

WINTER 2025



AGE
CONCERN
WAIKATO

He Manaakitanga
Kaumātua Aotearoa

Age Concern Waikato

Keeping You Connected



www.ageconcernwaikato.org.nz

Contact Information

Phone: (07) 838 2266

Email:

enquiries@ageconcernwaikato.org.nz

Address: 150 Grantham Street, Hamilton

Website: www.ageconcernwaikato.org.nz

Office Hours:

9am -4pm Monday to Thursday

9am -3pm Friday

Staff

Co Leader Finance and Accountability /

Operations Lead: Vicky Phillips

Co Leader People and Community /Social

Connector: Martin Poppelwell

Education/ Administrator: Kirsty Bridson

Rural Development Specialist: Monique Jeffs

Community Support: Loryn Scanlan

Elder Abuse Support: Serena Tahau

Elder Abuse Practitioners: Mark Bartram,
Michelle Davies

Age Concern Waikato Board

Chair: Meredith Osmond

Vice-Chair: Amanda Bedford

Board: Lee Owens, Aldrin Arguelles, Renee
Stevenson, Amber Hammill

The views expressed in this newsletter are not necessarily those of Age Concern Waikato 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



MJ Smeaton
Charitable Trust



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 Coordinators.

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 07 838 2266 for upcoming course dates.

Total Mobility Scheme:

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

Education sessions:

Community based information & education sessions every Wednesday 1-2pm. See schedule or website for locations and speakers.

Information & Advice:

Our team is available to offer information, advice and direction to services in the area. Please give us a call on 07 838 2266 or email enquiries@ageconcernwaikato.org.nz

From Visitor to Volunteer

Michael's journey with volunteering didn't begin the way most do. In 2019, he was matched through Age Concern as a recipient in their Visiting Service. Having recently undergone knee replacement surgery and facing the challenges that come with mobility loss and isolation, he was grateful for the regular visits that brought warmth, humour, and connection into his life.

When his volunteer moved across town, the visits became phone calls and even throughout Covid, those conversations continued.

In 2023, Michael contacted Age Concern Waikato again but this time to offer his support. He wanted to become a Volunteer Visitor himself. Since then, Michael has been matched with four people in his neighbourhood, all within walking distance of his home. Despite not being able to drive, he's made himself a regular and welcome presence in their lives. He visits, listens, shares stories, checks in on their wellbeing, and keeps Age Concern updated with anything they need to be aware of.

Michael's story is the perfect example of how volunteering looks different for everyone and that it doesn't have to be hard or complicated to make a difference. Here at Volunteering Waikato, we work with hundreds of community organisations across the region — all looking for volunteers in different roles. Whether you're passionate about animals, people, the

environment, youth, or events, we help match individuals with the right opportunities that fit their lifestyle, interests, and availability.

Volunteering looks different for everyone. You might have just an hour or two to spare each month, or perhaps you can commit to a regular weekly role. Maybe you want something you can do from home, or as part of a team with friends or family. Whatever your situation, there's a place for you.

And the benefits of volunteering go both ways.

Volunteering helps reduce isolation — not just for those being supported, but for the volunteers too. It can help build confidence, improve mental wellbeing, and create a sense of purpose and belonging. You'll meet new people, learn new skills, and make connections across different walks of life. It's also a chance to share the skills and knowledge from your lifetime with the community and younger generations.

So, if you've ever thought about volunteering but weren't sure where to start — we're here to help. Volunteering Waikato can guide you through the options, connect you with organisations, and help you find a role that fits.

With National Volunteer Week coming up in June from the 15th -21st it's a great time to get involved.



Volunteering Waikato

TE OHU TUUAO O WAIKATO

Understanding the 3G Shutdown

Mobile network providers in New Zealand and around the world are shutting down 3G networks to make way for faster and more power efficient 4G and 5G technology. This means customers who are still using 3G reliant devices, not just phones, will need to update device settings or upgrade to a newer device before the networks are switched off to retain connectivity.

If you are affected, there is support available to make this transition and ensure you stay connected. This page will explain everything you need to know about the 3G shutdown and how it might affect you.

What is 3G and why is it being shut do

The 'G' in 3G, 4G and 5G stands for 'generation' – the third, fourth and fifth generations of mobile technology. As technology evolves over time, older generation technology types are shut down to make way for newer and faster types. Many operators around the world, including are shutting down their 3G network.

Shutting down 3G provides more room for 4G and 5G networks, bringing with it increased consumer benefits, ranging from faster internet speeds, improved call quality, and faster media-rich data activities like video streaming. 3G technology was first introduced in NZ in 2006 and while it has been a reliable technology, closing these networks will free up radio spectrum that will be used to increase the availability of more highly capable 4G and 5G services, especially in rural areas.

When is the 3G shutdown happening?

All three mobile operators will be turning off their 3G networks in late 2025:

- 2degrees will close its 3G service in late 2025.
- One NZ will close its 3G service by 31 December 2025.

- Spark NZ will close its 3G service in late 2025.

What does this mean for customers?

Most customers won't need to do anything as they are already using more recent 4G and 5G capable devices. Customers who are still using 3G-reliant phones may need to either upgrade their phone to a newer device or make changes to their software or settings to make sure their device continues to connect.

After the 3G shutdown devices that are 3G reliant in any way will simply no longer connect, so calls will not go through. This includes calls to the 111-emergency number. It is important that you check with your provider directly if you are unsure whether your mobile device is affected.

Some business customers also have other 3G devices that will also be affected, including lifts, vehicle trackers, alarms and other systems which may use 3G to connect. These customers should contact their suppliers to discuss whether they are affected and how they plan to upgrade them. Specific device information is available on all mobile providers' websites, or you can contact your mobile provider directly if you have any questions or concerns.

Will I still be able to make emergency calls on older devices?

Once the 3G network is shut down, phones that are 3G reliant for data or calling will no longer connect. This will affect consumers ability to call 111 emergency services so it is important that consumer upgrade their devices.

If you are unsure if your device is 4G capable, contact your mobile provider directly for more information.

How can I check if my device is 4G ready?

Affected models vary but customers can find a list of compatible devices on your mobile provider's website, including those models which are 3G only.

OTHER FAQs:

What if I didn't purchase my phone from my mobile provider?

Some phones purchased overseas or from local importers have different specifications and may not be compatible on your mobile service provider's network. Customers with these devices may need to change the settings to use 4G or 5G for voice.

Will my mobile work for international roaming?

Operators around the world are shutting down their 3G networks so you will need a 4G or 5G phone for mobile roaming services. For 4G or 5G voice calling when overseas, you will need to ensure that your phone supports both VoLTE (voice over 4G) and VoLTE roaming. Check on your mobile provider's website to confirm that your 4G or 5G phone supports VoLTE and VoLTE roaming.



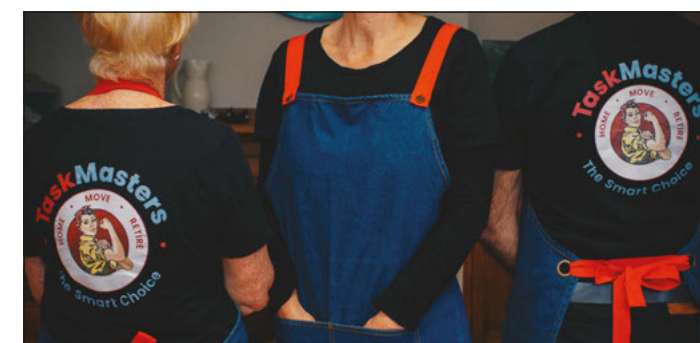
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Do I need to change my SIM card when I upgrade to a new phone?

This may depend on the type of SIM card you have and the type of device you are upgrading to. If your old SIM card fits into the new devices' SIM card slot, then you are sorted.

Can I recycle my old 3G device?

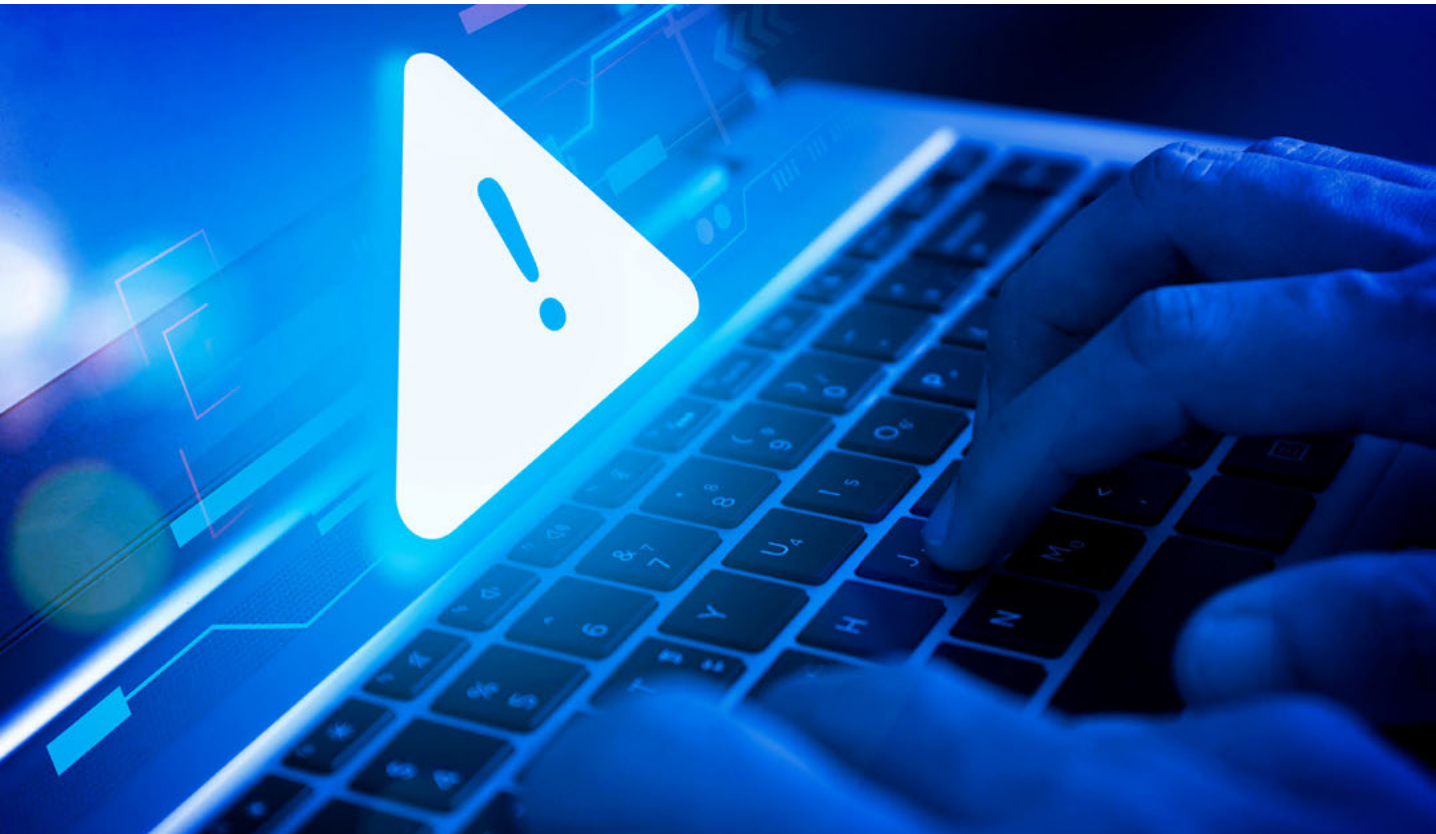
Yes, you can donate your old device easily and for free via the TCF phone recycling scheme RE:MOBILE, with mailing or physical drop off options which are easily accessible.

Drop your old device into any mobile store, or one of 480+ other drop off locations across New Zealand, where they will be passed onto RE:MOBILE to make sure all reusable parts are recycled.

Find out more at remobile.org.nz

- New Zealand Telecommunications Forum
www.tcf.org.nz

NZ banks to reimburse some scam victims up to \$500,000



Banks will now be required to reimburse scam victims up to \$500,000 if they fail to adequately warn and protect a consumer from a scam.

The Banking Association has announced five new protections introduced to the Code of Banking Practice, which will be progressively rolled out over the next seven months.

Where a bank fails to meet the five new commitments, institutions will compensate all or part of the loss for eligible customers. Banks will also retain the discretion to pay compensation beyond what is set out in the code.

Banks would also continue to compensate losses for eligible customers when services are accessed without the customer’s authority.

Commerce and Consumer Affairs Minister Scott Simpson said the compensation scheme and stronger safeguards were an “important win for bank customers”.

“New commitments from banks mean that if a bank fails to adequately warn and protect a consumer from a scam, they will reimburse the victim up to \$500,000,” he said.

Banks step up customer scam protections

NetSafe chief online safety officer Sean Lyons said stopping scammers requires a multi-faceted approach.

He said banks would also take a more active role in preventing scams by participating in information-sharing agreements across industry and government and educating people.

Continued on page 8

CROSSWORD

Across

- 1 Hard durable wood (4)
- 3 Unnaturally high voice (8)
- 9 Pertaining to the stomach (7)
- 10 Meadow (5)
- 11 Receiver of stolen goods (5)
- 12 Eyesight (6)
- 14 Most proficient (6)
- 16 Winding downhill ski race (6)
- 19 Stinging plant (6)
- 21 Something worth having (5)
- 24 Salivate (5)
- 25 Landscape features (7)
- 26 Skittles (8)
- 27 Undershirt (4)

Down

- 1 Contest of strength (3-2-3)
- 2 Fire-raising (5)
- 4 Recess (6)
- 5 Settees (5)
- 6 Loftier (anag) (7)
- 7 Probabilities (4)
- 8 Leafy veg (6)
- 13 Violet gemstone (8)
- 15 Rest (3-4)
- 17 Idler (6)
- 18 British naval hero (6)
- 20 Spring-flowering bulb (5)
- 22 Leather with a soft napped surface (5)
- 23 Biblical garden (4)

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Continued from page 6

“While people still need to remain vigilant and take responsibility for their own online safety, these changes will enable consumers to check a payment is legitimate before transferring money,” Simpson said.

Similar expectations were made clear to telecommunications companies and digital platforms, which scam messages can be carried over.

The scam protection commitments include:

- Confirmation of Payee service for customers to check that the name of the person they are paying matches the account number. This has already begun.
- Pre-transaction warnings to consumers based on the payment purpose.
- Identification of and response to high-risk transactions or unusual account transaction activity, and the ability to block or delay transactions in some cases.
- Providing a 24/7 reporting channel for customers who think they’ve been scammed, and responding to protect accounts.
- Sharing scammer account information with other banks to help prevent criminal activity, and freezing funds where appropriate.

High-risk transactions

NetSafe chief online safety officer Sean Lyons told Breakfast that the announcement was “movement in the right direction”.

“What we’re talking about is banks saying ‘we will look at what we see as high-risk transactions, we will try and educate and inform individuals, we will allow them to contact us 24/7’. All of these things are definitely moves in the right direction to minimise the losses that New Zealanders are experiencing.”

He said dealing with scams was a “multifaceted thing” with lots of moving parts,



which could be confusing for many people.

“Knowing that people have a place to go and talk to, finding that advice is also a really key part to stopping people before they get caught in that scam.”

Lyons said it was hard to get an accurate picture of the amount of losses, as people feel a huge sense of shame and embarrassment about falling victim to scams.

“We have to get past that idea that there’s a ‘type’ of person that gets scammed. It’s not an age, it’s not a gender, it’s not what you’re doing. There’s a scam out there that will hit you at the right time.

“If it hits you at the right time, it’s likely to have you fall for it. The scammers keep moving, they keep changing, they keep modifying what they do in order to make us not feel steady on our feet around these things,” he said.

Number of dating app users being targeted by scammers on the rise

He said the banks sharing information with one another about bad actors was a great step forward.

“We need to be constantly changing what it is that we do to make the scam landscape as difficult and disruptive as we can for scammers and as easy to access support and help for New Zealand consumers.”

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2025 / 2026 Subscription

Age Concern Waikato

Membership period is from

1st July 2025 to 30th June 2026.

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.

Eftpos is unavailable. Sorry no Credit Card payments accepted. If you would like to pay online, our account details are:

Age Concern Waikato | 03 0318 0087628 00

Please use your initial and surname as reference.

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

Leaving a bequest to Age Concern Waikato

Have you every considered leaving a bequest to Age Concern Waikato?

We know it’s hard to ask for help, regardless Age Concern Waikato is a registered charity and relies on the generosity of our community to raise funding required to deliver some our essential services, education and support. Any bequest left to us, no matter how small or large, has a lasting impact and helps ensure that we can continue supporting all those older people needing our help. A bequest to Age Concern Waikato allows you to leave a legacy long after you have gone. It is the ultimate act of kindness and care you can show towards your community.

Leaving a bequest is easy. After taking care of your loved ones, the simple way to leave a gift to Age Concern Waikato in your Will is to speak with your solicitor, who can ensure that your estate is distributed in a way that honours your wishes. You have the option of leaving a specific amount, an item or a

percentage of your estate to Age Concern Waikato. We recommend the wording:

“I give Age Concern Waikato Trust the sum of \$ XXX (of the residue of my estate, or a percentage of my estate) for its general purposes. I declare that the official receipt of Age Concern Waikato will be sufficient receipt and discharge for my trustees”.

If you would like to leave us a bequest in you Will, these are the official details you will need:

Legal Charity Name: Age Concern Waikato Trust

Charity Registration Number: CC60823

We would love to hear from you, or your lawyer, if you are thinking about leaving a gift in your Will to Age Concern Waikato and answer any questions you may have.

Please email us at:
enquiries@ageconcernwaikato.org.nz
or call us on **(07) 838 2266**.



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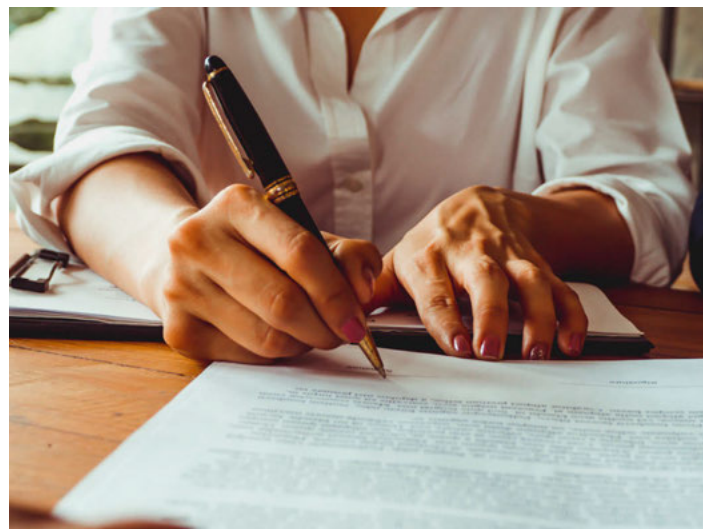
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The Difference between Wills and Enduring Powers of Attorney

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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What's on..

June
Wednesday 4th June
Info & Education
1-2pm @ Western Community Centre
- All welcome

Thursday 5th June
Staying Safe @ Morrinsville
- Bookings essential

Tuesday 10th June
Staying Safe @ Tamahere Eventide
- Bookings essential

Wednesday 11th June
Info & Education
1-2pm @ Waimarie Community House
- All welcome

Thursday 12th June
65 Alive Lunch @ Hamilton Gardens café
- All welcome, please RSVP to 07 8382266

Monday 16th June – Sunday 22nd June
- *Volunteer week*
- *Elder Abuse Awareness week*

Wednesday 18th June
Making the most of your phone or tablet
Age Concern Waikato office, 150 Grantham St
- Bookings essential

Wednesday 18th June
Info & Education
1-2pm @ Glenview Community centre
- All welcome

Thursday 19th June
Home For Life Session 2
2pm, lodge auction rooms, Cnr Harwood & Princes Sts, Hamilton
- All welcome, please RSVP to 07 8382266

Wednesday 25th June
Info & Education
1-2pm @ Rototuna Library
- All welcome

Welcome New Members

Welcome to all our new members of Friends of Age Concern. We hope you enjoy our magazine and we love hearing your feedback, please do not hesitate to contact our team on **07 838 2266**.

Friday 27th June
Coffee & Conversation 1-2pm
Age Concern Waikato office, 150 Grantham St
- All welcome

July
Wednesday 2nd July
- No education session today

Wednesday 9th July
Info & Education
1-2pm @ Waimarie house
- All welcome

Thursday 10th July
65 Alive Lunch @ Sugar Bowl Café
- All welcome, please RSVP to 07 8382266

Wednesday 16th July
Making the most of your phone or tablet
@ Age Concern Waikato, 150 Grantham St
- Bookings essential

Wednesday 16th July
Info & Education
1-2pm @ Glenview Community Centre
- All welcome

Wednesday 23rd July
Info & Education
1-2pm @ Rototuna Library
- All welcome

Thursday 24th July
Home for life session 3
2pm, lodge auction rooms, Cnr Harwood & Princes Sts, Hamilton
- All welcome, please RSVP to 07 8382266

Friday 25th July
Coffee & Conversation
1-2pm @ Age Concern Waikato, 150 Grantham St
- All welcome

Friday 25th July
Age Concern Waikato & Tolbecks drop in session
12-2pm @ Age Concern Waikato office, 150 Grantham St
- All welcome

August
Wednesday 6th August
Info & Education
1-2pm @ Glenview Community Centre
- All welcome

Thursday 7th August
Community& Industry event
Scam awareness 2025
10-12noon @ The Link, 4 Te Aroha St
- All welcome, please RSVP to 07 8382266

Wednesday 13th August
Info & Education
1-2pm @ Waimarie house
- All welcome

Thursday 14th August
65 Alive Lunch
- All welcome, please RSVP to 07 8382266

Monday 18th August
Staying Safe, Te Kauwhata
- Bookings essential

Wednesday 20th August
Making the most of your phone or tablet
Age Concern Waikato office, 150 Grantham St
- Bookings essential

Wednesday 20th August
Info & Education
1-2 pm @ Glenview Community centre
- All welcome

Friday 22nd August
Coffee & Conversation
1-2pm @ Age Concern Waikato, 150 Grantham St
- All welcome

Wednesday 27th August
Info & Education
1-2pm @ Rototuna Library
- All welcome



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Age Concern Waikato Membership Form

Please forward your subscription with this form to: Age Concern Waikato, 150 Grantham Street, Hamilton 3204.

Age Concern Waikato is a registered charitable entity (CC60823) 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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- Please use Surname & Initial as reference

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