

Age Concern Counties Manukau

Serving the needs of older people



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Postal Address: PO Box 53 155. Auckland Airport, Auckland 2150

Please DO NOT post to our physical address, as mail is not delivered to Cambria Park. please send all mail to our PO Box 53155 Auckland Airport 2150.

OFFICE HOURS

9.00am - 4.00pm Monday to Thursday 9.00am - 1.00pm Friday

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Message from Wendy - our CEO



This photo is of my mother, daughter and granddaughter with me at the Auckland Botanic Gardens. How lucky are we to live in a time that has four generations in a family alive at once? The front

cover is all of our hands and illustrates beautifully the generations together. Tim and I became grandparents on 22 September. Our daughter Lucy and son-in-law Kayne welcomed their gorgeous little baby daughter Skye Hahana Puriri Prior to the world just over a month ago.



Since our last newsletter it's been incredibly busy, we celebrated International Day of the Older Person with a lovely walk at the Auckland Botanic Gardens.

It was wonderful to have our accredited exercise providers leading the Tai Chi and Legends warm up before the walk. Thank you to Geneva for supplying the water and Leigha for her help on the day.



Continued on Page 4

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, bbg'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

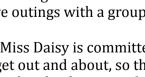
Driving Miss Daisy is committed to helping our clients get out and about, so they can live life to the full and make the most of every moment. Remember that many of our franchise owners have fully equipped Wheelchair Accessible Vehicles, to assist with walkers or wheelchairs.

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.



Howick Botany





Driving Miss Daisy – more than just a driving service

Driving Miss Daisy is your safe, friendly and reliable companion driving service.

Perfect for:

- Transporting you to your appointments
- Grocery shopping
- Airport pick-ups
- Companion outings
- Taking children to outings
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Bookings are essential – call today and make your next outing a pleasure!

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www.drivingmissdaisy.co.nz

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Sandy Andrews

Suzi Hogan Wendy Bremner

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We were also at the Franklin Positive Ageing Expo again, held in Pukekohe annually - a great day out with lots of entertainment, fun, food and information.



Our fourth cohort of students have completed assisting us with the focus groups we convened to flesh out some of the themes we established in our survey research about what contributes to positive ageing and they were our guest speakers at our AGM on 18 October. Above photo on right is: Sonia, Nadya and Christiane. The importance of relationships, financial security and good health came out very strongly in the feedback we received and good health



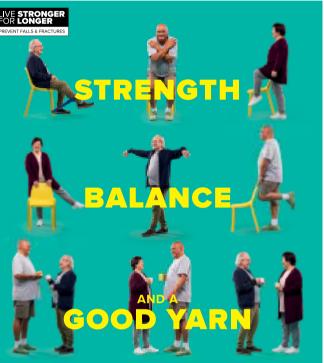
was most definitely seen as the biggest enabler to positive ageing. To that end I encourage you to attend our **Health Promotion** programmes we offer as well as the **Community Strength** and Balance group exercise classes we have accredited throughout the region. You can find

more information on our website www.accm.org.nz

Z stations supported us with donation buckets and their Z espresso promotion for IDOP too and here's a photo of some of the staff. Big thanks to Marshall and the team.



Live Stonger for Longer campaign is in full swing and we encourage you to prevent falls and fractures by increasing your strength and balance. If you limit your activities because you are afraid of falling or have had a fall find out more on our website.



It's under 10 weeks until Christmas and this time of year is wonderful if you have someone to share it with, however many don't so it would be fantastic if you spared a little of your time to share a cheery hello with a neighbour who may not have anyone to spend time with, or invited them over for a meal, a barbecue or a chat on the deck. It's a great time to chat over the fence when you're out in the garden or share some produce. You might discover a new friend! Remember presence is more important than presents!

There are some great articles in the newsletter again this edition and we hope you enjoy reading them.

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A big thank you to our funders, volunteers and board members who support the staff throughout the year to deliver the work we do. The AGM is a time to share our annual report and if you missed out on the chance to attend but would like a copy please email reception@accm.org.nz or give us a call, we'd be happy to send you a copy.

If you have a story about positive ageing you'd like to contribute to our newsletter please email it to wendyb@accm.org.nz

Manurewa Life Long Learning fund is open again - we believe learning is something that continues throughout your life and so does the Manurewa Local



Board. They are providing funding again this year to assist you to attend a course, conference, training, or resources that will help you. If you live in Manurewa, you're over 55 and you have something you'd like help with to support your learning journey, grab an application from us or the local board office and apply.

Kind regards

Wendy Bremner

CEO Age Concern Counties Manukau Inc



Neuro Connection Foundation welcomes the community to their Annual Open Day on Thursday 8 November, from 10am to 12pm at the centre at 2 Claude Brookes Drive, Tui Glen Reserve, Henderson. www.neuroconnection.org.nz/community/events (Neuro Connection Foundation will be closed over Christmas from 19 December 2018 re-opening 14 January 2019.)



Christmas Hours

The Age Concern Office will be closed from midday **Thursday 20th December 2018** reopening on Monday 7th of January 2019.

hing all ou lunteers, members and their families safe and happ hristmas and New Year from the Age Concern s Manukau Sta



Senior Move Managers

Senior Move Managers specialise in assisting older adults during the transition of moving home; either downsizing, or moving into a retirement village.

The process of moving home can be very stressful and overwhelming. The team at Senior Move Managers effectively manages and undertakes this move removing all of the burden on you and your family. Everything from decluttering and organising, to packing your belongings and relocating them, right through to selling items on your behalf and professionally cleaning your home.

If you or a loved one are thinking about moving and you're unsure where to start, we can help. Give us a call for a no obligation quote on 0800 667 558.

the new address.

Getting exhausted at the thought of downsizing? SENIOR MOVE MANAGERS CAN HELP

Senior Move Managers specialise in assisting older adults and their families with the emotional and physical aspects of relocating home. We plan, advise, organise and monitor all aspects of the moving process to reduce the burden on and ease the stress of the move.



7

What our previous clients have said:

We expected a move which would normally have difficulties and stress. With SMM we had no difficulties whatsoever. Great staff who handled everything with a smile. Highly recommended!

I had all stress taken from me and was in good hands. They helped to move me, and helped me to unpack at

Being based in out of town, both my sister and I appreciated having Senior Move Managers' team on the ground when we couldn't be there for Mum.

Mum's mental well being has also improved significantly since you started helping her! I was afraid this move might be the death of her but I don't feel that way at all now. Thank you!

"Making your next move your best move"

Editorial supplied by Senior Move Managers

SENIOR MOVE MANAGERS LTD

Phone us on 0800 667 558 to see how we can plan and manage your move from start to finish www.seniormovemanagers.co.nz

New Staff



Anna Jessen Projects Manager and CSB Administrator

Anna has joined our team at Age Concern Counties Manukau filling in for the projects and office management aspect of Lucy's role while she is away on maternity leave, as well as taking on an administrative role for the Community Strength & Balance programme. Before this Anna had been studying at University of Auckland, completing her bachelor's in health science and population health. During her time studying she took on a placement with Age Concern Counties Manukau, staying on as a casual volunteer following on from that, which led to her current position today.

She has been enjoying her new role and finding her feet in working life.

Helen Cussell Finance & Accounts Manager

Helen has also joined the team at Age Concern Counties Manukau while Lucy is on maternity leave, to cover the finance and accounts aspect of Lucy's role.

Helen has three adult children. Her middle son, Max, has down-syndrome. Over the last decade, Helen has been involved with the finances of several charities, including those in the disability and aged care sector. She has been a chartered accountant for 25 years and is looking forward to holding the finance fort down while Lucy is away on maternity leave.



Introducing our new four legged staff member

We would like to introduce a new member of staff - Elliot.

He is our therapy dog in training, and works with our counsellor Nicole. His role is to help the client to relax, feel loved and to bring a sense of calm. His cuteness will certainly make you smile! Elliot can be shy, which is quite appealing, so the relationship between client and therapy dog is rewarding for both, as the client is also assisting Elliot's personal growth.

Elliot will only attend counselling sessions upon request from the client.

At times Elliot will be visiting various rest homes and attending functions, so please come and meet and spend some time with him.

Elliot would like to send you all a big lick and tail wag, and wish you a very happy summer!

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Many Thanks George Warman (Ranui West Auckland)

PLEASE TRY US OUT AND SEE WHAT YOU THINK.

We do receive a rewarding amount of appreciation from our valued customers and we look forward to some from you as well.

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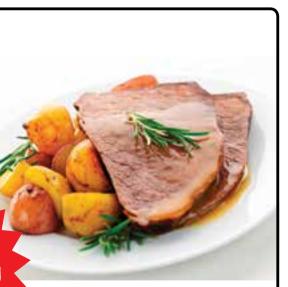


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Accredited Visitor Service

In the Accredited Visitor Service, we see people from many walks of life who are 65 years and over. However, there are often some common themes around the difficulty of accessing services no matter what people's backgrounds or age.

Many of our clients weren't lonely until they could no longer drive. This can happen quickly. Conveniences, which we all take for granted are no longer available to them, such as popping to the shop for bread and milk, going to the bank, attending bridge or gardening club. Some of the very necessities in life such as shopping, banking and attending medical appointments can become very hard to do.

If you are in your 'golden years' but haven't yet mastered use of the internet then it might be time to get on board. There are some useful features such as online banking, online grocery shopping, viewing public transport timetables to find the best routes and also researching other transport options.

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Here are some helpful tips when it comes to surviving without driving.

- Have a low-limit credit card (to minimise theft) and use this only over the internet for your online grocery shopping.
- Use your online banking to transfer money from vour cheque account to this credit card immediately so you don't incur interest.
- Pay your bills like gas, electricity, telephone, rates and insurance by direct debit and fortnightly so you don't have to go to the post office to pay them.
- Use the internet to research the best transport options for appointments.

For information on internet banking talk to your bank.

Local Transport Options

Listed below are local transport options that are currently available to assist people to medical appointments. Please note that these are all run independently and their conditions of operation are subject to change. Age Concern does not run or coordinate any medical transport in Counties Manukau.

MECOSS Hospital Shuttle - Manukau East Auckland Transport 0800 637 284 - (Pakuranga, Cockle Bay, Point View, Dannemora, Botany, Howick, Eastern and Bucklands Beach, Flatbush and Ormiston) \$15 return trip from your letter box for medical trips to Middlemore or SuperClinic. Ensure your appointment is between 10am - 2pm. This service has volunteer drivers and cannot take wheelchairs. You must be able to get on and off bus/van independently.

St John South Auckland Health Shuttle -0800 000 606

Must be booked at a minimum 48 hours before your appointment - (Mangere Bridge, Otahuhu, Papatoetoe, Otara, Manurewa, Clover Park and down as far South as Papakura). You must be able to get yourself onto the vehicle without the help of the driver. The van has a volunteer driver, they can carry a wheelchair however you must have a support person to push the wheelchair onto the hoist. Transport is available to Middlemore, SuperClinic, Physiotherapists, Optometrists and some GP visits. It is a donation-based service.

Franklin - White Rose Transport (09) 238 9728

(doesn't take Total Mobility Card but is a fixed cost, timely service and has a wheelchair vehicle) good for local trips.

The Story of Jane

By Maxine Oakey - Elder Abuse Social Worker

Jane was feeling very excited as she put the finishing touches to the spare bedroom. Her grandson, Luke, was coming to stay with her for a few months while he looked for work in the area. Jane remembered what a lovely young boy he had been and was looking forward to spending some time with him.

Later that afternoon there was a knock at the door and Luke was standing there. "Luke you have grown so much since I last saw you, come in, come in," exclaimed Jane as she opened the door wide to let him in. He gave Jane a hug as he made his way into the house. As he settled into his room she went to the kitchen to finish preparing their evening meal.

Over the next few weeks Jane and Luke spent a lot of time together and Jane really enjoyed getting to know Luke again. They regularly went on outings which she happily paid for as she knew that Luke did not have much spare money until he got himself a job.

After a couple of months Jane began to feel a bit concerned as Luke wasn't making any effort to look for work. He would spend his days either laying on the sofa or going out with friends and coming back late at night. He was often in such a state that she had to help him to his room and put him to bed. Jane found it all very difficult to cope with and her health began to deteriorate.

Jane tried dropping hints to Luke asking how the job hunting was going but he would just change the subject. Over the next month things got a lot worse as Luke started bringing his friends back to the house at all hours. Jane began to feel that her home was no longer her own and found herself spending more and more time sitting in her bedroom. Her friends had stopped coming around as they did not like the way Luke and his friends behaved and they felt nervous and uncomfortable. Jane also found that money was going missing from her purse and when she asked him if he knew anything about it, he denied it had happened saying "You probably spent it and forgot, you are getting a bit senile you know".

One day Jane felt she had had enough and decided

to confront Luke about his behaviour and his lack of respect towards her. She went into the lounge and found him sitting by himself watching the TV. Jane explained to him how she was feeling and how hard she was finding it both financially and emotionally coping with his current behaviour. Luke became very angry and began shouting at her. He told Jane she was a 'silly old fool' and he was entitled to bring whoever he wanted into the house. Luke shouted. "You have plenty of money in your savings, what do you need it for, it is your duty to look after me and help me out". Jane was completely shocked by this and told him that she no longer wanted him in her home and asked him to leave. This made him even angrier and he moved towards her in a threatening way shouting "I am not leaving, and you can't make me". She felt totally intimidated and moved quickly away and locked herself in her room. For a while she could hear Luke shouting and screaming and crashing around the house until thankfully, she heard him leave. Continued on Page 12

healthcare service providers that enables everyone in our communities to live the best lives they can whatever their situation may be due to age, disability, illness or injury.

- Home and Community Support Services
- - Residential Support Services Individualised Funding Host



Live Your Best Life

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- Disability Services: Choices in Community Living and
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- Professional Rehabilitation &
- **Clinical Psychological Services**
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Healthcare

Jane was completely shaken up as she had never in her life experienced anything like this and could not believe her dear grandson would treat her in such a way. She made herself a cup of tea and decided to call her friend Mary for some advice. Jane told her friend everything that had happened since Luke had moved in and how frightened she was feeling after his outburst. Mary told her that if Luke ever behaved in such a way again, she should immediately call the police. Mary also suggested that Jane contact her local Age Concern and ask to speak to an elder abuse social worker who would be able to help and support her in dealing with the situation.

Jane put the telephone down and started to think about what Mary had said. She felt reluctant to talk about what was happening to a stranger, but she also knew that things could not continue the way they were. Jane was beginning to feel like a prisoner in her own home and she was concerned about the amount of money she was spending as it was really eating into her savings.

Jane decided to call Age Concern and ask for some help. She spoke to the elder abuse social worker and explained what had been happening. The social worker asked Jane if she would like her to visit her at home to discuss things further. Jane said she would, and they arranged a meeting the following week. The social worker and Jane discussed how she could keep herself safe until their meeting and together they put a safety plan in place in case her grandson became abusive again.

Jane and the social worker met the following week and she found the social worker very easy to talk to. The social worker explained to Jane that what Luke was doing was elder abuse and that it wasn't right. She understood how difficult it was for Jane, who loved her grandson, to have to ask him to leave but pointed out that she should always feel safe and comfortable in her own home and if Luke's behaviour was making this impossible then he needed to go. Jane was concerned about where Luke would go, and the social worker explained that he was an adult and needed to stand on his own two feet and that there were lots of organisations who would help and support him he only had to ask. The social worker explained to Jane that if Luke wouldn't leave of his

own accord then she could get a Trespass Notice and give it to him. If he still refused to leave then she could call the police and they would come and remove him from her property.

After speaking with the social worker Jane decided to get a Trespass Notice. She would ask Luke to leave and if he still refused she would give him the Notice. She and the social worker agreed that it would be fair to give him a week in which to leave the house but if he did not leave by the required date then Jane would call the police. The social worker offered to be present when Jane spoke to Luke, but Jane felt it would be easier if her friend Mary was there but was reassured that she could contact the social worker for further support if she needed it.

The next day Jane, with Mary's support, spoke to Luke asking him to leave the house. He became angry and began shouting at Jane. She stood firm and gave him the Trespass Notice and told him that if he did not leave by the agreed date, she would call the police and have him removed. Luke calmed down once he realised that she meant what she said and told her he was not going to wait for the date but would leave the next day. That afternoon the Age Concern social worker rang Jane to see how things had gone. Jane was delighted to tell her that Luke was moving out the next day.

A few days later the Age Concern social worker contacted Jane again. Jane was very happy and told the social worker she was so pleased to have her home back. A few of her friends were coming around that afternoon for tea and she was busy getting everything ready. Jane thanked the social worker for her help and support and said that it had made a very difficult situation much easier to manage.

If you or someone you know is experiencing any form of elder abuse please contact Age Concern Counties Manukau on (09) 279 4331 and ask to speak to the Elder Abuse Social Worker.

SPEAK OUT

ELDER ABUSE

IT'S NOT OK

the programmes below.

It's a very busy switchboard so you are likely to get the answer phone. Please leave a message with your name, contact number and the **name and date** of the course you are interested in attending. **Registrations are essential** for catering purposes and to ensure we have enough resources for participants.

Our office hours are Monday - Thursday 9am to 4pm and Friday 9am to 1pm. Free entry but donations appreciated!

Remember - give us a call, if you would like a staff member as a guest speaker for your group in 2019. Limited availability - book early so your group doesn't miss out! (We don't charge a speaker fee but a donation towards travel costs and staff time would be appreciated)

COURSE	DAY & DATE	SUBURB	TIME	VENUE
Spring into Safety	Tuesday 6 November	Papakura	10am - 12.00noon	The Homestead, 21 Youngs Road
Supports for Super Seniors	Friday 9 November	Flat Bush	10am - 12.00noon	St Paul's in the Park Anglican Church, 141 Chapel Road
Down but not Out	Tuesday 13 November	Tuakau	10am - 12.00noon	St John's Anglican Church, 148 Buckland Road



Aparangi Village offers a vibrant but peaceful independent lifestyle on a picturesque 14.5 hectare location in the rural surroundings of Te Kauwhata.

Aparangi provides residents with an outstanding opportunity for a healthy, active lifestyle and provides a wide range of accommodation and residential care options in a rural environment, with something to suit everyone.

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Health Promotion Calendar of Events Summer 2018

Ring the office on 279 4331 ext 800 or email: reception@accm.org.nz to register your interest in any of

SPRING INTO SAFETY

This PowerPoint presentation looks at various ways to keep ourselves safe at home (including online safety and scams) and out in the community. A range of topics will be covered, with plenty of time for questions and answers. A handout of the information covered in the session will be provided to take away.

SUPPORTS FOR SUPER SENIORS

This session gives an overview of the variety of agencies and organisations that are out there to give advice and support, including online resources and telephone services. A handout of the information covered in the session will be provided to take away.

DOWN BUT NOT OUT

This session is aimed at those seeking information for themselves or for people they care about. Come and learn the difference between feeling down now and again and depression that needs the support of others or professional help/identify how and where to seek help/how to flourish as we age.

WHAT IS IN STORE FOR 2019?

Planning for the Health Promotion programme for next year will start in December.

Below are the topics that are likely to be included. Please register your interest in attending now, and you will be advised of the dates and venues of those you have indicated interest in, once details are finalised.

- Keeping Connected (formerly known as Cell Phones for Seniors)
- Nutrition in a Nutshell (nutrition as you age)
- Spring into Safety tips to keep yourself safe in and around your home and out in the community
- Supports for Super Seniors there are lots out there!
- My Home, My Choice finding the best fit. Rightsizing is not always downsizing
- Steady Steps: An Introduction to Falls Prevention
- Wills and Enduring Power of Attorney
- Advance Care Planning
- Staying Safe (mature driver refresher)
- Preparing for Bereavement
- Down But Not Out (flourishing in your later years)
- Sleeplessness and Stress
- Positive Steps (four-week falls prevention programme) registration limited to 12 people.
- Seniors Eating Well (four-week nutrition programme).

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 a 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.

Call us today for more information or to arrange an obligation-free home visit. We are here to help.



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Editorial supplied by Miranda Smith Homecare

Age Concern Auckland Pilot Project - Community Mobilisation

Age Concern Auckland Community Development coordinators have been working on a new pilot project, Community Mobilisation, which is about connecting isolated and lonely older adults with community groups and activities that they would like to get involved in; supporting them to remain engaged to the extent that they choose. These are older adults who are unable to get out into their community on a regular basis and are not interacting or engaging with other people during their week. Prolonged and severe isolation and loneliness has a serious negative affect on the physical and emotional health of an individual. Therefore, this project is about addressing the challenges that these isolated older adults face when trying to get involved in their communities.

We have been working hard to identify a number of different groups and activities that are available for older adults and are excited to move into phase two of the project. This is about identifying those older adults who are isolated and lonely and are struggling

- community?

Community Mobilisation Referral

If you live in one of these areas of Auckland, and answer y us a call (09) 820 0184 or mail this completed form to th						
	🔲 Glen In 🛄 Papaku					
Please complete your details below:						
Name:						
Phone:						
What kind of groups would you be interested in joining:						
Mail to: Community Mobilisation Coordinators Age Concern Auckland - PO Box 19542, Avondale 174 Phone us: (09) 820 0148 Email Us: ageconcern@ag						

to connect or engage in their community. This may be because of financial or transport challenges; or it may be because of an inability to find out what is available by themselves; or possibly because of fear and nervousness around how to go about finding. accessing and attending different groups.

We are now ready to start working alongside individuals to support them to engage in community life and to find ways of overcoming the various barriers that are preventing an isolated and lonely older adult from engaging in their community, whether these barriers are those mentioned above or others. As this is still a pilot project, it is guite small and we are focusing on working with older adults in specific areas of Auckland as listed below. If you think that you might benefit from some help with becoming more engaged in your community, work through this checklist to see if you are in our catchment areas: • Do you struggle with feeling lonely and bored on a regular basis, not seeing or interacting with other people?

· Do you feel that if you could connect into a community group or two that your physical and emotional wellbeing would improve? Are you uncertain about how to find out what groups or activities are available in your

> two or more of the above questions, give w address.

nnes, Panmure (East) ura (South)

sebank Road, Avondale 1026 rg.nz

Guarantees

With the substantial rise in the value of houses in recent years buyers, particularly of first homes, have resorted to various avenues to raise the cash contribution required to obtain a home. One is to apply to 'the bank of mum and dad'. This can be in one of two ways - sometimes both.

The first is where the parents do have cash that they can advance to the son or daughter (and spouse/ partner) who wish to purchase. That in itself can be a potential issue of contentiousness between the two sets of parties. In particular, sometimes well after the advance is made, the question is whether it was a gift or a loan.

However, the main thrust of this article is where the parents provide the necessary support by a guarantee of the loan taken out by the child purchasing the home. Guarantees can be in various forms as required by the lending institution. The main one is where the parents own a home and the lender



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requires a mortgage over their property as well as over the first home being purchased. This will be in addition to personal guarantees given by the parents.

So long as matters go satisfactorily, and especially the first home buyers meet their mortgage obligations, then there is no issue. The problems arise when they default. This can be due to ill health, or unemployment, or relationship break up. or death among a number of the causes. Sadly, it can sometimes be due to a falling out between the borrower child on the one hand and the parents on the other.

The lending institution can proceed to a mortgagee sale of the property. The problem for the parents is when despite the sale there is still a shortfall on the amount owed. While the primary debtors are the borrowers - the child and partner - if they are not worth powder and shot or maybe are bankrupted, the lending institution is then entitled to proceed against the parents for the balance still owing.

There have been numerous cases when this has happened, and the parents have tried to avoid their liability such as applying to the High Court for an injunction to prevent a sale of their property if they are unable to pay the balance or come to some satisfactory arrangement with the lender. In the vast majority of such cases they are unsuccessful in preventing the recovery steps by the lender.

Furthermore, before any loan is advanced where the guarantee by parents is part of the security most lenders these days will require that they get independent legal advice. The reason is that in the past when the same lawyer acted for both the couple purchasing the first home and the parents, when a default situation arose involving court action against the guaranteeing parents it was argued that as they had not obtained independent legal advice they were not liable.

What can be done to protect parents who are willing to guarantee loans by children especially when they give a mortgage over their own home? If the borrowers are putting in little cash, then the parents must think long and hard about whether they will get involved at all even if this is the only avenue open to their offspring. If the buyers are putting in a reasonable amount including by way of KiwiSaver then the next precaution that can be taken is for



a valuation of the first home to be obtained with a copy provided to the guaranteeing parents. Such a valuation even though it will cost several hundred dollars can provide an accurate guide as to whether the property is being purchased at a fair market price.

However, even a valuation is not a sure-fire proof. Property markets wax and wane as has happened in the last five or six years especially in Auckland. After a period of intense activity which resulted in a rapid increase in prices, the market has guietened down and that has impacted on values. As an illustration many properties would not currently fetch on the open market what the Auckland Council rating assessment was as at 1 July 2017.

The other step is for the parents to enter into an agreement with the child (and partner if relevant) that as a condition of borrowing the funds they provide a guarantee that they have access to the child's bank statements, including in respect of the mortgage, so they can monitor matters. Then if a problem arises the parents are alerted and there is at least some room for them to act. One could be that in a written agreement between the parties if the default should run for say three months then the parents are authorised (including as attorneys of the defaulting child and partner) to take steps including the sale of the first home.

Like so many matters all these above situations are foreseeable so provision can be made to deal with them. Of course, when acquiring a first home most people are optimistic and sometimes find it hard to see the need for such steps to be taken. Nevertheless, like making a will, they are relatively simple and inexpensive and can cover a whole range of unexpected situations that subsequently arise especially for the protection of guarantor parents.

Alistaire Hall

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loss.

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A1 Hearing are experts in solving hearing problems. Give them a call on 0800 214 327 to book in your free hearing test.





New Zealanders love the summer months. The days get longer, the BBQ gets fired up again, and people gather for parties, picnics and celebrations.

Unfortunately, these summer occasions, filled with background music, traffic and multiple voices, can be difficult for those with even the slightest hearing

Editorial supplied by A1 Hearing

Grief, Loss and Self Care at Christmas

The Christmas/New Year holiday period can be challenging for any one of us who has experienced loss or separation from a loved one, or a significant change in life circumstances. The meaning and spirit of Christmas is very much focused on family coming together for meals, gift giving, fun, connection and celebration. Media hype and advertising reinforce the message that we should be happy and excited and hopeful. The reality can be very different as it is also a time when we miss and remember what we can no longer have, the physical presence of a much loved family member, partner, pet, home country... We can feel very mixed emotions, including renewed grief, sadness, loneliness and a sense of isolation, which do not fit with the expectations attached to Christmas. At the Grief Centre we regularly notice an increase in people seeking counselling support at Christmas to negotiate their way through this time. It is a time for self-compassion (kindness to self) and self-care. Below are some ideas for looking after yourself as best you can:

- Accept that grief is likely to be present. Don't fight it or fear it!
- Remind yourself that, although very painful, grief is natural and normal and part of the process of adjusting to loss and change.
- Remember, too, that grief is a process of valuing, reflecting on and remembering our most important relationships (even if they were not perfect)!
- Be aware that we each grieve in our own way, in our own time. Be patient with yourself and any others you know may be grieving.
- Give yourself permission to grieve and to cry, if tears arrive. There is no shame in tears, they express and release grief and have a positive, beneficial effect.
- Don't place unrealistic expectations upon yourself to be something you cannot be. Don't pretend. Just be yourself.
- Don't take on the expectations of others to be happy or 'over it' when you are genuinely grieving.
- Don't take on too much if you are not up to it. It's okay to limit activities and attendance at functions and gatherings. Choose the ones you



want to go to and feel you can cope with. Politely decline others. Let people know you are not yet ready to do everything.

- Discuss in advance with family or friends as to how things could be organised to support you and them. Respect each other's needs as best you can. What traditions and routines will you continue or choose to change? Can someone else pick up responsibility for hosting or preparing a Christmas meal?
- Ask people to be flexible about what choices you may make, depending upon how you feel on the day e.g. attending Christmas lunch for a short period only, rather than all afternoon.
- Recognise that you can be both happy and sad, one does not exclude the other. Our moods shift and change. Laughter, joy and tears are all healing.
- Create a new tradition if you wish, to honour your loved one. Choose a special Christmas decoration to commemorate them. Light a candle of remembrance. Plant a tree. Donate to a charity or needy families to add meaning to your Christmas.
- Make time to share stories, memories, photos, video clips of your loved one with close friends and family if this feels helpful, pleasurable and healing.
- Contact others when you feel you want company or support or need to talk. Don't let pride or fear of being 'a burden' get in your way...close friends and family are usually there for us in times of need, even at holiday time or via a text!
- Adhere to basic self-care rest, relax, sleep, exercise, eat well, manage alcohol intake.
- Seek healthy release get outside in nature, connect with your faith, write, paint, create, breathe deeply to find calm, practise mindfulness or meditation, read, go fishing!

- Encourage yourself! Remind yourself "I will find my way through this in time".
- Seek professional help if you find you are really struggling, not coping, feeling extremely overwhelmed and personally unsafe. Medical services (GP), local mental health services and crisis services such as Lifeline and Youthline operate throughout the Christmas/New Year period.

A little forethought and planning can reduce any 'dread' factor associated with Christmas and help us to feel better prepared and more resilient. Take very good care as you face into Christmas this year, with loved ones in your heart and mind.

Davis Funerals work closely alongside The Grief Centre, providing ongoing support after a funeral as well as free community grief talks throughout the year.

Please refer to the article entitled Seasons for Growth Adult Program below.

Nola Forsyth

Counsellor and Professional Supervisor The Grief Centre www.griefcentre.org.nz

Reference: www.skylight.org.nz Coping with Holidays and Special Days



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Seasons for Growth Adult Program

The Seasons for Growth Adult Program is a loss and grief education program which builds resistance and promotes the social and emotional wellbeing of adults as they adapt to change and loss in their lives. These may include death, separation or divorce and other major loss experiences.

'Grief' in the program is understood as a normal response when change and loss occur in life. Participants explore this interpretation of grief with a trained 'Companion', within a seasonal framework based on Worden's Tasks of Grief.

We call our facilitators 'Companions' as they walk the journey of grief with you, using the imagery of the seasons to explore the seasons of grief in this small group program which creates a safe place for participants to talk openly in confidential peer groups of four to seven adults. This provides you with a chance to learn and practise new ways of thinking and responding to the hurt.

The program supports participants in learning about the personal impacts of change, loss and grief, whilst developing skills in communication, decision-making and problem-solving. This helps to restore self confidence and self-esteem.

The program is non-religious and at no cost to the participants.

If you would like to attend a program, or know more about grief and loss services, please feel free to call Lesley on 022 0697384.

Every New Zealander needs a third place

New Zealand Geographic editor **Rebekah White examines the public** spaces that connect us.

Our towns and cities are lacking something important, and I was reminded of this during a recent visit to Hong Kong.

There, senior citizens fill the social niche that teenagers do in Auckland. They loiter in the local square with their mates, laughing raucously. When they exercise in the park, their music precedes them, emanating from tiny boom-boxes clipped to their backpacks. Each morning, I woke to their voices chatting in the street, three stories below, over their first cigarette of the day.

This is a city New Zealanders like feeling superior to. "We don't want to turn into Hong Kong," we say, worried about intensified housing.

But Hong Kong has something we don't. It has elderly people hanging out in public, everywhere you look. Its residential areas are packed with spaces for people to meet, gather, and linger - squares, plazas, tea-houses, corner stores, tiny parks, giant parks, streetside seats - while ours are not. And we suffer for it.

Ray Oldenburg, an American sociologist, first noticed these places in the 1970s. Or rather, he noticed that European cities had them, and American cities didn't. He named them 'third places', because your first place is your home, and your second is your workplace, but your third place is where you relax in public, where you encounter familiar faces and make new acquaintances. These places are cheap or free. They're open to people from all walks of life. New Zealand has a great third place - the outdoors. My favourite third place is a DOC hut, any of them the one space in the country where anyone is up for a yarn. But I can't stop in at a DOC hut on my way home from work, and neither can the other 86 per cent of New Zealanders who live in urban centres. Reading Oldenburg's book. The Great Good Place. I began to wish for an urban equivalent.

"A community life can exist when one can go daily to a given location at a given time and see many of the people one knows," writes another American sociologist, Philip Slater, author of a book on loneliness.

When a city has lovely spaces for people to stroll in, or loiter, or meet friends - and importantly for our senior citizens, when these places are close to home – then the requirement for one's house to be large and nice enough for entertaining is lessened. And when you have places to meet your neighbours by chance, you can get to know them without the pressure of inviting them over. Oldenburg describes third places as neutral ground: no one has to play host and everyone is at ease.

"If there is no neutral ground in the neighbourhoods where people live, association outside the home will be impoverished," he writes. "Many, perhaps most, neighbours will never meet, to say nothing of associate, for there is no place for them to do so."

Why is all of this important? Because a third of us said we were lonely in the 2014 census, and one in five of us will seek treatment this year for depression or anxiety. And because our cities aren't bolstering one of the most significant aspects of mental health: a sense of community.

Yet we blame this lack of community upon ourselves - we haven't tried hard enough to build it - when the problem is in fact the lack of a venue for this to take place. It's akin to wondering why no one plays pick-up basketball when there's no court, hoop or ball.

As we rapidly expand our cities, as we solve our housing crises, we have the chance to correct this. We could shift away from the prioritisation of cars as a method of transport, and make our streets places for strolls and encounters. That means living a little closer together, placing useful things within walking distance, perhaps forgoing individual parcels of lawn for large, shared parks. When our third places are a drive away, elderly people are fastened in retirement villages, and teenagers stuck in suburbia.

We could treat the city as our living room, kitchen, dining room, back garden and sunny deck. We could value connection over privacy.

This editorial first appeared in the July/August 2018 issue of NZ Geographic.

Simple Fun

Re-introducing Jean Gamble-Skinner! A talented writer of poetry and small stories, a painter, and an important part of our community. Jean has much to share with the world, and I hope you meet Jean amongst her words in the selected work.

It was always cool beside the river where the willows hung over the water and fantails flitted around the native bush. Learning to swim here was not very hard as there were no waves to contend with. But learning to fish, which was illegal, had the ingredients of danger added to it. We didn't ever catch more than an eel and had to be careful where we swam for sometimes eels would bite you.

It was a sultry summer's day with cicadas in full volume as we waded along in the water with our Uncle who kept a sharp eye out for fish ... of the illegal type. He would poke under the river banks hoping something would swim out. Being a farmer he always seemed to carry a gun – to shoot rabbits with mainly - but sometimes he had to shoot an animal such as he once did with his old but sick dog. It was sad. The dog seemed to know what was going to happen as he sat there waiting for the trigger to be pulled on him. Life seemed so cruel.

There we were, with our dresses tucked up as in those days girls didn't wear shorts as to-day. We were told to keep quiet as Uncle had spotted a fish. He told us to keep our eyes skinned for any people around while he aimed his gun into the water and fired it. The shock stunned the trout and he soon had it out of the water and hid it under his coat. We paddled around for a little while longer to make sure the coast was clear. Next came the problem of how he would get the fish home without being caught. Farmers had an uncanny knack of knowing how to deal with problems and he was soon looking for a suitable tree to hide his catch in. Finding a suitable one he took his bearings as to where to locate it when he returned in the dark to retrieve it.

Milking time soon came around and back to the cow-shed we all trudged leaving the trout stuck between branches of a tree and a few miles from home.

Came evening and Uncle became edgy. Was it dark enough to venture forth on his mission. No, he thought he'd wait awhile longer for he knew every inch of his farm, the main road which he had to cross in the dark and the farm across that road towards the river. Soon the stars were twinkling, and Uncle had decided it was time to get moving on his illegal quest. His thoughts being on the tasty dish that his wife would turn out next day for she was a whiz at cooking and would cook the trout beautifully. His mission over at last. He had not been seen and arrived home safely with his fish.

Jean Gamble-Skinner: 2000



He loved sport of most kinds. Listened to the wrestling matches on his radio with a large chart pinned on the lounge wall of all the various wrestling holds. He attended horse race meetings with his friends as well as trips with them to the coast for fishing. One day he took us, his nieces, up towards the Ruahine mountains and we found a sea-shell in a riverbed. An oyster shell but very big which to him proved that New Zealand was once beneath the waves. With his gun always by his side we wandered for many miles. Soon we found a bleached skull which he put upon an old branch over a creek which he used as a target and allowed us all to have a shot at it.

His biggest crime was after we returned to the farm house. He was still in the mood for target practice, so he set up his wife's tin of clothes pegs and let us all have a shot at it. Soon the tin was well peppered with holes and the sound his wife made while the fun was still in progress I'm sure could be heard on the next farm. We all hid for cover pleading innocence for the damage to her tin of pegs.

Simple but healthy fun was always to be had when holidaying on Uncle's farm.

KiwiSaver Changes

The following was taken from an article on KiwiSaver contribution 'holidays' written for stuff online, by Rob Stock, 2 July 2018.

The government is going to tweak KiwiSaver to bring down the number of people on contribution 'holidays', while also making the super savings scheme more age-friendly.

The Taxation (Annual Rates for 2018-19, Modernising Tax Administration, and Remedial Matters) Bill, introduced into parliament on Monday, would limit the maximum contributions 'holiday' savers could take before having to apply for a new one, from five years to one.

The bill would also pave the way to letting people aged over 65 join KiwiSaver for the first time.

Retirement Commissioner Diane Maxwell hailed the proposed changes as a victory having fought for the reforms since 2016. "Stopping contributions for five years has a significant impact and disrupts long-term savings," said Maxwell.

"Not only do members' accounts not grow by their contributions, but they also miss out on their employers' contributions and the government contribution of up to \$521 a year.

"For many people five years is likely to be longer than necessary and a one-year renewal provides a prompt to reconsider their position and assess whether they can restart saving."

Maxwell also secured a name change from 'contributions holiday' to 'savings suspension'. Currently there are around 135,000 people in KiwiSaver who are on a contributions holiday, which was designed to let people put their contributions on hold should they need the money for something more pressing than retirement savings.

But contribution holidays were automatically set for five years, so unless people decided to start saving again, they could easily fall out of the habit of saving, or simply forget to voluntarily end their holidays.

Once the Taxation Bill becomes law. KiwiSavers will have to renew their contributions holidays once every 12 months, if they wish them to continue.

Letting people aged over 65 join KiwiSaver, and removing the five-year lock-in period for people who join KiwiSaver between the ages of 60 and 65, was recognition that older people increasingly used KiwiSaver as a low-cost means of keeping their money invested after the age of 65.

"There is no apparent reason for those over 65 not being able to join KiwiSaver," Maxwell said.

KiwiSaver is a provider of low-cost managed funds through retirement, she said.

There's one other tweak to KiwiSaver in the bill.

Currently, there are three contribution rates people can nominate with their employers; three per cent, four per cent and eight per cent.

Two new contribution rates will now be introduced: six per cent and 10 per cent.

"We've had many New Zealanders tell us that the gap between four per cent and eight per cent is too large for those able to contribute more, so they feel stuck on the lower rates. Others want the ability to save even more for their retirement," said Maxwell.

Some people had called for there to be lower contribution rates of one per cent and two per cent so lower income people could begin saving.

Maxwell, who heads the Commission for Financial Capability, recommended all the changes in the 2016 Review of Retirement Income Policy, but the previous government did not decide to put them into law.



Handy News

Well, the festive season is just about upon us again. The year has gone so fast. I can already hear people thinking out loud, what did I do with the Christmas tree? Where are the decorations? And when you find everything whoooh. Guess

what? Packing up decorations is not as much fun as putting them up, so you got the grandchildren to help and everyone just threw them into boxes. If you are lucky at least they put the decorations into the right box. if not hmmm.

So now you must sort them out. The first tip is please give yourself plenty of time and make sure you have enough space. If you have not already done so, get together a few shoe boxes and label them with types of decoration/ornament/light, etc. If you are buying a real Christmas tree try not to go overboard. Something that is too big and bought too early will make life difficult vacuuming up the needles every day.

It goes without saying that you should always be careful with glass ornaments. If you have a dog don't place ornaments or wrapping paper within the reach of your beloved pooch. I have spent a couple of Christmas Days at emergency vet clinics. Nearly every dog brought in by their distressed owners has eaten decorations and/or Christmas paper.

Now we come to the exciting part, the lighting. This task is more safely carried out by someone who has good balance on a step or ladder with at least one other person present. Unless you live in Franklin Road, again, try not to overdo the lights. You will have to remove them later.

Lastly, when it comes time to pack all your festive decorations up, give yourself time and space. Remember the shoe boxes? Now they will come into their own.

Feliz Navidad...



James Donovan Solicitors

There is now a realization that an increasing percentage of our population are living longer and retirement after 65 may require careful thought and preparation. This sector of our population will encompass all of us and has resulted in the development of a particular area of law generally described as "Elder Law." Elder law is designed to strengthen and secure the legal rights of elders. It has as its aim the planning and advising on problems associated with aging.

below: (2)

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(1) Every consumer has the rights in this Code Every provider is subject to the duties in this Code.

(3) Every provider must take action to -

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b. Enable consumers to exercise their rights.

Editorial supplied by James Donovan Solicitors

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