

**AUTUMN 2018 QUARTERLY NEWSLETTER**  
www.agewell.org.nz



# Age Concern Rodney

*Serving the needs of older people*



For advertising phone Monique (07) 577 9092 or email [monique@pukekoprint.co.nz](mailto:monique@pukekoprint.co.nz)

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### OFFICE HOURS

10.00am - 4.00pm Monday to Friday

## Age Concern Rodney Board 2017 - 2018

Gareth Davies (Acting Chair)  
 Kevin Farrell (Treasurer)  
 Marianne McCoid (Secretary)

Pam Long, Vince Harris, Yvonne Copeland, Ann McKenzie, Chris Laird, Patricia Noakes

## Staff

CEO: Catherine Smith  
 Office Receptionist: Tania Henderson  
 Visiting Service Coordinator: Pauline Stewart  
 Shuttle Coordinator: Jill Henderson  
 Shuttle Drivers: Mark Datlen  
 Colin Wilson  
 Tony Flude  
 John Campbell

Age Concern Rodney would like to thank all the local businesses for their continued support of our fundraising activities.

## Our Services

**Hospital Shuttle:** Throughout Rodney to medical and health appointment at North Shore Hospital, Auckland/Starship Hospital, Waitakere Hospital & Greenlane Clinic.

**Elder Abuse & Neglect:** For information, support or education.

**Hireage:** Wheelchair and Walker available for short term hire.

**Advocacy:** Advocacy for our members.

**Skills Bank:** Database of gardeners/cleaners/handy men etc.

**Time Out:** 4th Tuesday of each Month. 10.30am to 1.30pm. Guest Speakers, Light Entertainment, Hot Lunch, Bingo

**Visiting Service:** A one hour weekly visit from a volunteer.

## Time Out Programme is about to start for 2018

New Members are very welcome. We meet at Centrestage Foyer at 10.30am to 1.30pm on the 4th Tuesday of the month.

**The dates for this year:**  
**February 27, March 27, Not in Apr, May 22, June 26, Not in July, August 28, September 25, October 23, November 27**

Morning Tea and Lunch is provided. Guest Speaker or Entertainment.

For more information phone (09) 426 0916.

**Disclaimer:** The views expressed in this newsletter are not necessarily those of Age Concern Rodney. The inclusion or exclusion of any product does not mean that the publisher or Age Concern advocates or rejects its use.

## Social Interaction can keep you healthy!

As you get older and retire or move to a new community, you may not have quite as many opportunities to socialise as you did when you were younger. Recent research from the American Time Use Survey, an annual census by the US Bureau of Labour Statistics, shows that time spent in the company of others plateaus by our mid-50s and we then spend an ever-increasing amount of time alone.

However, if you're not heading to work or getting out and about each day, you may be missing out on important social interaction that you need to stay sharp, healthy and live longer.

Research has shown that staying socially active and maintaining interpersonal relationships can help you maintain good physical and emotional health and cognitive function, with a reduced risk of many diseases, dementia and depression.

Here are a few ideas to keep your connections strong:

- Stay in touch with friends and family and try to visit with them regularly
- Volunteer in your community
- Visit a senior drop in centre
- Join a group focused on activities you enjoy, such as playing cards or a book club
- Try taking a class - learn a new language, a new style of cooking or art class
- Join a gym to stay physically fit

Staying socially active and maintaining your relationships are an important part of healthy aging. Driving Miss Daisy can help you to maintain your connections, so you can stay as vibrant, active, and social as you've always been. We have lots of other clients who get out and about so would be pleased to share our knowledge of local activities with you. We can collect you, drive you to your destination and provide whatever help you need.

Remember that many of our franchise owners have fully equipped Mobility Vehicles, so if you have a walker or wheelchair this is no problem at all. No matter what your requirements please call us today to discuss - we look forward to seeing you soon.

**Hibiscus Coast - Brenda Yeager**  
 (09) 428 4490 021 035 0431

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## Banks tighten home lending for older borrowers

It is harder to qualify for a home loan than it was a year ago, as banks tighten their lending criteria. Banks are being more cautious about issuing home loans that would leave borrowers making repayments after the age of 65.

In 2015, BNZ estimated that on current repayment trajectories a third of mortgage borrowers would still have a mortgage at 65.

But banks' tightening of mortgage lending criteria indicates they are increasingly wary about adding to their pool of future grey home loans.

Pero Mortgages chief executive Mark Collins said: "Those whose mortgage are going to go past age 65 now have a lot more scrutiny". Banks are being "super prudent", and have tightened lending criteria, Collins said.



Mark Collins, chief executive at Mike Pero Mortgages, says tightening bank lending criteria means more would-be borrowers are seeking help from mortgage brokers.

This included banks now checking what people would do when they reach retirement age, if they were applying for loan that would not be repaid by the time they started drawing NZ Super.

"Borrowers have to have an exit strategy," said Collins.

These strategies could include using KiwiSaver to pay off the remainder of the loans, or selling up to move to a cheaper home.

Even long-time borrowers seeking to extend their mortgages to renovate were facing this new scrutiny, Collins said.

## Urgently required!

Would you be interested in joining the Age Concern Rodney Board as either a Board Member or Chair-person, we are a busy and pro-active Not for Profit Community Organisation. We offer a variety of services, activities and workshops aimed at assisting and improving the health, welfare and quality of life of the seniors in our Community. We have one 1 hour meeting per month.

**If interested, please contact Catherine  
027 296 0264 anytime.**



## The Age Concern Rodney 2018 Membership fees are now due!

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who have already paid and for  
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## Deep sleep may act as fountain of youth in old age

As we grow old, our nights are frequently plagued by bouts of wakefulness, bathroom trips and other nuisances as we lose our ability to generate the deep, restorative slumber we enjoyed in youth. But does that mean older people just need less sleep. Not according to UC Berkeley researchers, who argue in a recent article published in the journal *Neuron* that the unmet sleep needs of older adults elevate their risk of memory loss and a wide range of mental and physical disorders.

“Nearly every disease killing us in later life has a causal link to lack of sleep,” said the article’s senior author, Matthew Walker, a UC Berkeley professor of psychology and neuroscience. “We’ve done a good job of extending life span, but a poor job of extending our health span. We now see sleep, and improving sleep, as a new pathway for helping remedy that.”

Unlike more cosmetic markers of aging, such as wrinkles and gray hair, sleep deterioration has been linked to such conditions as Alzheimer’s disease, heart disease, obesity, diabetes and stroke, he said.

Though older people are less likely than younger cohorts to notice and/or report mental fogging and other symptoms of sleep deprivation, numerous brain studies reveal how poor sleep leaves them cognitively worse off.

Moreover, the shift from deep, consolidated sleep in youth to fitful, dissatisfying sleep can start as early as one’s 30s, paving the way for sleep-related cognitive and physical ailments in middle age. And Walker warns that the pills designed to help us doze off are a poor substitute for the natural sleep cycles that the brain needs in order to function well. “Don’t be fooled into thinking sedation is real sleep. It’s not,” he said.

For their review of sleep research, Walker and fellow researchers Bryce Mander and Joseph Winer cite studies, including some of their own, that show the aging brain has trouble generating the kind of slow brain waves that promote deep curative sleep, as well as the neurochemicals that help us switch stably from sleep to wakefulness.



“The parts of the brain deteriorating earliest are the same regions that give us deep sleep,” said article lead author Mander, a postdoctoral researcher in Walker’s Sleep and Neuroimaging Laboratory at UC Berkeley.

Aging typically brings on a decline in deep non-rapid eye movement (NREM) or “slow wave sleep,” and the characteristic brain waves associated with it, including both slow waves and faster bursts of brain waves known as “sleep spindles.” Youthful, healthy slow waves and spindles help transfer memories and information from the hippocampus, which provides the brain’s short-term storage, to the prefrontal cortex, which consolidates the information, acting as the brain’s long-term storage.

“Sadly, both these types of sleep brain waves diminish markedly as we grow old, and we are now discovering that this sleep decline is related to memory decline in later life,” said Winer, a doctoral student in Walker’s lab.

Another deficiency in later life is the inability to regulate neurochemicals that stabilize our sleep and help us transition from sleep to waking states. These neurochemicals include galanin, which promotes sleep, and orexin, which promotes wakefulness. A disruption to the sleep-wake rhythm commonly leaves older adults fatigued during the day but frustratingly restless at night, Mander said.

Of course, not everyone is vulnerable to sleep changes in later life: “Just as some people age more successfully than others, some people sleep better than others as they get older, and that’s another line of research we’ll be exploring,” Mander said.

Meanwhile, non-pharmaceutical interventions are being explored to boost the quality of sleep, such as electrical stimulation to amplify brain waves during sleep and acoustic tones that act like a metronome to slow brain rhythms. However, promoting alternatives to prescription and over-the-counter sleep aids is sure to be challenging. “The American College of Physicians has acknowledged that sleeping pills should not be the first-line kneejerk response to sleep problems,” Walker said. “Sleeping pills sedate the brain, rather than help it sleep naturally. We must find better treatments for restoring healthy sleep in older adults, and that is now one of our dedicated research missions.”

Also important to consider in changing the culture of sleep is the question of quantity versus quality. “Previously, the conversation has focused on how many hours you need to sleep,” Mander said. “However, you can sleep for a sufficient number of hours, but not obtain the right quality of sleep. We also need to appreciate the importance of sleep quality. “Indeed, we need both quantity and quality,” Walker said.

## Age Concern Rodney WDH Community Hospital Shuttle

The Age Concern Rodney WDH Community Hospital Shuttle has been operating in the Rodney area since 2007. This service is accommodating Outpatient appointments at North Shore, Auckland and Waitakere Hospital and Greenlane Clinical Centre.

It has successfully transported 19,878 satisfied clients to and from their Outpatient Hospital appointments over those years.

The Shuttle Service has given our clients the independence to go to and from the Hospitals without the stress of asking family or friends to take time off work or to drive them through the demanding traffic.

When the shuttle first started in 2007 Age Concern had one Toyota Hiace wheelchair mobility van to use. It is now operating with a newly purchased 11 Seater van and another 9 Seater.

The mobility van was an incredible asset to Age Concern and the Rodney Community over the last 18 years. Unfortunately this van has finally gone into retirement. It will be sadly missed by many of our Rodney clients, who required the use of the hoist van.

Age Concern Rodney is now looking for Sponsors or anyone that is willing to help Age Concern purchase another van so we can continue our excellent service to the Community.

**For any enquiries phone Catherine Smith at the Age Concern Rodney Office.  
Monday - Friday 10am to 4pm  
(09) 426 0918 / (after hours) 027 296 0264**



## Changes to Residential Care Subsidy Rates

On 1 July 2017, the new Residential Care Subsidy rates came into effect. If you need long-term residential care in a rest home or hospital, you may now qualify for a subsidy. The new combined asset thresholds have increased to:

- \$224,654 for people who don't have a partner or have a partner who is also in long-term residential care
- \$224,654 for people who have a partner who is also in long-term residential care including the value of their house and car

\$123,025 for people with a partner who is not in care, not including the combined value of their house and car. (The house is only exempt when it's the main place where your partner who is not in care or a dependent child lives). The new income from assets exemptions have increased to:

- \$982 a year for single people
- \$1,964 a year for a couple when both are assessed as needing care
- \$2,946 a year for a couple where one partner has been assessed as needing care.

Your assets and income will be assessed by Work and Income. All other eligibility is assessed by the Ministry of Health.

## Travelling overseas for up to 26 weeks

In most cases if you're getting NZ Super or Veteran's Pension, you can go overseas on a holiday or travel for 26 weeks or less and your payments won't be affected. Usually you don't need to tell Work and Income.

We encourage you to tell them about your travel plans if you or your partner:

- will be out of New Zealand for 28 days (4 week) or more, or
- don't know when you will return, or
- intend to have more than one overseas trip within a 12 month period.

In these situations they can give you advise about:

- how trips of more than 28 days will affect your payments if you receive a Disability Allowance.
- How more than one trip in a year can affect the requirement to remain 'ordinarily resident' if you are out of NZ more than you are in NZ.
- How any trip outside of NZ will affect your payments if you receive: Temporary Additional Support, Accommodation Supplement payments and a single living alone rate of payment.
- How to avoid unexpected debt.
- What to do if you're left stranded overseas without any money if something happens to delay your return to NZ.

### Other payments

If you receive extra financial help such as a Disability Allowance, Accommodation Supplement or Temporary Additional Support, you may be able to get this for the first 28 days of your absence from NZ.

### How to tell Work and Income about your travel plans

To let the Ministry know about your travel plans you can complete an online form. [www.msd.govt.nz](http://www.msd.govt.nz)

### Unexpected delays

If you planned to return to NZ within 30 weeks but are unable to, you may be able to be paid for the first 26 weeks of your travel if you were unable to return due to circumstances beyond your control or that you could not have foreseen before you left NZ. This can include:

- Aircraft breakdowns
- Bereavement
- Illness/injury to you, your partner or relatives

You may be asked to provide proof of the circumstances which have delayed or prevented your return.

If you don't return and they don't hear from you within 30 weeks of leaving NZ you may need to pay back all of the money you've been paid since you left.

**Note:** Unless there were prior arrangements with them, any payments made whilst you are overseas in excess of 26 weeks will need to be paid back.

If you're going for more than 26 weeks

- There are different rules if you're getting NZ Super and Veteran's Pension and are going overseas for more than 26 weeks.
- If you intended to return to NZ within 26 weeks, but delayed returning within 30 weeks, you cannot apply for this after you return to NZ. You need to make this arrangement before you leave.

The International Services team specializes in paying NZ benefits and pensions overseas. They are the best people to contact for questions about getting your NZ Superannuation or Veterans Pension. If you want to travel or live overseas phone 0800 777 227

(Source:) [www.workandincome.govt.nz/pensions/travelling-or-moving/going-overseas-super/travelling-26-weeks-or-less.html#null](http://www.workandincome.govt.nz/pensions/travelling-or-moving/going-overseas-super/travelling-26-weeks-or-less.html#null).  
Age Concern Canterbury



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## 7 Things Pediatrics Can Teach Us About Aging Well

Older adults can benefit from following the advice we give to kids.

By Dr. Edward Schneider July 21, 2017

Aging is a process that begins on the day we are born – toddlers' seemingly overnight transformations into teens should serve as proof enough of this. And recent research is confirming that the secret to a long and healthy life may be as simple as listening to seven pieces of advice your pediatrician dispensed decades ago:

### 1. Eat Your Fruits and Veggies (and skip Supplements)

Just as kids need good nutrition to grow and develop, older adults should meet their nutritional needs to age healthfully. Numerous studies show that, with few exceptions - like taking vitamin D if you are vitamin D deficient - swallowing supplements won't provide health benefits, but following a healthy diet will. The Mediterranean diet, which is rich in plant based foods, healthy fats and lean protein, may increase heart health, delay onset of some diseases and even help you live longer.



### 2. Move Your Body

We tell children to engage in one hour of physical activity each day, whether it's jumping rope, riding bikes or running around the yard or playground. This is equally important for adults; even moderate exercise, like low-impact tai chi, can prolong our balance and mobility, improve concentration and sleep and increase happiness and sense of self worth. How's this for motivation? Exercise may lower your risk for many diseases of aging.



### 3. Stay in School

Researchers at the University of Texas found that adults who learned new skills, like digital photography, showed improvements in memory compared to those who engaged in social activities or more familiar mental activities. Other studies have shown similar benefits from learning to speak a foreign language or play a musical instrument. In addition, demographers have discovered that healthy aging is linked to one's level of education attainment earlier in life. A study from my colleague Eileen Crimmins found that older individuals who

had more years of education performed better on cognitive tests and experienced slower mental declines.

### 4. Brush Your Teeth

A recent study found that older patients with dental problems were three times more likely to suffer from malnutrition than those without dental problems. In addition, UCS researchers note that good hygiene habits are critical for preventing painful tooth decay and gum disease.

### 5. Make Friends

According to the American Psychological Association strengthening the network of people who provide you with emotional and social support is important for reducing stress as well as lowering risks for health problems such as cardiovascular disease. Don't forget to give back - providing support to others is important as well, with recent USC research showing that striking a good balance between giving and receiving support from friends and family is best for our psychological well being.

### 6. Don't Smoke

The Centers for Disease Control (CDC) reports that smoking cigarettes is the leading cause of preventable death in the United States. Smoking contributes to the causation of many diseases including cancer, heart disease and age related macular degeneration. If you are a smoker, quitting now can produce health benefits within just one year and can help add years to your life.

### 7. Get Enough Sleep

It's not just children that need a good night's sleep. The National Institutes of Health says that older adults need about the same amount of sleep as younger adults - seven to nine hours per night. Following bedtime routines similar to what is recommended for babies can help get the rest you need. Here are a few suggestions; stick to a regular bedtime, read a book or find another screen-free way to unwind, avoid drinking alcohol, caffeine and other liquids close to bedtime and reduce light and noise in your bedroom.

Pediatricians operate on the principle that it is never too early to begin healthy habits. But it is also never

too late. Start taking some of these baby steps today. They can make a big difference in your health and wellness no matter how old you are.

*"Keep your face to the sun and you will never see the shadows." - Helen Keller*

## SENIOR GAMES

We are holding the Senior Games day again this year at the Stanmore Bay Leisure Centre on Thursday 26th July 2018. We have 10 teams of 6 participate.

The day is aimed at having fun while getting some exercise.

If you would like to participate please register your interest by calling the Age Concern Rodney Office on (09) 426 0916.



### Make sure it has St John on it

St John is New Zealand's leading medical alarm provider and is the medical alarm doctors prefer to recommend\*. The St John Medical Alarm is the only medical alarm that connects you directly to St John, meaning you can continue to enjoy your independence knowing help is at hand any time of the day or night.

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\*IMS GP Omnibus survey, 2017

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

## Making the most of the internet

### Getting started

You won't need the latest or most expensive technology to access the internet. In fact, many modern devices can get online, such as:

- Desktop PCs and laptop computers
- Tablet PCs (such as an iPad or Kindle Fire)
- Modern mobile phones
- Many modern TV's

Even if you don't own any of the above or don't have an internet connection at home, you'll find many local libraries will have PCs with access.

### Choosing your internet provider

To get online you'll need an internet service provider (ISP) to set up internet access either through your telephone line or a mobile device. It's likely that your current telephone provider will be able to upgrade your current package, but it's a good idea to shop around because the cost of service can vary.

Some of the better known providers are: Spark; Vodafone; Slingshot; Orcon. These are some online sites that allow you to compare internet providers e.g. [www.glimp.co.nz](http://www.glimp.co.nz) or [www.broadbandcompare.co.nz](http://www.broadbandcompare.co.nz)

### Equipment for going online

You will need a router to use the internet at home, but this is usually supplied by your internet provider when you sign up. Most modern routers can connect to your devices wirelessly, but if you have an older one you may have to connect to your PC using an Ethernet cable. If your PC or laptop is old it may not have a wireless receiver built in. You can however purchase an adapter for a relatively small price. Tablet PCs and modern phones typically come with a wireless receiver built in, so they can connect wirelessly to your router with little hassle.

### FIRST STEPS

#### Computer courses

SeniorNet provides courses that will help you get started or ask at your local library about computer training courses – [www.seniornet.co.nz](http://www.seniornet.co.nz)

#### Set up an email account

Setting up an email account should be one of the first things you do online. Email is an effective way to send free messages to your friends and family (no matter where they are in the world) and to receive newsletters about your favourite hobbies and interests. It's also the primary means of communication for many companies, and you'll need an email account to register with most online services.

Setting up an email account is straightforward. Your internet service provider will often supply you with one when you register, but you can also set up an email account with one of the many popular online services such as Gmail, Outlook and Yahoo.

#### How to search

Think of a topic and there's bound to be some information available about it on the internet, but it's impossible to remember every web address. Search engines are an effective way to find the page you are looking for.

You enter keywords related to what you're looking for into a search box, and the search engine will use these to return a number of suggested websites. It will sort the results by relevance with the most appropriate websites, based on your keywords at the top of the page.



By far the most common search engine is Google, so much so you'll often hear people say "Google it" when they suggest someone searches for something. There are however many other search engines available, such as Yahoo Search and Bing.

Here are some general tips for searching online; Be aware of sponsored links; companies and organizations can pay to have their adverts shown in prominent places, but they won't necessarily be relevant for you. The sponsored links are usually clearly labeled.

Type two or more words to make your searches more specific, e.g. type "how to wire a plug"

Use inverted commas (" ") when searching for a phrase to improve search results, e.g. "Cheap flights" Use trusted resources when searching for important facts.

Wikipedia is a famous online encyclopedia that's very useful for finding information. You'll find information on just about any subject and the level of information is often at a very high standard.

However, you should be aware that anyone could edit a Wikipedia page, so sometimes you'll come across incorrect or misleading information.

#### Get social

The internet provides many free ways to stay in touch with your friends and family, and even meet people with similar interests. Here are some of the most popular.

#### Make free calls over the internet

Did you know that you can make free calls on the internet, even for international calls? Skype is the most popular free application for making calls online, and is available on PCs, tablet PCs and mobile phones. The service is free if the person you're speaking to is also calling over the internet, but you can also use Skype to call mobiles and landlines worldwide at low rates.

If you're using a computer, you'll need a microphone so the other person can hear your voice. You can also use a webcam if you want them to talk face to face. (optional)

#### Social networks

Social networking websites provide a great way to

keep in touch with family and friends and keep up with your interests and hobbies. Facebook is the most famous social network. You create a personal profile where you can share your thoughts, pictures, videos and interests with your friends and family. You'll also be able to see what they're pasting on their "wall" so it's a great way to keep in touch. You can also follow organizations and people of interest and see their public posts. Facebook offers different privacy settings so you can be as open or private as you want with your posts. Twitter is another popular site that enables you to post short messages to friends, family members, celebrities and journalists – in fact anyone you choose to follow. Twitter sets a 140 character limit to all messages, so users are encouraged to be brief and focus only on important or interesting points. While Twitter encourages public conversations, it's possible to hide your profile from anyone you don't 'follow' so you can use it just for chatting with friends and family.

Source; [ageuk.org.uk](http://ageuk.org.uk)

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## When it comes to kids and social media, it's not all bad news

**By Joanne Orlando, Researcher, Technology and Learning, Western Sydney University**

While we often hear about the negative impact social media has on children, the use of sites like Facebook, Twitter and Instagram is not a one-size-fits-all activity. Children use it in a wide variety of ways – some of which are adding value to their lives. There are risks associated with social media use. But it's also important to understand where the value is and how to guide children to get the most if their time on line.

### Social media can encourage learning

Social media is a platform for sharing ideas, information and points of view. This can have important educational value: it extends the information young people can access while also giving them insight into how others think about and use that information.

For example, an Instagram image can give first-hand insight into how an artist today – or many artists around the world – interprets and applies Picasso's cubist technique. This insight makes the information about Picasso real for the child. It supports a deeper understanding of his techniques. And a deeper appreciation that learning about them is worthwhile. With so many trending topics online, young people can be exposed to "insider" knowledge across many different subjects they are familiar with, as well as introducing them to new ones.

Maximum educational benefit comes from combining factual information with shared reflection. This can support a balanced, varied and "real" input for kids, which can help deepen their understanding of a subject.

### Health benefits

Research shows social media can have significant benefits for children with a medical condition. A dedicated online Facebook group can help kids connect with others who understand and relate to

their condition. This can support them with a sense of belonging, a safe space for expression, and opportunities to better understand and cope with their condition.

Social media can also raise community awareness about certain health problems. While it's not a replacement for reliable, medically sourced information, a thought-provoking image, or first-hand Facebook account posted by someone with depression, or multiple sclerosis, can spark new thinking for others about the condition and how it affects people's daily lives.

Sharing health information in this informal way has been found to help combat the stigma about such conditions in the community.

### New social avenues

One of the benefits of using Snapchat or Instagram is that the regular online connection can help to strengthen the friendships that young people have formed offline.

For those children who feel marginalized in their local community, social media can help them connect with other people who share the same interests or outlook on life.

In some cases, teenagers with critical problems can turn to social networks for fast support and guidance. There are plenty of groups that offer such help online.

Social media is also an important platform for driving social issues, such as racial issues, to greater national and international attention. For example, The Books N Bros online book club was established by an 11 year-old boy who wanted to make reading fun for kids while highlighting African-American literature. The Black Lives Matter movement started as a twitter hash tag before it became a major political movement and a noteworthy issue in the 2016 US presidential election.

### What should parents do?

An awareness of social media's benefits can help adults understand why technology is so attractive to young people, the potential positive uses of these online spaces and how to talk to children about their

social media use.

When approaching a conversation with kids about social media, it's important not to have an "us-versus-them" attitude. Understanding and accepting that different generations use technology differently is a good starting point. It provides opportunities for understanding each other as technology users, to be more aware of when issues arise and how to guide children to positive and empowering uses of technology.

Source: <http://theconversation.com>

## Incapacity and the elderly trustee

Our population is aging and as a result, there will be an increasing number of people who can no longer continue to manage their own affairs due to mental incapacity. Where the incapacitated person is the Trustee of a family or discretionary trust that can make the administration of the trust all but impossible.

As most trust deeds require that Trustees act unanimously, if one Trustee is incapacitated, and therefore unable to participate in decision making, it will leave the trust in limbo until such time as that incapacitated trustee has been removed.

The removal of an incapacitated trustee can be achieved by:

### 1. Using the Trust Deed

Where there is a specific power of appointment held by someone who is alive, and who is not the incapacitated trustee, they can use that power to remove a trustee, whether that trustee is incapacitated or not.

### 2. Section 43 of the Trustee Act 1956

If the Trust Deed is silent as to who holds the power of appointment or the incapacitated trustee is the trustee with the power of appointment, section 43 can be used to remove the incapacitated trustee but only where that trustee is being replaced by a new trustee.

### 3. Section 51 of the Trustee Act

The Court can, under section 51, exercise its power to

remove an incapacitated trustee and, as with section 43 above, only where the incapacitated trustee is being replaced.

The Courts also have an inherent jurisdiction to remove an incapacitated trustee if the Court is satisfied that it is in the interests of the beneficiaries.

### 4. Transferring the Trust Property

Once the incapacitated trustee has been removed, any real property owned by the trust will need to be transferred into the names of the new Trustees. An application to the High Court will need to be made for a Vesting Order, under section 52 of the Trustee Act 1956, to vest the trust property in the names of the new Trustees.

As Trustees get older, regular meetings of the Trustees will be critical for the on-going management of the Trust.

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**WHEN?** Last Monday of each month at 12.30pm,  
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## It's good to keep those joints moving

Exercise and physical activity are amongst the most important things you can do to manage your arthritis. Regular exercise can reduce pain, prevent symptoms from worsening and improve everyday function. Exercise also helps you feel better and increases your chances of getting a good night's sleep.

Motivation can be difficult, especially if you're aching all over. Finding a physical activity that works for you and that you enjoy will make a big difference to how motivated you feel.

### Here are a few tips:

- Be flexible with your exercise routine. Some days will be better than others. Know what you can do and choose other options on the days when joints are sore.
- Set realistic goals. It doesn't matter if they are very simple to start with. Gaining a sense of achievement, no matter how small, will keep you motivated to continue.
- Pace yourself. It's better to exercise in short bite-sized chunks, rather than going hard out and ending up exhausted.
- Protect your joints from strain and injury by using gadgets, braces and cushioned supportive footwear.
- Be creative. Remember that caring for children, housework and gardening are all excellent forms of exercise.
- Find an exercise buddy or a friend who will encourage you to keep going.
- If cost is a challenge, ask your GP about a Green Prescription or find out if you qualify for the disability allowance.

### Here are some suggestions from members of our arthritis community:

"I go to aquacise classes three times per week. It really helps me to keep moving."

"Cycling is low impact on my joints and the muscle strength I have gained has made a massive difference to my general rheumatoid arthritis. I feel the best I have felt in 11 years."

"I gave up knitting because it hurt my shoulders and elbows. With treatment and circular knitting needles, I now love knitting again."

"I believe in the saying 'move it or lose it'. Getting going can be hard if I am tired or sore. However I know I'll feel a lot better afterwards."

For more information and support, phone Arthritis New Zealand 0800 663 463 or visit our website [www.arthritis.org.nz](http://www.arthritis.org.nz). Arthritis educators are on hand from 8.30am to 5.00pm to answer questions about arthritis and suggest options for exercise, pain management and ways to improve your quality of life.

### Did you know...

- A bear has 42 teeth
- Unless food is mixed with saliva you can't taste it
- August has the highest percentage of births
- An ostrich's eye is bigger than its brain
- 8% of people have an extra rib
- 85% of plant life is found in the ocean
- It is physically impossible for you to lick your elbow
- Our eyes are always the same size from birth, but our nose and ears never stop growing
- Dolphins sleep with one eye open
- Rats multiply so quickly that in 18 months, two rats could have over a million descendants
- In Tokyo you can buy a toupee for your dog

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Many people use it to fund home repairs or improvements, travel to visit family members, pay for medical procedures, or a host of other uses to make life easier and more comfortable.

Seniors Finance is a division of Heartland Bank Limited. \*Heartland Bank Limited's lending criteria, fees and charges apply.

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on **09 487 2302** or **027 801 2097**  
[luke.meintjes@heartland.co.nz](mailto:luke.meintjes@heartland.co.nz)

**HEARTLAND**  
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## Legionnaire's season is upon us

It's gardening season in the garden city – time to reach for the spade, the wheelbarrow, the gloves, the face mask and the hand wash.

Canterbury has the country's highest incidence rates of potentially-fatal Legionnaire's disease, while New Zealand has the highest reported incidence of the disease in the world.

Contact with compost and potting mix is a main contributor – that's where the Legionella longbeachae bacteria can lurk, putting at risk gardeners who inhale the dust.

Even using washed hands to remove a mask can be enough to become infected.

"It's a timely reminder to our community that hand washing immediately after gardening is very important in protecting against Legionnaire's disease," says Canterbury Medical Officer of Health, Dr Ramon Pink.

"Reducing the risk of becoming infected is vital as more of us get out into our gardens with the longer days and warmer weather".

A recent CDHB-funded study of the disease by University of Otago researchers found that gardeners washing their hands immediately after use protected

against the disease, by minimizing exposure of the bacteria to the face.

Legionnaire's causes a form of pneumonia, and the report also recommends long term smokers and those with cardiac or respiratory conditions take particular care of their hygiene during and after gardening.

In the last 12 months, 271 cases have been notified nationwide, 49 of those in Canterbury. Of the patients that are hospitalized with the disease, 30% require intensive care unit admission.

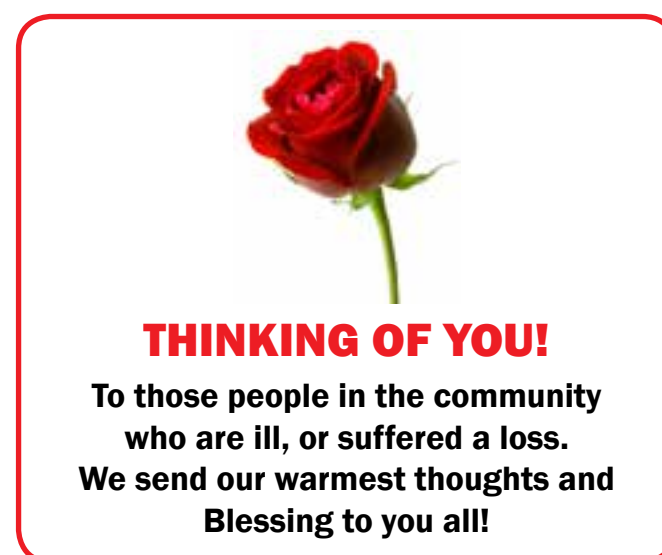
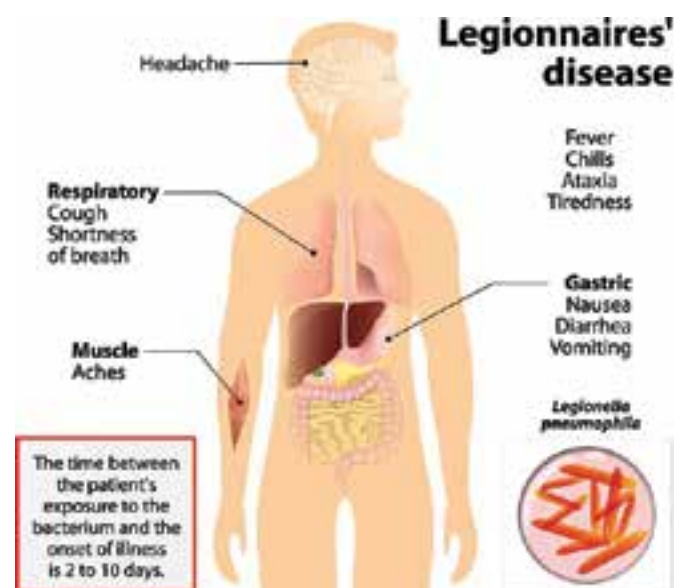
Symptoms include dry coughing, high fever, chills, diarrhea, shortness of breath, chest pains, headaches, excessive sweating, nausea, vomiting and abdominal pain.

### So how can you minimize the risk?

There are five simple steps for gardeners to follow when using compost or potting mix.

- Open bag carefully – use scissors instead of ripping the bags
- Wear a disposable face mask and gloves, and open the bag away from your face
- Do your potting in a well ventilated area outdoors
- To reduce dust, dampen down the potting mix or compost with a sprinkle of water
- Wash hands thoroughly after handling potting mix or gardening

Source: Jenny Harper, Senior Media Advisor. (CDHB)



## Know the signs of Stroke



**Face** – is their face drooping on the side? Can they smile?

**Arm** – is one arm weak? Can they raise both arms?

**Speech** – is their speech jumbled or slurred? Can they speak at all?

**Time** – Time is critical. CALL 111

### Stroke is always a medical emergency - act FAST

Even if the symptoms go away quickly or don't cause pain you should call 111 immediately. The FAST campaign encourages New Zealanders to learn the key signs of stroke and to act fast by calling 111 if they suspect a stroke. Prompt action can save lives, improve recovery and reduce ongoing costs from stroke to families, caregivers and the health services. It is vital to recognise when someone is having a stroke and to start treatment as soon as possible, because the sooner medical treatment begins, the more likely brain damage can be reduced and a better outcome achieved.

Signs and symptoms of stroke usually come on suddenly. The type of signs experienced will depend on what area of the brain is affected. They can include:

- Sudden weakness and/or numbness of face, arm and/or leg especially on one side of the body
- Sudden blurred or loss of vision in one or both eyes
- Sudden difficulty speaking or understanding what others are saying
- Sudden loss of balance or an unexplained fall or difficulty controlling movements, especially with any of the other signs.

For more information visit [www.stroke.org.nz](http://www.stroke.org.nz)

## Low Vision

Low vision is the loss of eyesight that cannot be improved with further spectacles, contact lenses, surgery or medicines.

A person with low vision or partial sight may find everyday tasks difficult, including reading, writing, watching TV and driving. They may find their vision blurred or have missing patches in their central or peripheral vision.

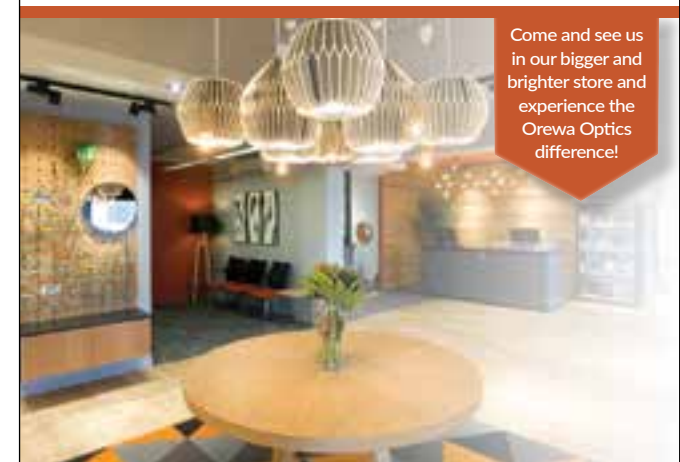
It can be caused by eye diseases including macular degeneration, glaucoma and diabetes and while younger patients can have low vision, these eye disease are more common in older people.

Helen Heyns at **Orewa Optics** specializes in Low Vision and has completed a certificate of advanced study at the University of Melbourne in Low Vision. She has accreditation in Low Vision with the New Zealand Association of Optometrists.

A Low Vision consultation with Helen will assess your current visual function and recommend solutions to help with daily tasks and hobbies. These may include special spectacles or low vision aids like magnifiers and telescopes. Recommendations are also given for finding new ways to do things around the home with reduced vision. Helen will help you learn to make the most of the vision that you have.

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**Time:** 10.00am - 1.00pm

**Venue:** Orewa Community Church, 235 Hibiscus Coast Highway, Orewa

**To register** or for more information phone: (09) 489 3417 or email: **Christine: cookmoore.nz@gmail.com** or **Anna: anna@nutritionfoundation.org.nz**

*Note, you must be able to come to the four classes and stand for one hour while cooking*

## DONATIONS, BEQUESTS AND LEGACIES

Donations play an essential part in the funding of Age Concern Rodney and the services we provide. You can make a donation at any time. Donations of \$5.00 and over are Tax Deductible!

**Thank you to all those who have already made donations to Age Concern Rodney.**

You may alternatively like to remember Age Concern Rodney in your will. Bequests and legacies are a vital source of income. If you would like to know more about how your bequest or legacy could help us in our work please contact Catherine.

I wish to make a donation of \$..... to the general work of Age Concern Rodney.

Name:.....

**Phone: (09) 426 0916 or our postal address is: PO Box 12, Red Beach 0945.**



## Housing Challenge for Older Kiwis

Age Concern New Zealand agree with the Housing Stocktake report released yesterday that housing security for an ageing population is a key factor that needs to be addressed.

As the Hon Phil Twyford, Minister of Housing and Urban Development said "The stocktake highlights the increasing number of elderly facing housing-related poverty because fewer and fewer are mortgage free and able to survive on Superannuation alone".

Age Concern New Zealand's believes all kiwis deserve the right to warm, dry, healthy and affordable homes.

Stephanie Clare, Chief Executive Age Concern New Zealand, says "We want to work together with the Minister make sure those people who are unable to retire with a debt free home have options for accommodation security.

The three areas we think need to be addressed are:

- Increase and review of the Accommodation Supplement as more older people are needing both NZ Super and an Accommodation Supplement.
- The rights of the older tenants.
- Increase the stock of housing for older people, including developing housing alternatives.

"We would welcome an invitation to work together to address the housing shortage for older people and to support more vulnerable older New Zealanders into much needed rental accommodation and social housing".

By 2036 it is anticipated that one in four people will be 65 years of age or older. By investing now in solutions that support the transition to an ageing society, New Zealand's future social and economic prosperity will be protected so we can all flourish.

Astute investment made now can change the course of ageing in New Zealand for the better – not only for our older population but also for our wider society.

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

For further details or interviews please contact: Natasha Muir, Manager, Fundraising, Communications and Marketing, Age Concern New Zealand. (04) 801 9338 or 027 2299040.

## Justice of the Peace



**Catherine Smith is available to sign and witness documents at our office Monday to Thursday, 10am - 3pm. Phone (09) 426 0916 to make an appointment.**



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### Joke Corner

After dying in a car crash, three friends go to Heaven for orientation. They are all asked the same question: "When you are in your casket, friends and family are mourning over you, what would you like to hear them say about you?"

The first guy immediately responds, "I would like to hear them say that I was one of the great doctors of my time, and a great family man."

The second guy says, "I would like to hear that I was a wonderful husband and school teacher who made a huge difference in our children of tomorrow."

The last guy thinks a minute and replies, "I'd like to hear them say...LOOK, HE'S MOVING!!!!!"

The attorney gathered the entire family for the reading of the will. Relatives came from near and far, to see if they were included in the bequests. The lawyer somberly opened the will and began to read:

"To my cousin Ed, I leave my ranch.

To my brother Jim, I leave my money market accounts.

To my neighbor and good friend, Fred, I leave my stocks.

"And finally, to my cousin George, who always sat around and never did anything, but wanted to be remembered in my will, I say, "Hi, George."



## BEQUESTS

By remembering us in your Will with a bequest you can leave a lasting legacy to help older people throughout Rodney to thrive in an inclusive society for all ages.

The world has never had so many grandparents and great grandparents and we are living in an era blessed with enormous potential for intergenerational discovery, take time to enjoy these precious opportunities we have that are unique to our time.

People are living longer – this is a triumph! Let's value people of all ages, focus on the uniqueness of every individual and not allow other people to become invisible in our families, our communities, our planning documents and in our media.

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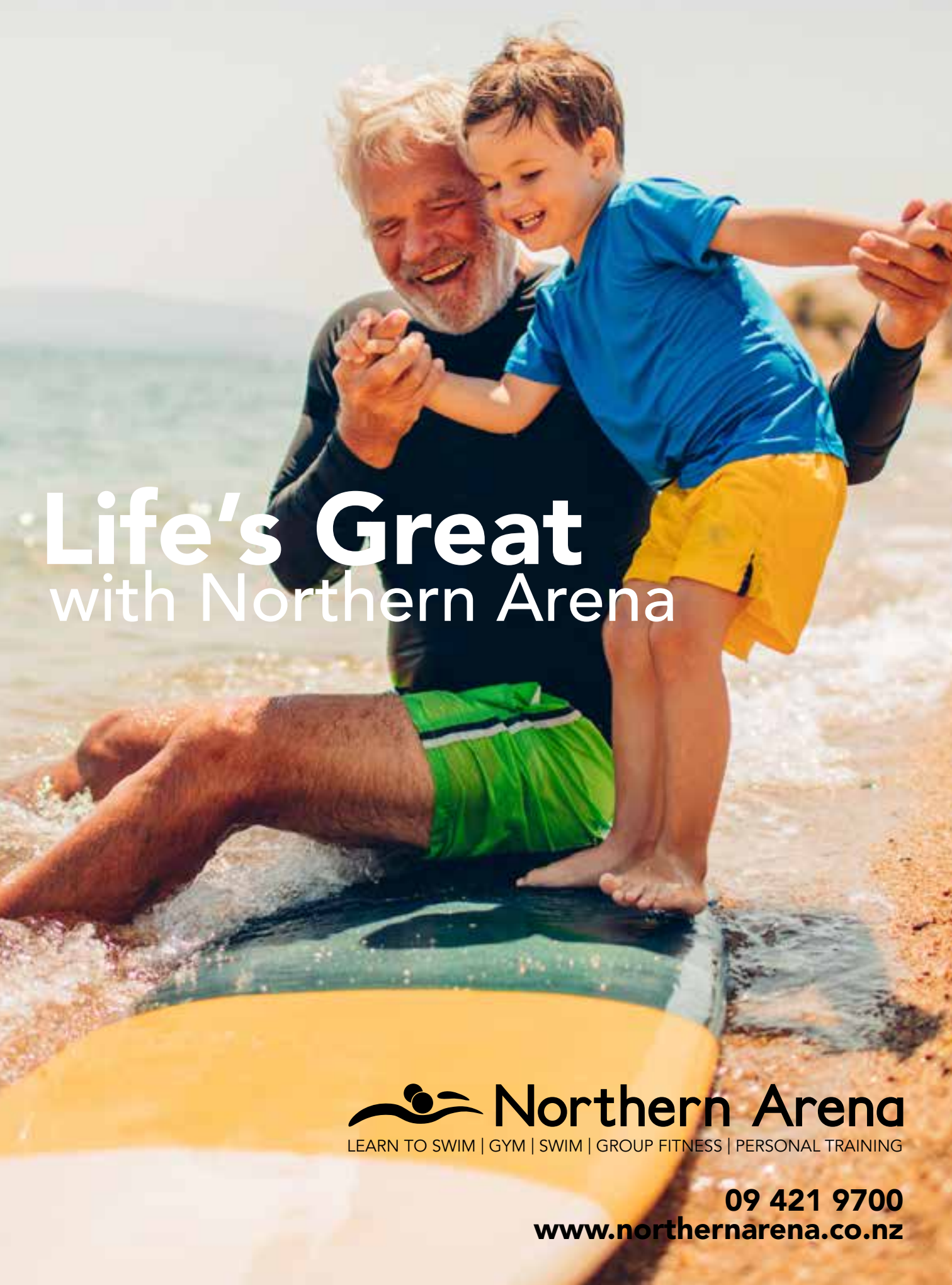
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