



50 years of fun and friendship

Fun and friendship have long been the hallmarks of Probus for the last 50 years. Today, the organisation is thrilled to see Probus members across New Zealand continue to foster these aspects enriching their retirement years.

To commemorate 50 years of Probus in New Zealand, Probus Club members around the country will celebrate in countless ways with special morning and

afternoon teas, lunches, themed parties, and combined club events. In Nelson, local clubs will gather on November 7 for a special celebration which will be attended by both the chairman and chief executive of Probus South Pacific Ltd.

In Wellington, His Excellency, Dr Richard Davies is hosting a High Tea at Government House that will be attended by New Zealand Probus Club Presidents

and Probus Membership Representatives. "We are grateful for this special opportunity that recognises the positive influence and value that Probus has in the community," says a spokesperson.

Social connections are so important in today's world and this milestone provides an opportunity to highlight the significance of staying engaged and connected, particularly in

the older generation. Probus is a social network of Clubs with over 10,000 retirees across New Zealand participating in meetings, activities and trips. Probus is all about fun and friendship in retirement, Clubs are non-fund-raising, non-sectarian and non-political.

The Probus Club of Kapiti Coast was the first Club formed in New Zealand - and in fact the Southern Hemisphere - on November

4, 1974, and is still thriving today with over 110 members that meet monthly and participate in a wide variety of outings and activities including wine appreciation, movies, walking, travel and even a book club.

If you are retired or semi-retired, there is no better time to join the Probus family than during their milestone year when they celebrate 50 years as a community.

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Nelson Grey Power

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people over the age of fifty

Nelson Grey Power Presidents note

Sue Sara

Are you recently retired? Are you at a loose end?

We are always happy to welcome new community spirited members to join our friendly committee. In particular, Grey Power is looking for a Treasurer to assist in overseeing monthly accounts. If you are interested or would like to get a little more information about what being a committee member entails, please feel free to give me a call on 021 743 465. We'd love to hear from you!

Our meetings are held once a month from 5pm for a couple of hours. Alongside our regular meetings we also attend a variety of meetings on members behalf and find lots of interesting news and issues relating to improving conditions for our older community.

How sad to see our Stoke banking hub vanish. In 2019, Stoke residents fought to get banking services, with support from the region's politicians.

We were lucky to then have a dry, safe secure indoor situation where people could take care of their banking needs and arrange to meet banking staff.

In June this year New Zealand Banking Association announced that the Stoke hub was one of only two around the country that would not continue, saying a "permanent arrangement would require a disruptive refurbishment" due to the high earthquake standards banks set for its buildings. The closure of the Hub is a shame for the community, and it has been replaced by just another ATM on the footpath. We fought so hard to have a Banking Hub set up and it's a shame we've lost that privacy to go and get money without standing on the footpath with people hanging around you. For a lot of our older mem-

bers, the hub was a safe space to withdraw money.

We are currently working on holding a range of meetings, dealing with subjects of interest. Spam, Elder Abuse, Wills are likely to be subjects covered. If there is something you would like to hear about, please let us know.

There are many local businesses who generously offer discounted meals, products and services to our Grey Power Members. On joining, members are issued with a booklet that lists all of these companies and details of the special offers available. Please support them wherever you can to acknowledge the support they offer us.

President@greypowernelson.org.nz

Remember - Join us before you need us.



Sue Sara



Stoke Banking Hub before and after.

Electricity and Gas Update: Navigating 2024's High Prices

If you've noticed your electricity bills creeping up this year, you're not alone. In 2024, electricity pricing in New Zealand has seen a significant increase, and several factors are contributing to this trend.

Whats driving up the prices?

New Zealand's reliance on hydro power is both a strength and a vulnerability. When hydro lake levels are healthy, electricity generation is efficient and cost-effective. However, this years lower lake levels have meant that the country has had to turn to more fossil fuel generation, which is notably more expensive. Additionally, a reduced gas supply and higher overall demand have further strained the system, leading to the price increases we're seeing.

Grey Power Electricity: Standing by our members

At Grey Power Electricity, we understand the impact these rising costs can have, especially on our senior community. That's why we've been working hard to keep pricing as stable as possible for our members. We achieve this by purchasing electricity hedges well in advance and leveraging generation assets from our Group, ensuring that we can offer competitive prices.

Support when you need it most


We know that 2024 has been

a tough year, with more and more people struggling to pay their power bills. In response, Grey Power Electricity has been proactive in providing support to those experiencing energy hardship. Our pay it forward Programme has already assisted thousands of customers, helping them manage their energy costs. If you're a Grey Power Electricity customer and finding it hard to keep up with your bills, don't hesitate to reach out to our team. We're here to help you determine if you're eligible for support.

A partnership that makes a difference

Grey Power Electricity is proud to be the longest-standing commercial partner of the Grey Power Federation. Since our partnership began in 2013, we've contributed over \$2 million to the Federation. These funds are crucial in helping us continue to run and support the Grey Power community across New Zealand.

As we navigate these challenging times, Grey Power Electricity remains committed to standing by our members and providing the support you need. If you're struggling, remember that you're not alone - reach out, and let's get through this together.



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The Trust's funds will remain in perpetuity, growing year after year for generations to come. If you would like to make a living gift or a bequest please contact us for a confidential conversation.

03 547 7278 or endowment@helirescue.co.nz

Nelson Marlborough Rescue Helicopter Endowment Trust

Get yourself sorted and take control of your finances

It's never been more important to hit the pause button and invest in yourself for today and tomorrow. While managing money can feel overwhelming, taking even small steps now can make a huge difference to your financial future. You might already be familiar with the campaign to 'Pause. Get sorted'—a lighthearted approach to tackling a topic that many New Zealanders find daunting: money management. Whether it's budgeting, saving, or paying off debt, the key message is that it's never too late to start taking control of your finances. Sorted, the free financial capability service run by the government-funded Te Ara Ahunga

Ora Retirement Commission, is making it easier than ever to get started. According to Tom Hartmann, Sorted's Personal Finance lead, "Many New Zealanders are struggling with their money, so we're making essential information as accessible as possible to empower individuals, families, and whānau to make positive financial changes." If you've been putting your financial matters in the too-hard basket, now is the perfect time to start making a plan. Sorted offers free online guides and tools that cover everything from budgeting and saving to KiwiSaver, investing, debt management, insurance, and wills. The information is designed to help

you take control, reduce financial stress, and improve your overall well-being. Here are some practical tips from Sorted to help you get on track with your finances:

- Set up automatic payments: This ensures you're regularly contributing to your future without having to think about it.
- Create specific savings goals: Dreaming up goals will help you focus on where you want to be and stay motivated.
- Saving vs. investing: Think of saving as setting money aside for the future, while investing is like shopping for assets that can generate money for you over time. The sooner you start, the better.

- Boost your KiwiSaver: Increasing your KiwiSaver contributions can give you hundreds of thousands more for your retirement. Every little bit adds up.
- Tackle debt step by step: If debt is weighing you down, focus on paying off the smallest balances first. This can be a major motivator.
- Start an emergency fund: Try to save \$1000 as a starter emergency fund. Then, continue adding to it bit by bit to create a financial cushion for life's unexpected costs.
- Consider insurance: If an emergency could knock you off track financially, think about taking out insurance to transfer the risk to an insurance compa-

ny. It's an investment in peace of mind.

- Update your will: Make sure your will is up to date and that your loved ones know where to find it. If it can't be located, your last wishes may not be followed. Tom emphasises the power of knowledge, saying, "Sorted's independent information is designed to help everyone make informed decisions and improve their well-being by reducing the mental load of money worries." With Sorted's free tools and resources, you can start taking the first steps towards financial security today. Take charge of your financial future - visit sorted.org.nz to access everything you need to get started.

Business of Ageing report update

The Business of Ageing 2023 update report, commissioned by the Office for Seniors is now released. This is the sixth update of the Business of Ageing series with the framework laid out in a 2011 report. The Business of Ageing work attempts to value the economic contribution of New Zealand's growing older population. The intent of the report was to provide a robust economic counter to pervasive narratives about the older population as a "cost" due to spends on NZ Superannuation and health services for older people. For the first time with this update, a companion report of supplementary information on the 50- to 64-year-

old population in New Zealand is also available. This cohort can face unique circumstances and challenges in finding and staying in work. More and more older people are part of our workforce. Key findings from the report show currently there are 208,300 older people aged 65 and above in the workforce, and this is expected to almost double to 392,400 by 2071. Earnings from remunerated work for this group was \$5.9 billion in 2021 and total tax paid on all income (including Superannuation and other government transfers) was \$10.1 billion. The calculated value of unpaid work of older people was \$22.41 billion in 2021.

Did you know that Grey Power NZ provides a No Cost Accident Death Benefit to all members, automatically as part of your membership?

Since 2009, all members of Grey Power NZ are covered by a \$2000 Accidental Death & Dismemberment policy. This is provided FREE by AIL of New Zealand Ltd. ALL enjoys an A Excellent financial rating (AM Best 8/23), is an accredited Living Wage Employer, and has almost 30 years' experience serving community and industry groups in New Zealand. If you haven't yet received your personal Certificate of Coverage, please visit www.ailnz.co.nz/greypower and add your contact details. One of their Registered Financial Advisors will follow up and issue your personal Certificate. You don't have to have a Certificate to be covered, but if you do you can designate a next of kin/beneficiary and make sure your family is aware of this coverage. AIL also offers affordable and comprehensive Life and Health insurance plans - be sure to ask how AIL can assist your family when the Advisors follows up with you. You are under No Obligation. If you have any questions or queries, please call AIL of New Zealand on tel. 09-973 5254 or email info@ailnz.co.nz

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NBS Rescue Helicopter Appeal this October

The Nelson Marlborough Rescue Helicopter is gearing up for its annual NBS Rescue Helicopter Appeal this October – a much-needed month of fundraising in the communities they service across Te Taihu.

The 2024 appeal includes a range of ways people in the Nelson, Tasman, Buller and Marlborough communities can support their rescue helicopter, and there are opportunities to suit everyone.

The rescue helicopter service, which runs 24 hours a day, 7 days a week, plays a crucial role in saving lives and providing urgent medical support across the top of the South Island. It relies heavily on the generosity of our communities to remain in operation, as government funding falls short of annual operational costs.

Operating across Te Taihu, from just north of Westport and east of the Clarence River, the Nelson Marlborough Rescue Helicopter is a lifeline for those in distress. With at least one mission a day – and sometimes up to seven – the helicopter team provides invaluable assistance during medical emergencies, accidents, search and rescue missions and more. Businesses throughout our region are getting behind the ap-



peal, so if you see fundraisers while out and about, please be sure to show your support. Paula Muddle, GM Nelson Marlborough Rescue Helicopter Trust, says, “big or small, every donation helps and is greatly appreciated.” As the Nelson Marlborough

Rescue Helicopter embarks on another appeal, Paula, on behalf of the rescue crew, expresses sincere gratitude to NBS, local businesses and community members for their unwavering commitment to saving lives in our region. “With your support we can

keep the rescue helicopter in the sky, ready to respond to emergencies and provide critical care when it’s needed most,” she says.

To get involved in this year’s fundraising efforts, follow the appeal on social media @nbshelicopterappeal, donate

via nbshelicopterappeal.nz or at any of NBS’ local branches, or visit and support participating businesses.

All participating businesses can be found on the appeal website: nbshelicopterappeal.nz.

Who we are

Nelson Grey Power is part of the Grey Power New Zealand Federation.

- We have a national membership of over 50,000.
- Grey Power is dedicated to the welfare, interests and concerns of older people and is a neutral but assertive voice.
- Influence in the political arena with no political party affiliation.
- Grey Power advocates for both a national and local level for older people.
- All associations are independent.
- There are 74 associations in New Zealand from the Far North to Southland.
- Grey Power is working to improve the lives of people over 50.
- To advance, support and protect the welfare and well-being of people over 50.
- To affirm and protect that statutory right of every New Zealand resident to a sufficient New Zealand Superannuation entitlement.
- To strive for a provision of a quality

Health Care to all New Zealand residents regardless of income and location.

- To oppose all discriminatory and disadvantageous legislation affecting rights, security and dignity.
- To be non-aligned with any political party, and to present a strong united lobby to all Parliament and statutory bodies on matters affecting New Zealanders.
- To promote and establish links with kindred organisations.
- To promote recognition of the wide-ranging services provided by senior citizens of New Zealand.
- To gain recognition as an appropriate voice for all New Zealanders over 50.

Grey Power has contributed to:

- Removal of the Surtax.
- Asset Testing Legislation being phased out.
- Lower doctors’ fees.
- Lower pharmacy fees.
- Removal of Over 80’s driving tests.

- Removal of Simulated Driving tests by Occupational Therapists.
- Lower Tariff Electricity.
- Superannuation increased to 66% NATOTWW (net after tax ordinary time weekly wage).
- Rate Rebate Scheme revitalised and more recently extended to include retirement village residents.
- Independent Superannuation and Income Centres.
- Improved regulations for Rest Homes.
- Code of Practice for Rest Homes.
- Abolition of Interest on Student Loans.
- Hearing Aid subsidy increased.
- Spot Audits for Rest Homes.
- The National Superannuation Adjustment for the Tax Cuts in the 2008 Budget was a long-awaited recognition by a major political party of the plight of the elderly reliant on NZ Superannuation.
- Rates Rebate Scheme indexed to CPI.
- Retention of Graduating Doctors (Student Loan).

- Lowering Electricity increase for ETS.
- Retention of SuperGold Card Off-Peak Travel.
- Retention of SuperGold Card Waiheke Island Ferry Travel.
- Increased funding for Glaucoma operations.
- Annual clothing allowance for grandparents raising grandchildren (In conjunction with Grandparents raising Grandchildren).
- Winter Energy Payment.
- Security doors on most Council owned pensioner flats.

Nelson Grey Power
33 Putaitai Street, Stoke

Mon-Fri 10am - 3pm

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