Do you want to keep your driving skills for as long as possible?
- If you answered yes to any of these things, then you should come along to our FREE driving refresher course for seniors!



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!*



## Dairy of a Senior Soldier

Our cover page of this magazine is of a valued member of Age Concern Tauranga, Laurie Bell. There was an article in The Weekend Sun of Laurie's amazing journey of saving souls. If you wish to read the article, please follow this link <https://sunlive.co.nz/news/320373-blood-and-fire-and-laurie.html>

Laurie used to be a Steady as You Go Peer Leader for Age Concern Tauranga.

All the best Laurie with your future endeavors!

We would like to kindly acknowledge SunLive (Photographer: John Borren) for allowing us to use Laurie's photo.

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# Advice on travelling overseas and your New Zealand Superannuation

*With the international border reopened and the global environment settling into a new normal, you may be thinking about spending some time overseas. If you are planning an overseas trip, you may be entitled to continue receiving your New Zealand Superannuation (NZS) or Veteran's Pension (VP) but there are a few important things to note before you go.*

## Travelling overseas for 26 weeks or less

If you travel overseas your NZS payments can continue for up to 26 weeks while you're away provided you return to New Zealand within 30 weeks. You must remain ordinarily resident in New Zealand, meaning that you primarily live in New Zealand and consider it your home.

If you receive any other payments from the Ministry of Social Development, such as the Accommodation Supplement or Winter Energy Payment, these will stop if you are away from New Zealand for more than 28 days.

## Travelling overseas for more than 26 weeks

If you intend to travel overseas for more than 26 weeks, you must apply for General Portability payments at least six weeks before you leave New Zealand. To be eligible to receive portable payments you need to have qualified for NZS in your own right and be ordinarily resident in New Zealand when you apply.

General Portability payments are not the same as your full NZS entitlement and instead reflect the number of years you have resided in New Zealand, meaning the amount you get depends on your individual situation.

## We're here to help

MSD's International Services team specialise in paying New Zealand benefits and pensions

overseas. They are the best people to contact for any questions about getting your New Zealand Superannuation or Veteran's Pension if you want to travel or live overseas.

For more information, or to make an application for General Portability payments, please contact our International Services team.

**Telephone (from New Zealand):** 0800 777 227

**Fax:** 04 918 0159

**Email:** [international\\_services@msd.govt.nz](mailto:international_services@msd.govt.nz)

**Website:** [www.workandincome.govt.nz/pensions/travelling-or-moving/going-overseas-super](http://www.workandincome.govt.nz/pensions/travelling-or-moving/going-overseas-super)



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# In an emergency

*In an emergency, you may be stuck at home for three days or more. Figure out what supplies you need and make a plan to work out what you need to get through.*

## At home

You probably have most of the things you need already. You don't have to have them all in one place, but you might have to find them in a hurry and/or in the dark.

- Water for three days or more — make sure you have at least nine litres of water for every person. This will be enough for drinking and basic hygiene.
- Long-lasting food that doesn't need cooking (unless you have a camping stove or gas barbecue) and food for babies and pets.
- Toilet paper and large plastic buckets for an emergency toilet.
- Work gloves and a properly-fitted P2 or N95 mask.

If you have special dietary needs, make sure you have enough to last three days at home. As well as in a grab bag. ***If you have to evacuate, emergency shelters may not have the food that you need.***

Don't forget that you and your neighbours can help each other by sharing supplies too.

By looking after yourself and your household, you'll also be helping emergency services focus their limited resources on the people who need the most help.



## In a grab bag

Have grab bags ready for everyone in your family. A grab bag is a small bag with essential supplies.

Each bag should have:

- Walking shoes, warm clothes, raincoat and hat
- Water and snack food (remember babies and pets too)
- Hand sanitiser
- Portable phone charger
- Cash
- Copies of important documents and photo ID

Remember any medications you might need and keep your first aid kit, mask or face covering, torch, radio and batteries somewhere you can grab them in a hurry.

If you have special dietary needs, make sure you have the food you need in your grab bag too.

## Get your household ready!

***It's up to you to make sure your whānau and the people you care about know what to do.***



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# Free budgeting service and advice

*MoneyTalks is a free financial helpline available to help people who are struggling with their money. MoneyTalks provides a quick and easy way to get in touch with financial mentors who can provide free and confidential advice.*

MoneyTalks also connect people and whānau with their local foodbanks, help individuals find their way through Work and Income processes and entitlements and support people to manage their money. Anyone can get in touch with the MoneyTalks team if you need help with day-to-day money matters like budgeting and debt management, it's all free.



**You can get advice by phone, online chat, text and email.**

Calling: 0800 345 123

Online chat at [www.moneytalks.co.nz](http://www.moneytalks.co.nz)

Texting: 4029

Emailing: [help@moneytalks.co.nz](mailto:help@moneytalks.co.nz)

You can also check whether you qualify for other financial assistance through Work and Income. To find out online, go to the 'Check what you might get' website [www.check.msd.govt.nz](http://www.check.msd.govt.nz).

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# Fire Alarms Save Lives

*Smoke Alarms save lives and now is a great time to perform a check to make sure yours is working.*

You need a minimum of one smoke alarm in the house and that should be installed in the hallway closest to the bedroom.

However, the advice is to have smoke alarms in every bedroom, living area and the hallway of the house – put them in the middle of the ceiling in each room. There are special smoke alarms for people who have impaired hearing. These alarms have extra features such as extra loud and/or lower pitch alarm sounds, flashing strobe lights, or vibrating devices. Talk to your local deaf support organisation about options, they may also be able to tell you whether you're eligible for funding from the Ministry of Health, or for a system that is installed by Kainga Ora when appropriate.

## **Fire and Emergency NZ recommends long-life, photoelectric type smoke alarm:**

- They are far more effective than ionisation alarms at detecting slow smouldering fires, which burn for hours before bursting into flames. Provide up to 10 years' smoke detection.
- They remove the frustration of fixing the 'flat battery beep'.
- Because you're not paying for replacement batteries, long life alarms effectively pay for themselves over their lifetime.
- You don't have to climb ladders (or get someone else to) every year to replace batteries. Your smoke alarm needs to be checked regularly, have the batteries replaced at least once a year and kept free of dust and spider webs.



## **FREE HOME FIRE SAFETY VISIT**

As an older person, you may qualify for a free home fire safety check. Just call 0800 NZ FIRE (0800 693 473) to see if you're eligible for a visit from Fire and Emergency New Zealand and a free fire safety inspection of your home. You may also qualify to have a free long-life, photoelectric alarm installed.

*Sourced: Fire and Emergency NZ*



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## What's on..

### **Wednesday Walking Group** – Key Dates meet at 10am unless advised

**5 July:**

Wylie Street, Greerton

**12 July:**

Briscoes, Chapel Street

**19 July:**

Countdown, Bureta

**26 July:**

Pak N Save, The Crossing  
Tauriko

**2 August:**

Pacific Avenue, Mount  
Maunganui

**9 August:**

Mitre 10, Gate Pa

**16 August:**

Burger King, Fraser Cove

**23 August:**

New World, Brookfield

**30 August:**

Greenwood Park Retirement  
Village, Welcome Bay

**6 September:**

Greerton Rugby Field, Oropi  
Road

**13 September:**

Briscoes, Chapel Street



### **500 Card Group – Mondays** except public holidays

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

### **Monthly Meeting -** **July to August 2023**

**Venue:** Tauranga Citizens Club, 13th Ave, upstairs. \$4pp refreshments provided.

**Start** 10.00am to 11.00am. All welcome.

### **Thursday 27 July 2023**

**Speaker:** Stroke Foundation, Jess Dallimore and Vivienne McDonald.

**Topic:** Stroke prevention and effects of stroke.

### **Thursday 31 August 2023**

**Speaker:** Tauranga City Council Emergency Management, Isaac Orchard – Advisor Community Resilience

**Topic:** Emergency preparedness

### **Coffee and** **Conversation** **10.30am to** **12.00pm**



Do you have 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**

Wednesday 5 July and 2 August. St Stephen's Methodist Church Hall, 9 Brookfield Terrace, Brookfield \$3pp

## Welcome New Members

Welcome to all our new members that have joined over the last couple of months.

We hope you have enjoyed reading our magazine. We love hearing from our members so if you have any feedback regarding our services, please do not hesitate to contact our office on **578 2631**.

### **Greerton – 2nd Thursday of** **each month**

Thursday 13 July and 10 August. Greerton Senior Citizens Hall, 33 Maitland Street, Greerton \$3pp

### **Mt Maunganui – 3rd** **Wednesday of each month**

Wednesday 19 July and 16 August. Mt Maunganui RSA, 544 Maunganui Road, Mt Maunganui. \$3pp

### **Te Puke – 2nd Tuesday of** **each month**

Tuesday 11 July and 8 August. Citizens RSA Te Puke, 179 Jellicoe Street, Te Puke \$5pp

### **Minibus Adventures**

Saturday 19 August 2023  
Waihi Beach RSA  
\$25 plus lunch at own cost (meals start from \$19).  
Phone the office to reserve your seat.

### **Please note:**

- Keep hydrated – take a bottle of water and medications.
- Make it easier for the driver; please wait outside by your letterbox.

All pickup times are approximate.

Minibus trips are subject to the availability of a volunteer driver and assistant.




1368AM

**SUPPORT YOUR LOCAL COMMUNITY RADIO  
STATION - TAURANGA VILLAGE RADIO**

Tauranga Village Radio Museum, Tauranga's only Community Radio Station operates from studios within the Historic Village. We broadcast on the AM frequency on 1368 KHZ.

Programmes and nostalgic music, from the 1930's to the 1980's, are broadcast each day, from 8am until 5pm.

Community notices for non-profit organisations and individuals are broadcast at 11am each weekday. Listeners can ring the station on 571 3710 for requests to be played.

For further information visit our comprehensive website  
**[WWW.VILLAGERADIO.CO.NZ](http://WWW.VILLAGERADIO.CO.NZ)**



✂

**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".



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## 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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