



GREY POWER MARLBOROUGH

Advocating for people 50 +

From the President's Desk

Winter has certainly made itself at home in Marlborough. It is hard to get motivated on cold frosty days and wet rainy ones. For some of you, getting washing dry at this time of the year can be difficult and if you have a clothes ailer set up inside please be aware that this can cause dampness in that room. A tip is to put the ailer in a sunny spot outside when you can, or put it in your garage with the door up slightly to let air filter through. If you have a tumble dryer it costs around \$1.00 a load in electricity. To deal with a pile up of washing there is always the laundromat, which doesn't cost too much.

Have you got a community services card? I was talking to a friend the other day who applied for one. Her doctor's bill alone went from \$47.00 a visit down to \$19.00. You have to qualify for the card, but if your only source of income is the superannuation benefit, or you don't have much other money, it is well worth looking into.

Did you know at 65 you are entitled to a free Tetanus, Whooping Cough and Diphtheria Triple vaccination, which is a one-off injection, and a free Shingles vaccination, which requires a booster, also free, 6 months after the initial shot? There is also no charge for the nurse to administer these vaccines.

Gayle Chambers
President



Membership benefits:

Grey Power Marlborough membership fees at \$29 single and \$43 double per annum bring the following benefits.

1. Supporting an organisation that will advocate for our protection and concern on matters like superannuation, health, law, justice
2. Free discount book where 71 businesses and services offer members good discounts
3. Cheaper gas, electricity, and broadband for members from Grey Power Electricity
4. Opportunities to volunteer
5. This monthly newsletter
6. A quarterly Federation magazine either online or in hard copy
7. Discount of 20% on medical insurance and life insurance, 40% on funeral cover, 5% on travel insurance by Vesta Insurance for 70 years and older
8. Off-peak rates for inter-island ferry fares
9. Office available for members to come in for advice and help, between 9-1 pm week days
10. AIL has been with GP since 2009 and offers \$2000 cover without exclusions at no cost to members. Since then, 35 claims paid out usually car accidents or falls, or earthquake-related.

Members are automatically covered- even if cards are not filled out. Cards filled out mean payment can be made to a nominated person otherwise the \$2000 goes to the estate to be shared out later when the time for a need for money to pay for a funeral has gone. AIL also offer fixed rate premiums on insurance or financial care plans.

Office Snippets

Office Hours - We are open Monday to Friday 9am to 1pm.

We have plenty of A312 Hearing Aid Batteries. Call in and see us for your supply. These are \$6.00 per card.

Thank you to all of those who have paid their subscriptions. It is not too late to do this, please pay online or call into the office.

Why Keep It Secret? Books are available to purchase at the office. This book helps you to keep important information in one place, making it easier for you and your family to access.

Reports from GP AGM

Four committee members attended the 2023 AGM of Grey Power in Wellington.

Two, Annie Percy and Brian McNamara, attended as delegates for GP Marlborough. Our President, Gayle Chambers, attended as our Zone 5 Director. Our secretary, Graeme Faulkner, attended as an off board chairman of NAGs (National Advisory Group) concerned with Law and Order, Emergency Management and ACC.

Marlborough adds quite a good amount to Federation business as another committee member, Alan Washington, and Brian McNamara are also members of Federation committees.

Information about some or the discussions and presentations is presented on page 15.



The four Marlborough attendees, from left to right publicity officer Brian McNamara, vice-president Annie Percy, secretary Graeme Faulkner, and president Gayle Chambers. Standing behind Graeme is the national president, Jan Pentecost.

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Grey Power Electricity

Pulse executive Sharnie Warren reported in her address to the AGM. Grey Power Electricity has offered very good services to 22,000 of our members currently. Pulse Energy, which owns Grey Power Electricity, has paid \$1.9 million to our Federation as a contribution to our partnership. Grey Power members are very positive

in recommending joining Grey Power Electricity because of pricing, service, transparency and such support for Grey Power.

They also offer a 'pay it forward' programme to which some 2500 members have donated sums ranging from \$2 to \$50 per month. Pulse then matches these contribution \$ for \$ and as a result

over 4000 members under financial stress have been assisted with their payments with \$244,180 contributed. With 112,000 households in 'energy poverty' in New Zealand, this all helps.

Pulse will also be offering soon Time of Use (TOU) plans, offers for EV owners, and their account forms have been made more readable and informative.

Superannuation and the financial well-being of seniors

Jane Wrightson, the Retirement Commissioner, addressed the AGM. Her job is to improve the financial futures for those retiring. She was very informative and entertaining - certainly not retiring! She spoke about financial wellbeing, Retirement Income and Retirement Villages.

Superannuation, which was the issue for Grey Power originally being formed, was spoken of at some depth. Super is set to provide an adequate standard of living. It is however based historically on low housing costs which was afforded by either home ownership or by social housing. It supposes minimal housing costs.

40% of superannuitants have it as their sole income, and another 20% have a minimal additional income.

House prices have increased from an historical 3-4 times the annual median income to 8.8 times. It is envisaged that in the future those on super who pay

rents will double. The accommodation supplement helps.

Since 2009, she reported, house prices have increased by 129%, median wages by 56% and NZ Super by 49% for a single person living alone.

Ms Wrightson also spoke of her second main role - to manage and build people's independent savings that can help contribute to a standard of living for seniors that offers dignity and mana.

Women have a special need for proper funding as women live longer, they live alone longer and they suffer from a 9% wage gap compared with wages paid to men.

She did not support any increase in the starting age for first receiving superannuation.

She spoke with some emotion of reading about the introduction of superannuation payments, which she calls an 'entitlement' and not a 'benefit', when people for the first

time in their lives received an income payment that was firstly regular and secondly and very surprisingly more than they had ever received in their working lives!

She divided superannuation stories into three groups. The dominant group owned their home outright, lived a longer life and are doing well.

The second group struggled financially through the impact of 'life shocks' such as health, divorce, business failures, seismic events. Their life expectations were shorter.

The third group were either renters or paying off mortgages still while in retirement. Māori and Pasifika and increasing numbers of Pākehā came into this grouping.

From her presentation it was evident that there is still a place for an advocacy organisation such as Grey Power to continue its work in making the lives of seniors more financially secure.

Minister for Seniors

Ginny Anderson, Minister for Seniors, unable to attend in person, spoke by video to the AGM.

She spoke of the uptake of the digital literacy for seniors programme.

A new initiative for seniors is being rolled out with 5 pilot schemes being trialled in which 80 entrepreneurs are assisted in developing business ideas by senior and experienced advisors.

A home-share pilot trial facilitated by Age Concern has been introduced. In this, a senior adult shares their home with a tenant who assists with jobs etc around the house as part payment. It is a scheme that works overseas in the UK and the US.

Legislation for Rest Homes is to be updated.

AGM remits

Grey Power Marlborough moved one remit, carried by 81 votes to 6 against, seeking to lobby government to ensure that a reasonable proportion of rest home rooms be 'standard rooms' which were affordable to those receiving superannuation and limited accommodation supplements.

A second remit that we seconded on developing climate change policy was defeated 35 votes to 48 with 8 abstentions. Similarly, a move to allow local authorities the dominant role in providing community housing was defeated.

A remit urging the building of more affordable homes was passed with a great majority, as was a remit supporting the more effective governing of the use of mobility devices.

The final remit passed sought lobbying for a well overdue increase in the cash asset threshold for accessing the accommodation supplement that has not changed since 1993.

Library Guided Tours

These are happening on the 5TH July at 11am and 2pm for our members. Please telephone our office to book in on

578 4950 if you are interested in a tour. If these sessions are booked out we can offer more sessions after the above date.

Better Digital Futures For Seniors

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