# **AUTUMN 2018 QUARTERLY NEWSLETTER**

Phone (06) 759 9196 | www.ageconcern.org.nz



# Age Concern Taranaki

Serving the needs of older people



### **Contact Information**

Phone/Fax: (06) 759 9196 South Taranaki: 0800 243 625 Email: age.taranaki@xtra.co.nz 28 Young Street, New Plymouth 4310 Postal Address: PO Box 15, Taranaki Mail Centre. New Plymouth 4340

#### **OFFICE HOURS**

10.00am - 2.00pm Monday to Friday

#### **BOARD OF AGE CONCERN TARANAKI**

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# **'Keeping it Kiwi' Christmas Party**

Age Concern Taranaki held an exciting and fun filled Christmas Party for its members and guests which was held at de Burgh's Lounge in Moturoa.

Our Kiwiana Theme included a production of "Pukeko in a Ponga Tree", Twelve Days of Christmas Song, which was performed by Staff and was certainly the highlight of the morning. Other highlights included Singing, Christmas Carols, Lucky Spot Prizes, Raffles, Saxophone Plaving, Poi Demonstration, Piano, a delicious morning tea and of course a visit from Santa.

Many thanks to all the sponsors, help and assistance, plates of Christmas food and donations that I received on the day. As a team we produced a good old Kiwi Christmas Party that everyone enjoyed.

Pauline Julian Community Worker





Go to www.facebook.com/ ageconcerntaranaki/ to follow us on Facebook.

# **Social Interaction can keep** you healthy!

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

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

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

Here are a few ideas to keep your connections strong:

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

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

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

**New Plymouth West - Delwyn Martin** (06) 215 4282 021 769 529

**New Plymouth East - Mel Henshilwood** (06) 751 0209 027 773 3268

# **Driving Miss Daisy** -we're there for you!



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#### Use It or Loose It

Falls Prevention is a hot topic currently with New Zealand's ageing population.

The health sector and ACC are working together to support the delivery of strength and balance classes throughout New Zealand to help reduce the risk of falls and fall injuries.

Falling isn't part of the ageing process and can be prevented.

Age Concern Taranaki is part of a national network delivering 'Steady As You Go' (SayGo) exercise classes.

These classes are run by trained Lead Coordination's and Taranaki Age Concern currently runs three classes and is implementing more to satisfy the demand.

Regular exercise is one of the best things you can do for yourself. It can help build up core strength which will improve balance and reduce the risk of falls.

The exercise programme is done with chair support and in a mindful manner with lycra clothing optional!

We would love you to join us and spend an hour a week investing in your health so you 'Live stronger for Longer'

Phone our office on 759 9196 between 10am - 2pm daily to find out more.



## Age Concern Taranaki (Inc) thanks the following organisations for their support and sponsorship





































Disclaimer: The information contained in this newsletter is not necessarily the view of Age Concern Taranaki. While it is believed to be correct, readers should consult their own advisers.



# Ryman Peace of Mind

Not all retirement villages are the same...



## Deferred management fee is capped at 20%

This makes it one of the lowest in the retirement sector. And it's even capped if you transfer to another townhouse or apartment within a Ryman village. There are no hidden costs.



# Fixed weekly fees – know what you've got to 'play' with

Few things in life come with certainty. However, Ryman's fixed weekly fees provide just that. Your weekly fees are fixed for the entire time you occupy your townhouse or apartment, guaranteed\* Therefore, worries such as increasing council rates are no longer a concern.



## Full continuum of care – keeping care at the heart of everything we do

We understand that your health needs change as you age. Our full continuum of care means that Ryman villages can provide independent living, serviced apartments, resthome care; and in the majority of villages, hospital and specialist dementia care. You can be reassured that, if your needs change, we can continue to look after you.

For more information about the Ryman difference or to enquire about our serviced apartment availabile phone Debbie on 06 751 4504





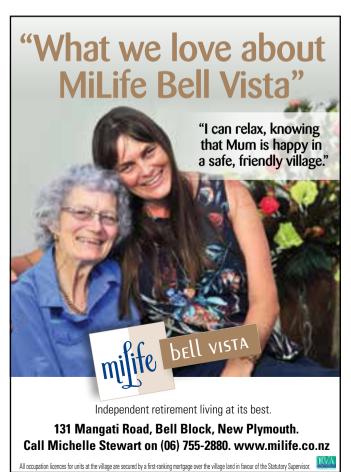


# **Elder Abuse Response**

Warmest greetings to all. My name is Sinead Thomas, the Elder Abuse Social Worker here at Age Concern Taranaki. My role is to follow up with any referrals where elder abuse may be suspected.

I hope everyone had an enjoyable Christmas break and spent the holiday season enjoying the warm weather. Summer is an opportunity to spend time with loved ones and appreciate all the little things we do for one another. I'd like to use this space to again, define what Elder Abuse is and write a little bit about what I've been doing over the last few months.

The World Health Organisation (WHO) defines Elder Abuse as: "Elder Abuse and Neglect is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person." (Age Concern New Zealand, 2002). I'd like to point out the single or repeated act part of this definition. It's important to acknowledge that a single



act or abuse can be just as detrimental as repeated abuse.

Unfortunately, in January we received the highest number of suspected Elder Abuse since delivering this service. This may be due to the intensity that the festive season can bring to some families. This tension could be caused by many things such as, financial stress (purchasing gifts for everyone can be a difficult task!), conflicts within Whanau/Family. isolation (older people may notice they are not being included in festivities) and substance use, like alcohol, may be more regularly consumed during the holidays resulting in people behaving or acting unfavourably. These are only a few examples of how stresses etc. can lead to abuse.

I have been dedicating some time attending meetings etc. in hopes to become a member of the Taranaki Safer Families Trust. This will be great news for Age Concern Taranaki as this Trust includes a variety of professionals such as Police, Lawyers, Hospital staff and many others that can help me continue to deliver a great service for our vulnerable older people within the Taranaki area.

We had some great successes last year with numerous older people's well-being improving. Sometimes the 'smaller' stuff can be just as important to older people as the 'bigger' things. For instance, if someone is feeling intimidated or bullied, they may think that's not a big deal and doesn't require agency attention. However, if these sorts of things are making you feel disrespected or unhappy please don't feel as though you are being a 'nuisance' by making contact; even if its just for a chat to explain your situation. I may be able to help with some simple advice or suggest that we make a formal referral to engage with the service.

Thank you all for taking the time to read this and remember to look out for one another. I accept referrals from nearly everywhere. They can come from self, family, friends and professionals within the community.

Feel free to contact me on (06) 759 9196 or pop in for a chat in person at 28 Young Street, New Plymouth, however, I am out in the community a lot.

Sinead Thomas **Elder Support Coordinator** 

#### A bowl full of Tea N Tunes

Sounds like fun!

This is an annual event held on the stage of our beautiful Bowl of Brooklands. There is entertainment by Marion Rivers and her band, great singalong, afternoon tea and a spectacular view to take in while you enjoy each others company. Tea n Tunes is a Summer Scene Event in conjunction with The Festival of The Lights here in New Plymouth, hosted by New Plymouth District Council. The weather was fine, the view was spectacular and the entertainment was fabulous. As this is such a popular event there were actually two held early this year to meet the demand. WHAT A GREAT START TO 2018!

Pauline Julian Community Worker



Music, at its essence, is what gives us memories. And the longer a song has existed in our lives, the more memories we have of it.

- Stevie Wonder

#### **GOVETT QUILLIAM LAWYERS**

At **Govett Quilliam** we have a team of elder law specialists dedicated to providing you with high quality advice.

Our team consists of Blair McNamara, Paul Anderson, Fleur Coombe and Linda Welch at our New Plymouth office, Sandy Ellice at our Inglewood office and John Ruyters who, like the remainder of our team, is available to attend at our office or in the convenience of your place of residence.

Our team have assisted many elderly clients and their families to understand and organise their property and personal affairs in the most advantageous way.

Whether it is assistance with your Will, Enduring Powers of Attorney, Asset Protection and Family Trusts, Retirement Village Ownership Options, Residential Care Subsidy Applications and Loans, Funeral Expense Accounts, Administration of Finances or Estate Administration, the Govett Quilliam Elder Law Team can assist you with any matter pertaining to your affairs or the affairs of an elderly family member.





At Govett Quilliam we have a team of elder law specialists dedicated to providing you with high quality advice.

Our services include:

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- Enduring Powers of Attorney
- Asset Protection and Family Trusts
- Retirement Village

Inglewood

- Accounts Administration
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Funeral Expense

• Residential Care Subsidy Applications & Loans

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**Agua Walking -** This is held weekly on Monday mornings at The Aquatic Centre 10am. Gold coin donation. Please phone our office (06) 759 9196 to register for Aqua Walking.

Drop In Cafe - This cosy Drop in Cafe is held on the first, third and fourth Thursdays of the month. Come along and join us at 10am for a cuppa and great company at 28 Young Street, New Plymouth.

**Social Morning -** Our Social morning at 28 Young Street is held on the second Thursday of the month. We have Guest Speakers who provide the group with relevant information and health education and other interesting topics. Starting with morning tea at 10am.

Warm Up Wednesday - This fun filled morning of Singalong continues every second and fourth Wednesday of the month. Come along and enjoy a great singalong, morning tea, fun, music and make friends. A light lunch is served at the conclusion of the morning. 10am - 12.30pm. Gold coin donation. **Monthly Outing -** The first Wednesday of the month is our Outing. A great day out incorporating lunch and a visit to a place of interest. Please phone Pauline to express your interest.

Saygo - Steady As You Go, Falls Prevention Strength and Balance Classes are held at 83 Young Street, New Plymouth, Fridays at 11am. \$2 per class. The exciting news is that we have another class opening very soon. Please phone office (06) 759 9196 for more details.

## **Lights - Camera - Action**

On the evening of 14th December 2017, I had the pleasure of driving four Age Concern Taranaki members through the lighting display at Pukekura Park.

This limited mobility evening is provided by NPDC and The Summer Scene Team.

We were greeted by Grimace the very affectionate Gorilla and were also given Christmas Cookies on our arrival, before proceeding in the convoy through the Park. This was a well attended event which my assistant/navigator Pauline had invited members of Age Concern Taranaki to attend.

For some, it was a "first" to take in the sights at the lighting display. Before we delivered everyone home safely we viewed the "light up your home" houses at Kaweroa Close, which were another highlight of the night.

# Adrienne Wooldridge







#### **Christmas at the Fitz**

A group of 45 guests, friends and members met at The Fitz Hotel for a delightful Christmas Dinner. We were joined by a lovely little Christmas Fairy "Kaylyn" (pictured right) who kindly gave out chocolates to everyone at their tables. We sang some Christmas Carols and enjoyed a lovely Roast Meal.

Thanks to Adrienne our Van Driver who kindly voulunteers her time on the day of our outings.



Claire, Valerie along with little Millie (centre), are spending time together at The Fitz.





Jean, Pauline and Adrienne enjoying each others company at Age Concern Taranaki's Christmas Luncheon.

#### From the South

It's been all go in the South Taranaki area!! Steady As You Go. Falls Prevention classes is up and running again and we are seeing new faces in our Hawera and Stratford classes! We are looking forward to continuing our work in the community and starting up more classes. It's important that we be proactive about our own health and also be able to access health care and classes as close to our own homes as possible! At \$2 a session this is a bargain! Special thanks go out to Sheryll Baskin for the work she does to keep these classes going. (See photo).



Steady as you Go Falls Prevention Coordinator Training event, Sheba Giblin the South and Central Taranaki Coordinator is standing 3rd from right, Margeurite Burr our new North Taranaki Coordinator in the front, 2nd from right, Sheryll Baskin next to her on the end.

The Hawera class is at 10am every Tuesday at the Presbyterian Church Hall on Argyle St, Stratford is at 10am every Friday at St Andrews Hall on Miranda St.

Our Social Mornings have also started, they are on the 1st Thursday at 10am in Hawera and the 3rd Friday of every month at 11am in Stratford (or come at 10am for SayGo first), at the same locations as our Falls Prevention classes! It's a bit of a mixed bag on what may be going on, sometimes we play games, sometimes we do crafts, occasionally we have someone come out to speak to us...often we just enjoy a cuppa and a catch up! February we made chocolate stirring spoons as a fun (and cheap) gift idea. Thank goodness for Hospice and all the people who donate their excess!

If you are in the Eltham, Manaia, Patea, Waverley, Opunake area and wish to have one of these programs offered in your community then please get in contact and we will discuss what we can do!

I'm so excited about this that I just have to mention ... the creative brains in Hawera and I have come up with a fantastic new club for our Hawera community! I hope to be rolling that out in the next month or two and hope you all get behind in supporting it! Watch this space, the newspaper, the library and our Facebook page for more details!

In other news! What fantastic weather we have been having! However this has come at a cost, our water supply is low, the tanks only hold one day of water at a time, the rivers where we get our reserve water, flows away quickly and there is not enough in them to keep up with current demand. Many farmers have been having tanker loads of water in, however the price is going up and up to force down demand.

Conserving water has become even more important than ever! Did you know that 25% of the water we use is used in our toilet? Another 25% is used in washing up after the bathroom and having a shower! 20% in the laundry, 20% in the garden and 10% in the kitchen! The average NZ household uses 500 litres a day!



Chocolate stirring spoons created at the Stratford Social Morning.

A couple of water saver ideas include!

- Fix broken and leaking taps! That can save up to 5
- Have a shower instead of a bath, time yourself!
- Do not run the tap when brushing your teeth.

Long term you may want to think about using more water efficient appliances, installing a rain water collection tank on your property, or installing a high pressure shower head that uses less water.

Did you know that currently the South Taranaki District Council is offering for FREE a 4 minute shower timer AND a free cistern weight for your toilet! How great is that! Who doesn't like free stuff! Just pop in to the council site in Hawera or any LibraryPlus and get yours! You can also call 0800 H20 FLOW or 0800 426 356 for more information.

Have any more ideas and tips for saving water? Share them to our Facebook page!

Sheba

South Taranaki Community Worker

# **EZEE MEALS COME TO AGE CONCERN**

If you are finding it harder to prepare meals, standing at a bench is a problem or those hands don't work as well as they used to, to cut up veges, meat etc, maybe it's time to consider our Ezee Meals.

Yummy meals that arrive frozen. They only need about 7 minutes in the microwave and they are ready to eat.

Give us a ring on (06) 759 9196. Place an order by noon on Wednesday and for a \$5 delivery fee (Omata, New Plymouth, Bell Block area) we will see that we get it delivered to your door on a Friday morning. Or you can come and pick up between 10.00am and 2.00pm on a Friday. Payment by cash and cheque only.

## **Heartful Singing**

February 14th saw the return of Warm Up Wednesday at Age Concern Taranaki.

Held every second and fourth Wednesday of the month. What a fabulous turn out of members and guests including four new attendees who enjoyed the morning tea and the fantastic fun singalong, instruments and a light fruit salad lunch. Being Valentine's Day the theme of love hearts, lush spot prizes and of course some "love songs" in the mix, created conversations and a friendly fun filled

#### For further information phone Pauline on (06) 759 9196.





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## The Arthritis and Diet **Connection**

In the past, doctors told their patients diet changes would not help to manage arthritis symptoms.

However, newer research finds diets rich in dairy products, saturated and processed foods, and meat are contributors to arthritis inflammation and even the development of autoimmune forms of arthritis.

Many people with arthritis notice improvement in symptoms when they avoid certain foods. Research studies going as far back as the late 1970s found eliminating specific foods, including red meat, dairy, sugars, fats, and salts can drastically reduce arthritis symptoms.

An early research study going back to 1979 found dairy was a big problem for people with arthritis. And this applies to all dairy products, not just the full-fat ones.

Researchers also believe certain dietary changes do in fact help in the management of arthritis symptoms. For example, one very recent study from Michigan State University found a whole food, plantbased diet could significantly improve pain and function in osteoarthritis (OA) patients.

A whole food, plant-based diet includes fruits, vegetables, whole grains, and legumes. It excludes, or minimizes consumption of meat, including fish and chicken, dairy, eggs, refined sugars and flour and oil.

#### **The Mediterranean Diet**

Some foods can help keep inflammation levels down. thereby reducing your pain. And following a diet plentiful in fruits, vegetables, fish, beans, and nuts is good for your body overall.

A diet that is rich in fruits, vegetables, fish, beans, and nuts is the main characteristic of the Mediterranean diet, which is known for its diseasefighting abilities.

Some studies have shown that because the Mediterranean diet is rich in omega-3 fatty acids, it may lower the risk of getting rheumatoid arthritis

Omega-3 fatty acids are unsaturated fatty acids,

mostly found in fish. RA is an autoimmune form of arthritis where the body's immune system that generally protects you starts attacking healthy tissues, including the joints because it thinks they are foreign invaders causing joint pain.

Studies also confirm eating foods part of the Mediterranean diet cannot only curb inflammationrelated arthritis but also protect joints and help you lose weight, which takes pressure off your joints.

#### **Foods that Help**

Consuming inflammation reducing foods can help reduce arthritis pain and inflammation. These are foods that continue to be studied as they may play a role in relieving joint pain.

# **BEQUESTS**

#### You can help the future of Age Concern Taranaki with the Gift of a Bequest.

A bequest in your will is a wonderful way for you to continue helping Age Concern Taranaki. even after you've gone. A bequest can really help us with the work we do and help us to fulfil our mission of: "Promoting well being, rights, respect and dignity for older people".

After providing for your family, you can confirm that you want to leave part or all of what is left of your estate to charity.

Bequests can be made in cash, shares, real estate or any other property and can be made as way of a gift during your lifetime, or bequeathed as part of your will.

The amount can be as much or as little as you wish to make it, and it can be for general use by our organisation, or you can specify in what way you would like us to spend the money. You are welcome to ask us what would make a real difference with the work we do.

You would need to contact your solicitor, or your trust company (if you have one), to ask them to insert a clause in your will.

#### **Fatty Fish**

Fatty fish - like salmon, tuna, mackerel, sardines, and trout - are rich in omega-3 fatty acids. Try eating fatty fish at least twice a week, but if do not like fish, ask your doctor about fish oil supplements.

One very recent study reported in Arthritis Care and Research finds consuming fish more than twice per week can reduce disease activity - specifically inflammation - in people with rheumatoid arthritis.

#### **Tart Cherries**

Some people with arthritis have symptom relief from products made with tart cherries, including juices and supplements. The same ingredient giving cherries their color is believed to be the same one that helps reduce pain and stiffness in OA. One 2013 study reported in Osteoarthritis and Cartilage found that knee OA study participants who drank 16 ounces of tart cherry juice daily were experiencing significant improvement in pain and stiffness.

Tart cherries may also protect you if you suffer from gout. One 2012 study from Boston University Medical Center found eating at least ten cherries per day can protect you from recurrent gout attacks with a least 35 percent lower risk.

#### **Cruciferous Vegetables**

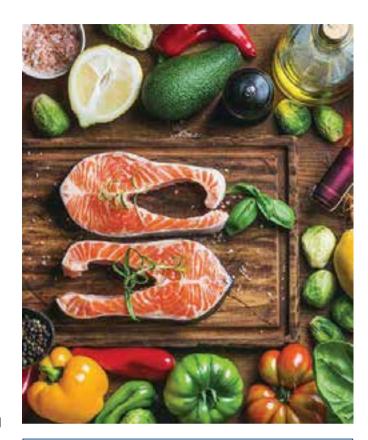
Broccoli, brussels sprouts, cabbage, and arugula are all cruciferous vegetables, and they are loaded with a compound called sulforaphane, known for slowing down cartilage damage related to OA.

One 2013 report from Arthritis & Rheumatology found that mice fed a diet rich in sulforaphane were found had less cartilage damage and OA than those who were not. The researchers also looked at human and cow cartilage and reported that sulforaphane stops joint destruction by blocking key molecules that cause inflammation.

#### **Extra Virgin Olive Oil**

Olive oil is a healthy monounsaturated fat containing oleocanthal, a natural compound, which may prevent arthritis inflammation. Oleocanthal is believed to be as effective as ibuprofen in blocking inflammation.

One 2015 study reported in the Journal of Nutritional Biochemistry found oleocanthal had a significant effect on chronic inflammation even in the most complex inflammatory processes.







Enliven creates elder-centred communities that recognise the individual and support people in a way that's right for them.

### **Chalmers Home**

20 Octavius Place, New Plymouth Phone: 06 758 5190

www.enlivencentral.org.nz

## **Preparing for autumn**

With the change of seasons comes beautiful colours and cooler temperatures. With all the beauty that autumn brings, there are also inherent hazards. It is important to begin to plan for the colder temperatures. Planning for autumn, is even more important for seniors living alone or in assisted living communities. The onset of autumn means an increase in season-related illnesses while the changing climate sets in. Here are a few tips on welcoming the new season safely:

#### Wear layers, when going out

Throughout autumn, temperatures can begin to feel cooler. Be prepared with a sweatshirt, light jacket, or a hat, according to where you are located.

#### **Senior care and seasonal vaccines**

Cold and flu season begins in autumn so getting a seasonal flu vaccine can help prevent unwanted illnesses. Washing your hands thoroughly with hot, soapy water for at least 30 seconds, prevents the spread of bacteria and germs. Be sure to get lots of sleep to strengthen your immune system to help your

body naturally fight intruders.

#### **Residential maintenance**

For older people that are living by themselves you may want to have a professional check your heating systems. Even for those who reside in assisted living communities, now is an excellent time to grab a space heater or even two for those who feel cold. Never leave them unsupervised. Remember a metre from the heater and walls or curtains.

#### **Outdoor precautions and senior care**

Autumn remains warm enough to get out and enjoy outside activities. The autumn weather can present certain obstacles since rain causes slick surfaces and falling foliage could cause risky and lowered visibility walking conditions. There is plenty of work associated with maintaining a safe outside area and driveways throughout autumn, so hiring a professional service prevents debris build-up and keeps walking paths clear.

Reference: www.unlimitedcarecottages.com/seniorsafety-tips/preparing-the-elderly-for-autumn-andrelated-hazards/

# Quiet and relaxing overall environment suitable for resident's relaxation and well-being.

Located in the pleasant rolling hills of the Taranaki countryside in Eltham. Eltham Care Rest Home has one of the most spectacular views of Mount Taranaki along with its open picturesque countryside which residents enjoy each day.

Providing exceptional culture of care, residents are always the main priority. Staff are highly experienced with Aged Care caring supported by a Registered Nurse and an Owner Operator who is also a nurse. Eltham Care Rest Home is very proud to have achieved 4 YEARS CERTIFICATION from the Ministry of Health. Resident's well-being is highly valued as well as excellent care and food service delivery. Residents can order a hot breakfast every day and dinner which are freshly prepared by the chef.

The facility ensures that residents live in a home where they feel secure, cared for and loved. Eltham Care Rest Home is a home not just for our residents but a home for all.



Home for EXCEPTIONAL culture of care



**ELTHAM CARE REST HOME** 54 Maata Road, Eltham, South Taranaki

Phone: 06 764 8330 | Fax: 06 764 8739 | Mobile: 021 028 60682 | Email: carly@elthamcare.co.nz

# MEMBERSHIP IS DUE NOW FOR 2017-2018

Please complete the following and post to: Age Concern Taranaki PO Box 15 / 28 Young Street, New Plymouth 4340 Phone (06) 759 9196 or South Taranaki: 0800 243 625 Name: \_ Address: \_\_\_\_ Phone: Email: Subscriptions (please tick): ☐ Single \$15.00 ☐ Couple \$15.00 Corporate \$45.00 Paid By: ☐ Cash ☐ Cheque ☐ Direct Credit Bank account: 15-3953-0717362-00 (Ref: Your name) Please help our work by including a donation: Amount Enclosed: \$ (Tax deductible over \$5). Registered Charity № CC21033



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# I have been appointed an Executor and Trustee of a Will - What does this mean?

This is the key and onerous role in a Will of a deceased person. The executor is required to apply for Probate, identify estate assets, call them in and pay debts. Once the assets are called in the Executor automatically becomes a Trustee.

The High Court Probate requirements are very precise. Our role is to assist the executor and make the application and attend to the administration of the estate to ensure that the wishes of Will maker are carried out, and the beneficiaries receive their entitlement, all in accordance with the law.

# The importance of making a Will

Making a Will where an executor is appointed and the intentions are clear is very important.

Wills can be simply leaving all property to a spouse or maybe, a life-interest is appropriate. Each situation is different and should be discussed with a Solicitor.

Writing your own Will online and getting it witnessed is popular but very risky, and if not written correctly may mean you have not done as intended. This can create problems and challenges.

If you do not make a valid Will, the law sets out who will receive (which may well be very different from your expectation).

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