

SUMMER 2018 QUARTERLY NEWSLETTER
www.ageconcern.org.nz



Age Concerns in Hawkes Bay

Serving the needs of older people



For advertising phone Monique (07) 577 9092 or email monique@pukekoprint.co.nz
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Office Hours: 8.30am - 12.30pm Monday to Friday

AGE CONCERN CENTRAL HAWKES BAY

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Email: agecon.rail@xtra.co.nz

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Office Hours: 9.00am - 3.00pm Tuesday to Friday

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Phone: (06) 870 9060

Email: ageconhast@xtra.co.nz

Address: 415 Heretaunga St East, Hastings 4122

Postal Address: PO Box 185, Hastings 4156

Office Hours: 9.00am - 3.00pm Monday to Friday

**See page 14 for more information about
some of the many services each Age Concern
provide.**

Christmas Hours

AGE CONCERN HAVELOCK NORTH
will be closed from **21 December 2018**
and will reopen **21 January 2019**.

AGE CONCERN FLAXMERE
will be closed from **12noon 20 December 2018**
and will reopen **14 January 2019**.

AGE CONCERN NAPIER
will be closed from **21 December 2018**
and will reopen **7 January 2019**.

AGE CONCERN WAIROA
will close on the **21 December 2018**
Buses will resume on the **7 January 2019**
Programmes will resume on the **5 February 2019**.

AGE CONCERN CENTRAL HAWKES BAY
will close on the **21 December 2018** and
will reopen **14 January 2019**.

AGE CONCERN HASTINGS
will close on the **21 December 2018** and
will reopen **14 January 2019**.



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Brighten up your festive season

For many, Christmas is a time of family togetherness, the sharing of meals, relaxing together over a holiday break, youngsters playing whilst the adults watch on. Backyard cricket, bbq's, afternoon siestas, long days at the beach, camping, picnics packed in chilly bins and Christmas cake with a cuppa. It's a wonderful season and we're so lucky to live in this beautiful country that offers such natural beauty and wonderful outdoor activities.

In contrast, the festive season can also be a time of quiet reflection, contemplation and memories for many; remembering loved ones and reminiscing of wonderful Christmases and holidays gone by.

At Driving Miss Daisy, we love this time of year and want to help you remain as active and independent as possible so that you can enjoy the traditions of the season. We provide a number of different services to assist you – here are a few ideas:

- Christmas card shopping & posting
- Christmas gift shopping for loved ones
- Clothes shopping for special occasions
- Companion driving to end of year functions & events
- Companion driving to church & carol services
- Grocery shopping for special Christmas meals and treats
- Airport and transport transfers (including at departure and arrival ports)
- Christmas light tours
- Festive outings with a group of friends

Driving Miss Daisy is committed to helping our clients get out and about, so they can live life to the full and make the most of every moment. Remember that many of our franchise owners have fully equipped Wheelchair Accessible Vehicles, to assist with walkers or wheelchairs.

Call us today to discuss your festive season requirements. If there's something you need help with we'd be happy to talk through the options.

Editorial supplied by Driving Miss Daisy

Driving Miss Daisy your companion and your driver.



**Keep your independence
and freedom with our safe,
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We can drive and accompany you anywhere:

- Shopping trips
- Medical and personal appointments
- Social outings, meetings, church
- Airport drop-off and pick ups
- Scenic drives

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Bookings are essential - call today and make your next outing a pleasure!

Havelock North Ph: (06) 877 8476
Hastings Ph: (06) 878 5029
Taradale/Napier Ph: (06) 844 0620



Driving Miss Daisy®

www.drivingmissdaisy.co.nz

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Community Christmas Day Lunch

If you find Christmas a little bit tough,
we'd love to help you celebrate.
Come along and enjoy great company,
great food and entertainment. Bring the
family, bring a friend or just bring yourself!
And most importantly it's all free including
transport if you need it.

To register text your name, phone number and
number of people attending to: **022 560 3556**
Or call us on: **06 877 6488**

Date: 25th December **Time:** 12.00pm
Location: Havelock North Function Centre,
30 Te Mata Road, Havelock North
Limited numbers, register today!

Age Concern Napier's Christmas lunch

Our members Christmas lunch was held on 29th November at the Taradale Club, with 59 members enjoying a two course lunch and some Christmas fun and cheer. Lots of lucky spot prizes were distributed, with the raffle being a lovely gift basket of groceries and a second and third prize. Age Concern volunteers assisted by looking after our members and serving the luncheon. Many thanks to those volunteers for making the day so enjoyable and to the four volunteers who provided transport.



Kori Tinana Programme at Age Concern Flaxmere

Starting in February 2019 is a culturally responsive, moderate intensity exercise programme for all based on the actions, movements and music found in kapahaka, in particular the graceful swirling of the poi, the gentle stretching of the body using tii rakau (long sticks) and the rhythmic beats and flow of the tiitii torea (short sticks).

The programme is suited to those able to stand and dance, or can be modified for those who are seated.



Easy to learn, well known waiata Maori and some English songs provide the platform upon which the movements and actions are taught.

Participants will exercise in weekly community based, fun filled exercise classes. The formation of friendships will likely happen as a result. This will help mitigate against social isolation.

Muscle strength and flexibility are exercised within the actions learnt in programme.

Repetition of actions coupled with lovely music that plays at specific beats per minute (bpm) enable the brain to learn and recall information easier. Over a span of time this becomes embedded in the long term memory.

We'd love for you to join us!

For more information call us on (06) 879 7003.

Christmas Cheer Appeal

Every year Age Concern Napier participates in the Napier City Council Christmas Cheer appeal, which provides groceries and vouchers for those in the community experiencing hardship. Age Concern Napier are asked to nominate older people to receive the cheer parcel and we are responsible for delivering the parcel to them. This year we are also running our own appeal for older people in the community who we know will not be sharing the festive season with family or friends and would enjoy a parcel of Christmas fare and goodies. We have been asking our members to donate items and our donation table is already well stocked.

While we are all looking forward to the Christmas holiday season, we ask for neighbourhood awareness, please look out for your elderly neighbour, and perhaps a visit or a gift of a home cooked meal or baking would be appreciated by them.

COMMUNITY CHRISTMAS LUNCH

A community Christmas lunch is being held at the Salvation Army, Tait Drive Napier, bookings can be made through Age Concern Napier telephone (06) 842 1346 or email napiers@ageconcernhb.org.nz please advise if you require transport.



**From all of the
Age Concerns in
Hawkes Bay**

★ **MAY YOUR** ★
Christmas
★ **BE MERRY** ★
★ *Bright &* ★

**PLEASE SUPPORT
OUR ADVERTISERS**

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www.careoncall.co.nz

Life without a car



Age Concern Hawke's Bay have again been able to offer these very successful Life Without a Car, "free to attend" courses this year and we will be doing so again next year. This course is open to all ages to educate our community on what other modes of transport options are available should they no longer be able to drive or they are unable to drive for a period of time due to an accident or injury.

SuperGold card holders are encouraged to take advantage of the many benefits they are entitled to, some of which are listed in the booklet supplied to participants on the day. This booklet also outlines alternative modes of transport, social groups they could join and other important services available to them, so they can continue enjoying the things they were taking part in when still driving or are temporarily unable to drive. Group participation and discussion is encouraged in this course along with the showing of DVD's from the NZ Transport Agency and Power Point presentations relating to pedestrian safety, cycle safety, planning your route and mobility scooter safety. We have guest speakers at these courses relating to other modes of transport, which have been well received by participants.

To register for one of these courses next year which starts 9.30am and finishes 12.30pm

Phone: Age Concern Hastings Office (06) 870 9060 Extension 3 for Margaret or Central Hawkes Bay Office (06) 858 9158 for Sue

Cost: Free morning tea will be provided
Limited numbers - BOOK NOW!

Date & Day: To be confirmed

Staying Safe

Staying Safe, for the 65 years and over age group, is a new course Age Concern Hawke's Bay Inc have started, the first was in October. We will be continuing these courses next year in Hastings and Central Hawke's Bay. This course was well received with participants interacting well with the speakers and leaving feeling safer and more secure in their homes and the public environment.

This is a one-day course covering a number of topics, presented by a range of speakers throughout the day, for example the Police, Fire & Emergency Department, St John, Neighbourhood Support and others. There will be time for participants to ask each speaker questions. The aim of the course is to empower and enhance our participants to become more aware of safety for themselves in their home and environment, enabling them to feel free and safe, and fully participate in life. Our next courses are to be held in Waipukurau in February and Hastings in March.

To register, and for more information for the Waipukurau course

Phone: Sue at Age Concern Central Hawkes Bay Office (06) 858 9158

Date: Wednesday 20th February 2019

Time: 9.30am to 2.45pm

Where: Memorial Hall, Waipukurau

To register, and for more information for the Hastings course

Phone: Margaret at Age Concern Hastings Office (06) 870 9060

Date: Wednesday 6th March 2019

Time: 9.30am to 2.45pm

Where: Age Concern Building, Heretaunga Street East (Opposite New World)



Some of the activities at Age Concern Flaxmere 2018



Men's Pool every Wednesday from 10am - 1pm, and every 2nd Friday from 12.30pm - 2.30pm



Indoor Bowls every Tuesday from 12.45pm - 2.30pm



Trust House Christmas Party

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-BETH SHAN-

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Pakeke O Maraenui

Maraenui was considered the appropriate community to investigate and address social connection for kuia and koroua. Community consultation revealed there were no easily accessible and culturally appropriate social connection programmes open to all kuia and koroua, and that the development of an appropriate kaupapa Māori social connection programme within Maraenui would be appreciated and attended.

From early stages it was intended the Programme would be kaupapa Māori, community owned, self-sustaining (other than facilitator costs) and enduring. Age Concern would maintain a leadership and facilitation role while working in collaboration with Maraenui kuia and koroua, community partners and other service providers. The Programme was introduced with a pōwhiri followed by the first session a week later on 30 July 2017. From this time the number of attendees to the programme has increased currently with a total of 26 participants, most of which attend weekly, others fortnightly, monthly or occasionally. Although most participants have previous established connections through whānau, neighbours or knowing each other from the past, they have not had a place to meet and connect. Participants have spoken about the positive

difference the group has made in their lives, stating that it gives them something to look forward to rather than just looking at their walls.

Age Concern Napier are very proud of this community project addressing social isolation, and offering a gateway to services. We had invited guests for the day, with MP Meka Whaitiri and Natasha Carswell, Community Development Manager for the Napier City Council joining us. Our local community constable Shane Gibson is a regular visitor, usually when the morning tea is being served! Planning is underway by our local council to develop a community hub centre in Maraenui, our Pakeke O Maraenui group will definitely be part of that exciting development.



Free Women's Self Defence Course

Date and Time: 13th February 2019

Venue: Age Concern Hawke's Bay Hall, 415 Heretaunga Street East, Hastings

To Enrol: Phone (06) 870 9060 ext 0

This course is for women of all abilities, ages, fitness levels, and cultures. The course teaches powerful, effective, easy to learn, techniques, in a clear, safe empowering style.

The course will be taught by Julie Goldingham who is a highly experienced and qualified teaching member of WSDN-WT (wsdn.org.nz). She will teach basic kicks, punches, strangle releases, ground and knife defences, and what to do in a group attack. Information on; Victim/Attacker Mentality, NZ Law on Self-Defence, and the dynamics affecting women around attacks, abuse, and bullying.

Please wear clothes and shoes you can move in.



Confident Driving Courses

Age Concern Hawke's Bay have continued this course this year and it has again been very successful and well received. Our courses are open to all age groups and are endorsed by the NZ Police and the NZ Transport Agency. Participants refresh their driving skills, road rule changes, pedestrian safety and the impact that medication can have on your driving. Power Points, DVD's from the NZ Transport Agency reinforce some of these. Inspector Matt Broderick from Hawke's Bay speaks at these courses, encouraging participants to ask questions and to discuss road issues.

To register for one of these courses next year which starts 9.30am and finishes 2.30pm

Phone Age Concern Hastings office on (06) 870 9060 Extension 3 for Margaret or Age Concern Central Hawkes Bay office on (06) 858 9158 for Sue or email Margaret at hp.ageconhast@nowmail.co.nz

Cost: \$10 (includes morning tea and lunch)
Limited numbers - BOOK NOW!

Date & Day: 26th February 2019 Hastings



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Steady As You Go®

WOW where has the year gone!! It seems to have passed by very quickly. I'm sure they are getting quicker each year.

It has been great to see regular attendees at each of our classes throughout the year. It appeared to work well when the Hastings group changed their starting time to 10am for the months of June, July and August. Something maybe other groups may like to look at doing through these colder months. In mid-May, the Hastings group decided to have speakers twice a month rather than weekly, so the group could do things some weeks after class like getting together for coffee, lunches and even the movies.

Steady As You Go® improves balance and leg strength, flexibility, general fitness and wellbeing which all help to prevent falls. As I have visited each group throughout the year, it has been wonderful to see the excitement of some of you when you have been reassessed and shown a great improvement in your stability, health, flexibility and social interaction from attending these classes.

These classes are open to anyone and are also a great way to meet new people so feel free to come along or phone our offices for more information.

Below are the times our groups will finish for the year and restart next year.

The Finish and Start Times for our Steady As You Go® groups are as follows:

HASTINGS:

Monday 9.30am - Finish 17th December recommence 21st January 2019

RAUREKA:

Friday 9.30am - Finish 14th December recommence 25th January 2019

WAIPUKURAU:

Tuesday 9.30am - Finish 18th December recommence 15th January 2019

NAPIER:

Monday Age Concern Activity Room 1.30pm - Finish

10th December recommence 14th January

Tuesday Age Concern Activity Room 1.30pm - Finish 11th December recommence 15th January

Wednesday Henry Charles Hall 10am - Finish 12th December recommence 16th January

Wednesday The Pavillion Havelock North 1.30pm - Finish 12th December recommence 16th January

Thursday Taradale Senior Citizens 1.30pm - Finish 13th December recommence 17th January

Thursday Lusk Centre Havelock North 10am - Finish 13th December recommence 17th January

TO FIND OUT MORE ABOUT THESE CLASSES:

Age Concern Hastings - (06) 870 9060 Extension 3 for Margaret

Age Concern Central Hawkes Bay Office - (06) 858 9158 for Sue

Age Concern Napier - Phone (06) 842 1346

Sun Protection

Skin cancer is the most commonly diagnosed cancer in New Zealand. Melanoma is the most serious type, and our rates are amongst the highest in the world.

Skin cancer is largely preventable. Over 90% of all skin cancer cases are attributed to excess sun exposure. We encourage all New Zealanders to be SunSmart and to 'slip, slop, slap and wrap.'

When to be SunSmart

It is important to be SunSmart in the months between September and April, especially between the hours of 10am - 4pm when UV radiation levels are very high.

Sun protection should also be used throughout the year when at high altitudes or near highly reflective surfaces, such as snow or water.

Note: People with a history of skin cancer, sun damage or those taking medicines that make them sensitive to the sun should use sun protection all year round.



Makes: 20 Time to make: 15 minutes

Ingredients:

- 20 medium-large strawberries, hulled for a flat base
- 100g Philadelphia Light cream cheese (Note: other brands of cream cheese can be too runny for this recipe; this is the one we've found works best.)
- 4 - 6 tsp icing sugar, to taste
- 40 mini dark-choc bits or chocolate chips

Method:

1. Cut the top third off each berry and reserve. Stand berry bases on a serving platter.
2. Mix cream cheese and icing sugar until smooth and creamy.
3. Pipe or spoon 1 tsp cream onto flat berry tops.
4. Place reserved berry tops on top. Use the smallest piping nozzle to pipe mixture onto the tip of each strawberry "hat" (pompom) and onto "chest" (button).
5. Use tweezers to place 2 chocolate pieces onto each cream "face" (eyes). Refrigerate until ready to serve.

Providing care and delivering products to your home

Miranda Smith Homecare is New Zealand's longest running private homecare agency. Our focus is on providing a personalised service ensuring clients maintain their independence and feel safe within their own homes. Care arrangements are tailored specifically to our clients' needs, lifestyles and preferences.

Whether you are looking for a carer to assist a loved one with daily living activities, respite for someone living with dementia, short-term convalescence care or end of life palliative care, we can help. Support can be for as little as two hours through to 24-hour care. Carers are trained to help with medication management and Registered Nurses are available for specialised nursing care needs.

Miranda Smith Homecare can also provide a wide range of products, including continence supplies, mobility equipment and bathroom and kitchen aids.

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3 simple steps to take when signs of early on-set dementia show up

Feeling like you are losing your short-term memory or getting increasingly confused can be frightening and difficult to acknowledge. It's critical that you and your family take these signs seriously and act fast before it's too late.

Here are some simple but important steps all adults should take to protect themselves and their families.

1. Get a General Practitioner Assessment - Now

Visit your GP as soon as possible to get an assessment. The earlier they assess your mental capacity the better they can vouch for your clarity. If there's ever an argument about the degree of impact and whether or not a person is mentally capable to make their own decisions about their finances or care, it's important to have records at your GP that establish a baseline.

2. Put in place an Enduring Power of Attorney

Assuming the GP considers you mentally capable, you need to urgently put in place an EPA for both your Property (finances) and Care and Welfare (healthcare). An EPA allows you to nominate a person(s) to sign legal documents for you, such as at the bank or hospital. With an EPA, your nominated person can then help you to manage your property and investments and to take care of your medical treatments and residence, if you become unable to manage these yourself.

IMPORTANT: You cannot create a valid EPA if you are judged by a medical practitioner to have lost your mental capacity. This means your family will need to go through the court to seek an order, before they can access your finances and healthcare affairs. Court proceedings add expense and time delays to distraught family members. Act before it's too late.

3. Schedule regular assessments with the same GP

By seeing the same GP and having an established baseline to measure against will help to ensure accurate diagnoses of loss of mental capacity. Your GP will act without bias and in your best interests when assessing your mental capability and may

give you valid signing authority. This is particularly important if you are concerned about overbearing children who may have their own agendas and stand to benefit for an assessment that you are mentally incapable.

Many people do not wish for a stranger - such as a welfare guardian or property manager appointed by the court - to make decisions on their behalf. An EPA allows you to give clear directions and records of your preferences, to guide your nominated representative when you can no longer communicate them clearly.

Things to remember if you love someone with dementia

With over 170,000 Kiwis expected to be living with dementia by 2050, cognitive decline is something that could become a reality for you or a loved one. With side effects like memory loss, confusion and mood swings, diseases like Alzheimer's can put relationships on the line. And as conditions progress it can become easier and easier to forget that your loved one is still present.

That's why it's so important to approach dementia with a positive mindset. Whether you're dealing with a lifelong partner, a beloved parent or a close friend, here are some powerful ways to remind yourself that while it may not always be obvious, your loved one is still well and truly alive.

Educate yourself

One of the first steps to becoming a better caregiver is to educate yourself about dementia. For example, if your loved one is suffering from Alzheimer's it's important to learn as much as you can about the symptoms and progression of the condition. This is a critical part of turning frustration and resentment into empathy and understanding.

Reset your expectations

While optimism is a powerful tool it's also important not to set the bar too high. This means being realistic about expectations for both your loved one and yourself. You should also teach yourself to expect the unexpected, as it's guaranteed to happen.

Don't lose your sense of humour

There's nothing funny about dementia, but talk to any seasoned caregiver and they'll admit that in some scenarios all you can do is laugh. A sense of humour will help to keep you grounded and bring a touch of joy to moments that may seem hopeless.

Develop routines and schedules

As dementia progresses it's more important than ever to introduce strict routines and schedules into the life of your loved one. This will help to minimise confusion and frustration, as well as help them to feel present and in control.

Resist the urge to argue

Dementia affects the brain, which means that no matter how hard you try to rationalise with someone, chances are they simply won't understand. Instead, adopt a calm and peace-loving approach that will mitigate stress and frustration for both you and your loved one.

Champion good nutrition

Over the years studies have linked Alzheimer's to a host of lifestyle choices, including poor nutrition. For example, some experts suggest that sugar could play a role. While nothing is for certain there's no harm in helping your loved one enjoy a healthy diet.

Empower them with independence

While it can be tempting to complete a task simply because it's faster, empowering your loved one with independence can make all the difference.

Have fun!

Just because a loved one is suffering from dementia it doesn't mean you can't still have fun. Think about what they loved before they deteriorated and plan trips accordingly. From museums and art galleries to picnics and beach days, there's no reason why you can't spend quality time together.

Accept your loved one in the now

One of the hardest aspects of dementia is watching your loved one transform as a person. It's perfectly normal to grieve the loss of the person they once were. But it's also important to learn to love the person as they are in the now.

Ask for help

Whether your care duties are small or all-consuming, a big part of coping with dementia is learning to ask for help. You're only human so if you need to chat with a friend, join a local support group or seek professional help, never underestimate the importance of a support network. Caregiver burnout is all too common so be sure to take care of yourself.

It's not a death sentence

While the onset of dementia can be overwhelming, by no means is it a death sentence. Deterioration can be slow and many people often live for over 20 years following diagnosis. With this in mind be sure to make the most of the time you have with your loved one. If you're finding it hard why not experiment with welcoming mindfulness into your everyday life?

Your words and actions matter

While short and long-term memory loss can be factors, people with dementia are still more than capable of feeling and recalling emotions. This means that every interaction matters, regardless of whether they'll remember it later.

Anticipate deterioration

It can be incredibly hard to watch a loved one deteriorate before your eyes. Rather than blame mood and personality changes on the person themselves, remember that it's simply the disease progressing.

Experiment with different mediums

While rational conversations may be off the cards, don't forget that there are so many other ways to reach your loved one. From art and music to reading and singing, experimenting with different mediums can really help you to connect.



SUPPORTIVE SERVICES - AGE CONCERNS IN HAWKES BAY

HAVELOCK NORTH

- In home support and advocacy from our Community Worker
- Home visits and referrals
- Referral to Elder Abuse co-ordinator
- Visiting services
- Health promotion programs
- Fun social activities
- Loan equipment is also available for use
- Total Mobility assessment agents
- We have a loan service for wheelchairs and walkers
- Friday morning tea at St Luke's - 9.30am

FLAXMERE

Age Concern Flaxmere enjoys the support of the other local Age Concerns to enable access to such services as Elder Abuse support and the Accredited Visitor Service. We also offer advice, wisdom of the sages, and advocacy support with various agencies and organisations.

Our 2019 offerings are:

- Fun social days and outings to local eateries (We are going to Te Papa this year).
- Zumba Gold classes / Exercise to International Rhythms
- Craft and Mahi Toi / Raranga
- Indoor Bowls / Men's Pool
- Total Mobility Assessments / Taxi Chits
- Falls Prevention Programmes - Steady as You Go®
- Kori Tinana / A gentle kapahaka based exercise and well being programme
- Support Services to assist with independent living
- Informative guest speakers
- A lovely little Op Shop

NAPIER

Age Concern Napier have a registered Social Worker working to support and assist older people in the Napier community, offering case management, support, advocacy and interagency referrals.

- Total Mobility Assessments
- Accredited Visiting Service in Hawkes Bay, including Central Hawkes Bay
- Falls Prevention Programmes in Napier and

Havelock North

- Support Services to assist with independent living
- Regular exercise programmes, social activities and information programmes

WAIROA

Here at Age Concern Wairoa we work for the rights and well-being of older people, and their whanau/families by providing of quality support, information and services which can assist and empower older people to live a quality life of their choosing. Our services are accessible, affordable, relevant and responsive to community need.

Key Areas; Health

- Sit and Be Fit (twice weekly)
- Tai Chi (weekly)

Social Activities

- Morning Tea (monthly)
- Crafts Group BYO (fortnightly)
- Special Outings (as arranged)

Core Services

- Provision of Information
- Connection to the Elder Abuse and Neglect Prevention Service
- Volunteering Opportunities
- Community Bus

CENTRAL HAWKES BAY & HASTINGS

Age Concern Hastings and Central Hawkes Bay provide support and education to older people. Included in our staff of seven, we have three Social Workers and a Health Promotion Coordinator who work with older people and their families. We have a vast number of services, these include:

- Social Support Services
- A variety of regular Social Activities
- Elder Abuse Response Service for all of Hawkes Bay
- Regular Health Promotion courses e.g. Confident Driving, Staying Safe, Life Without a Car
- Total Mobility Assessments

Going Guarantor? Things you should know...

If you're considering guaranteeing other people's finances, ask yourself: are you able to pay if things go wrong?

It is common for older people to be asked to be a credit contract guarantor for a family member, usually a child or grandchild.

When you sign a form to be a guarantor you are doing much more than just witnessing a document or providing a character reference. In fact you are agreeing to repay the mortgage/loan/hire purchase of the borrower if they cannot or will not repay their debt.

Similarly, older people are sometimes asked to be guarantor for telephone or electricity accounts or are asked to have a connection for another family member put under their name. If the person you are guaranteeing defaults on the payments, you will have to pay even if you can't afford to.

Questions you should ask yourself

- Why are you being asked to be a guarantor?
- Are you being coerced or emotionally blackmailed? (For example, do you feel obliged to help out family, even if you know there is a high risk they can't/won't pay?)
- Why is a guarantor required? - is there a bad credit history?
- Is the borrower realistic about the repayments - can they afford them even if things go wrong? (For example, what happens if they lose their job?)
- How mature and responsible is the borrower?
- Is the loan for a need or a want?
- Is the loan for a new business? (Many new businesses don't succeed.)
- Is the loan for an existing business? (If the business is viable, there should be enough capital in the business to secure a loan without a guarantor.)
- Can you afford to pay any default on the part of the borrower?

The reality of acting as guarantor

If you act as guarantor for a phone or power connection, you will have to pay any large toll or

service accounts that the person you are acting for can't/won't pay.

If you are acting as guarantor for a bank loan, it is common that the amount guaranteed is unlimited and includes future borrowings (e.g. extra interest on an overdraft). If the borrower defaults, the bank can demand repayment from the guarantor and does not have to exhaust other remedies first.

As well as having to pay the amount borrowed, you will also be responsible for debt recovery costs. Anything you list as a security can be taken and sold to pay the debt. This could even include your home if you use it as security.

A good rule of thumb is: only act as guarantor if you can write a cheque for the amount you are guaranteeing at the time you are asked to act as guarantor.

Taking action when things go wrong

If you have signed an unwise guarantee it's important to get legal advice immediately as there may be legal remedies available. Your local Community Law office can help with this.

The lender must also keep guarantors informed about problems with the mortgage/loan/hire purchase repayments so it's vital to act quickly before matters come to a head.

Source: www.ageconcern.org.nz



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Emergency Survival Items

Emergency Kit

Civil Defence suggests that everyone should have an Emergency Kit that would sustain you for 3 days or more, as well as a Go Bag in case you have to leave your home in an emergency.

Your Emergency Kit should include:

- Food and water for 3 days or more
 - Non perishable food (canned or dried food) that doesn't need cooking. Include food for any pets and be aware of any dietary needs
 - 9 litres of water per person/per day - at least 3 litres of which is safe for drinking
 - Manual can opener; mess kits or disposable cups, plates and utensils
 - You can use old fizzy drink and juice bottles for water, but milk bottles are a no-go as residual bacteria can infect the water
 - If you are storing tap water from a mains supply treated with chlorine, you don't normally need to add anything to the water
 - Check and replace food and water every twelve months
- Toilet paper and large plastic buckets to fashion an emergency toilet
- Dusk masks and work gloves

Your Go Bag should include:

- Battery-powered radio and additional fresh batteries
- Torch and additional fresh batteries
- First aid kit
- Medications - prescription and non-prescription that are regularly used. Check with your physician or pharmacist on storage requirements
- Special items, such as denture needs, contact lenses and supplies, extra eyeglasses and hearing aid batteries
- Hand Sanitiser
- Cash
- Raincoat and hat
- Warm clothes
- Photo ID and other important documents

Obviously you can add additional items to your kit e.g. spare car keys, sleeping bags/blankets but the most important thing is to ensure that it is maintained and in an easy to access location.

Source: getthru.govt.nz; www.consumer.org.nz; www.civildefence.govt.nz

Put a Spring in Your Step this New Year

Start your 2019 off on the right foot, by joining one of Enliven's new and approved Strength and Balance exercise classes at The Lusk Centre, Havelock North.

Did you know, exercise is the only proven way to help counter the aging process?

10 week classes commence 20 January.

Do I need to attend a Strength and Balance class?

- Have you slipped, tripped or fallen in the last year?
- Do you have to use your hands to get out of a chair?
- Are there some activities you've stopped doing because you are afraid you might lose your balance or fall?

We invite you to come to a class, make some new friends, enjoy a laugh and improve the way your body moves.

Contact Enliven and we will assist you to find the right class for you.



Join an approved class near you:

The Lusk Centre, 34 Te Aute Road, Havelock North

Mondays at 1pm & Fridays 11am • Commencing week beginning 20 January 2019

For more information please phone 0800 436 548 or 281 2534



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