

WINTER 2019 QUARTERLY NEWSLETTER
Phone (06) 759 9196 | www.ageconcern.org.nz



Age Concern Taranaki

Serving the needs of older people



FREE NEWSLETTER TARANAKI WIDE

For advertising phone Dave 027 652 5220 or email dave@kiwipublications.nz

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OFFICE HOURS

10.00am - 2.00pm Monday to Friday

BOARD OF AGE CONCERN TARANAKI

Chair Person: David Gibson

Vice Chairperson: Alison Howie

Treasurer: John Albers

Board Members:

Elizabeth Albers, Marianne Pike, Alison Brown

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.



A REST HOME WITH SPARK

Chalmers Home

20 Octavius Place, New Plymouth

Offering rest home and hospital care, respite, health recovery and a popular day programme.

Chalmers Home is more than just a rest home, it's an elder-centred community that recognises older people as individuals and supports them in a way that's right for them. We offer companionship, choice, variety, meaningful activity, independence and fun.

Come and see!
 Call us on (06) 758 5190

Free phone 0508 ENLIVEN or visit www.enlivencentral.org.nz

A word from the Executive Officer's Desk...



Hi All

Welcome to our winter newsletter. Wrap up warm and enjoy hot drinks, soup and a good old roast. If you are not wanting to cook a roast you can purchase frozen Tomorrow's Meals from Age Concern

Taranaki office, this includes a range of roasts.

Winter is a great time for indoor exercise, Age Concern Taranaki's weekly falls prevention classes are located throughout the region and regular attendance supports improvement of strength and balance; see page 10 for times and locations throughout the region.

Our new Confident Driving and Life Without a Car courses in Hawera and Stratford have been popular, these are now coming to New Plymouth, see page 4 for dates and times.

Wanting to catch up with other people and Age Concern Taranaki staff for a coffee and a chat page 7 has our snapshot of what's on across Taranaki with coffee and social mornings.

Elder Abuse Awareness week is from 15 - 22 June, call us for information on elder abuse, or if you or someone you know would like support.

From the staff and Board, we wish you well this winter.

PLEASE SUPPORT OUR ADVERTISERS

Their support enables the production of this newsletter, so please support them.



Follow us on facebook
www.facebook.com/ageconcerntaranaki

IT'S DRIVING MISS DAISY'S 10TH BIRTHDAY!

This May marks a ten year milestone for Driving Miss Daisy. We are New Zealand's first and largest companion driving service and we have been committed to helping older people stay social, active and independent since 2009.

With ten years' worth of hard work and dedication, owners Melanie and Jack Harper have been successful in establishing Driving Miss Daisy as a trusted and loved brand, giving people the freedom of independence within their community. Driving Miss Daisy is now established all over New Zealand with 73 franchises, from Invercargill all the way up to Kerikeri in the North.

"We are so proud of what we have achieved and all of the people that we have helped along the way. Thank you to all our Daisies - franchise owners, drivers and partners. Thank you to all the wonderful clients we have enjoyed helping, spending time with and making friends with - here's to another decade of making a difference in people's lives!"

Melanie Harper, co-founder Driving Miss Daisy.

As people get older and their situations change, it can be hard to get out and about, socialise or simply manage basic errands. Driving Miss Daisy provides freedom, independence and strong social connections for those who need it. Our Driving Miss Daisy, 'Daisies', provide transport as well as companionship to clients ranging from supermarket shops, to doctors' appointments, or simply accompany them for leisurely activities whether grabbing a coffee or going on a group day trip.

We hold the companion driving service contract with ACC nationally and we are accredited under the Total Mobility Scheme which provides discounts on Driving Miss Daisy transportation services.

It is important to stay socially active and if you would like to find out more about our services please call us to discuss - we look forward to hearing from you.

Editorial supplied by Driving Miss Daisy

Driving Miss Daisy - we're there for you!



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

We can help with:

- Transporting you to your appointments
- Grocery shopping
- Airport pick-ups
- Companion outings
- Taking children to outings
- Transporting your pet!

Total Mobility cards accepted and an ACC approved provider.

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

New Plymouth

Phone: (06) 751 0209

Mobile: 027 773 3268



Driving Miss Daisy®

www.drivingmissdaisy.co.nz

POLICE LAUNCH NON EMERGENCY NUMBER

105

105 is a national non-emergency number that will be answered 24/7 by highly trained Police staff.

It is free to call from all landline and mobile numbers.



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



Confident Driving and Life Without a Car courses

The Confident Driving course is a refresher course for mature road users which is intended to give strategies to keep ourselves and others safer on the road. We will do this by looking at a number of topics including recognising the effects of adverse conditions that may arise while driving, raising awareness about driver behaviour, improving confidence through revisiting the changes to the 'give way' rule and how that has altered the way we behave at intersections, how to drive on busy roads, and journey planning.

The Life Without a Car course will get everyone thinking about alternative ways of getting out and about in the community so that, when we are no longer able to drive, we are still able to keep involved with the activities we enjoy. We'll think about ways we can adapt our behaviour when we stop driving, and how we can still live positively without using a car to get around.

Courses are being held in New Plymouth in June and August. See below for details.

If you are interested in attending either, or both, of these courses please phone the office on 759 9196 for further information. A registration form, including payment, must be completed prior to course commencement. Numbers are limited to 20 per class, but with two courses on offer for each, hopefully there will be a date to suit.

All of these courses will be held at the Tasman Club, 35 Octavius Place, New Plymouth.

Life Without a Car: Wednesday 12th June 2019 & Tuesday 20th August 2019. 10am – 12pm. Cost is \$8 including morning tea.

Confident Driving: Tuesday 18th June 2019 & Wednesday 7th August 2019. 9.30am – 2pm. Cost is \$10 including morning tea and a light lunch.



Life Tubes

(Endorsed and promoted by the New Zealand Police)

A Life Tube can speak for you when you can't. A special tube contains vital personal information for emergency services in case of accident or illness.



Age Concern Life Tubes are small sealable plastic containers with a red label. Inside, you'll find a form you can use to communicate and medical conditions, medications, doctor, next of kin, and contact numbers to be used by emergency services coming to your aid in a medical or civil emergency.

This container is kept inside your refrigerator, with the red sticker (provided) placed on the front door of the refrigerator to alert emergency personnel. They are trained to look inside your fridge for a Life Tube. (If there are changes to your medications, we advise you to add a dated note advising the changes.)

Why the refrigerator?

It has a good chance of surviving earthquakes or floods. It's distinctive and hard to miss, it can usually be found in the same place, and almost all homes have one. It's the humble fridge - your emergency information storage vault!

Where are these Life Tubes available?

Life Tubes can be purchased for \$5 each, talk to one of our staff or visit us at the Age Concern Taranaki office.

Extra Forms

Should you need additional forms or wish to update your original forms - these are available for free from our office.

HealthCare New Zealand

Being independent is key to our quality of life. For most people, that means staying in our own homes, close to our family, friends, communities and favourite activities.

Sometimes we need a hand to maintain our independence, and that's where HealthCare New Zealand can offer high quality help, tailored to your lifestyle.

HealthCare New Zealand supports people around the country with personal care, home management and domestic support, nursing services and rehabilitation. Their specialist skills, knowledge and expertise lets them work with you to create a plan that suits your needs, regardless of age, illness, injury or disability.

With a national network of experienced and trained professionals, HealthCare New Zealand works alongside people and their families each step of the way, with a personalised support plan that incorporates your needs and goals.

With a toll-free 0800 number and website – www.healthcarenz.co.nz it's easy to get the support that works for you.



With over 30 years of experience and a professional team of local, caring and highly qualified staff, we can support you to live independently in your own home.

Our services include:

- Personal care
- Home care services
- Nursing services
- Goal based services

Our services are fully certified and in some cases may be free for eligible residents.

We also support privately paying clients.

For more information:
Freephone: 0800 000 119
www.healthcarenz.co.nz

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HealthCare
New Zealand
Rehabilitation. Community Health.

Get ready for winter with insulation grants

Many New Zealand homes aren't warm enough in winter, increasing the risk of respiratory illness. Putting on another jersey doesn't help because you are still breathing in cold air. A warm, dry insulated home is healthier and easier to heat. If you own and live in your own home, you may be eligible for a Government grant offering two-thirds of the cost of ceiling and underfloor insulation. In some regions contributions by community organisations mean there is minimal or no cost to the homeowner. These Warmer Kiwi Homes grants are run through the Energy Efficiency and Conservation Authority (EECA).

**To find out if you are eligible
free phone 0800 749 782**

Talk to EECA Energywise or use the eligibility tool on the Energywise website www.energywise.govt.nz/tools/warmer-kiwi-homes-tool/

Grants for heat pumps and wood burners will be available from July this year. The same eligibility criteria will apply.



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Milife on Wills

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Independent retirement living at its best.

All occupation licences for units at the village are secured by a first ranking mortgage over the village land in favour of the State Guarantor.



**You put your right hand in,
you put your right hand out,
you put your right hand in and
you shake is all about,
you do the HOKEY TOKEY
and you TURN AROUND,
THAT'S WHAT IT'S ALL ABOUT !**

it's all about - having fun, socialising, making music, making friends, spot prizes, and a nutritional hot soup and toast lunch to warm you up this winter.

Come along to Warm up Wednesday held at de Burgh's Adams Lodge every second and fourth Wednesday of the month 10 am - 12 .30 pm. Gold coin donation to assist with Age Concern Taranaki organisational costs would be appreciated.

A big thanks to our sponsors

Taurima Rest Home
Moturoa 4 Square
Blagdon 4 Square

Plus all our Volunteers and Members who help and assist on the day.



**For more information email:
info@ageconcerntaranaki.org.nz or
Phone our Office (06) 759 9196
or 0800 243 625**

ELTHAM

SAYGO > Steady As You Go Falls Prevention Class held on a Thursday **10.00am**. All Saints Church, 88 King Street, Eltham.

HAWERA

Coffee Mornings > Held on Thursday mornings 10.30am - 11.30am. St John's Church Hall, 35 Argyle Street, Hawera.

Social Mornings > Held on the third Thursday of the month. 10.30am - 11.30am. St John's Church Hall, 35 Argyle Street, Hawera. (may include a Guest Speaker, a topic of discussion or an activity).

SAYGO > Steady As You Go Falls Prevention Classes are held weekly on a Tuesday at 10.00am at 35 Argyle Street, Hawera.

NEW PLYMOUTH

Aqua Exercise > This is held weekly on Monday mornings at the Todd Energy Aquatic Centre at 10.15am. Please phone our office (06) 759 9196 to register for Aqua Exercise.

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, 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 in New Plymouth. Tuesdays at 10.30am at St Mary's Complex Lounge, 37 Vivian Street, \$3 per class and on Fridays 11am at Disabilities Citizens Rooms, 83 Hine Street \$2 per class.

OPUNAKE

SAYGO > Steady As You Go Falls Prevention Class held on a Monday 10.00am. Tainui Day Centre, 142 Tasman Street, Opunake.

STRATFORD

Coffee Morning > 2nd Friday of the month from 11am. It is a great opportunity to get together for a cup of tea, socialise and make friends. Held at St Andrews Church Hall, 88 Regan St, Stratford.

SAYGO > Steady As You Go Falls Prevention Classes are held on a Friday at 10.00am at St Andrews Presbyterian Church Hall, Regan Street, Stratford.



An urban myth “Villages are just for rich people”

We’ve often heard that villages are just for the rich. While it’s true that you’ll need some capital to be able to purchase an Occupation Right Agreement, it need not necessarily be that much. Leaving aside the splendid palaces in Remuera or Epsom, there are still plenty of more affordable units and apartments. Have a look on Trade Me Property, where there’s a section devoted just to registered retirement village units. A quick look though recently showed that there are at least 30 units and serviced apartments priced at \$300,000 or less, in a huge range of places across New Zealand.

Taupo, Christchurch, Rotorua, Pukekohe, Manukau, Napier, Tauranga, Red Beach, the Hutt Valley, Nelson and Whanganui are just some of the options. The average price of the 30 units is \$199,000 – which, coincidentally, is the same price my former next-door neighbour paid when she moved to a central Lower Hutt village.

The RVA’s website (www.retirementvillages.org.nz) has a list of member villages and their contact details, so you can check the minimum entry age, who’s got rental units, and ask questions.

editorial supplied by Retirement Villages Association

Easter Raffle Winners

Congratulations  *“You’ll be with Friends”*

to the two lucky winners of Easter Baskets . These were kindly donated by Taurima Rest Home and one of our regular members also created a fantastic basket.

We had a lovely Easter Coffee Morning with Hot X Buns, Easter Bunnies and of course Easter Eggs.

Drop in Café is held at 28 Young St on Thursdays at between 10 am - 12 noon.

Social Morning is held on the second Thursday of the month 10 am - 12 noon

Pauline Julian

Service Coordinator / Social Connection Programmes



Could you be saving money on your power bill?

As the weather gets colder it’s a good time to check if you’re getting the best deal on your power.

This has been made easy with a quick two-minute check you can do.

A visit to www.whatsmynumber.org.nz will tell you if you could save money on your power bill by switching electricity providers.

It’s a free, independent website that compares the electricity choices available in your area and lets you know what your potential savings are, should you choose to switch.

If you don’t have access to the internet, your local Citizens Advice Bureau can help you run the check or you could ask your family to help. And if you decide to change, the new electricity company will do all the work for you.

Even if you’re happy with your current company it’s worth checking to see if you’re getting the best deal for you.

Top tip to lower your bill

Well-installed insulation is always the top priority for a warmer, healthier home. Get your insulation checked to make sure it is up to scratch – it may have been moved or need topping up. Visit www.energywise.govt.nz for more information.



*****WHEN IRISH EYES ARE SMILING***.**

St Patrick’s Day was celebrated in March by Age Concern Taranaki members and friends at our weekly Drop in Cafe. Food, Jokes and Stories along with popular Irish Tunes definitely kept Irish eyes smiling.



Many dressed up in green with hats, shamrocks and flags to be seen.

For some, it was . . . “the luck of the Irish” as lucky spot prizes were kindly donated for the occasion by Carol Julian on behalf of The Taranaki Irish Club .

RETIRED ON A BUDGET?

Paying less for power is a quick way to squeeze more out of your budget.

Check whatsmynumber.org.nz to see if you can get a better deal.

WhatsMyNumber
.org.nz

Editorial supplied by Electricity Authority

Care OnCall 
Quality Care In Your Home

Staying at home in your later years is now an affordable and safe option thanks to the care and support Care on Call provides.

From a couple of hours of help around the home per week to full time care Care on Call has experienced, trained and thoroughly screened carers available to cater to your unique needs.

Please call us or visit our website for more information.



central@careoncall.co.nz
0800 336 636
www.careoncall.co.nz



Steady As You Go[®]

Falls Prevention Exercise Classes



Mon	10.00 am	Tainui Day Centre	142 Tasman St, <u>Opunake</u>
Tues	10.15 am	Presbyterian Church	35 Argyle St, <u>Hawera</u>
Tues	10.30 am	St Marys Complex	37 Vivian St, <u>New Plymouth</u>
Wed	10.30 am	Inglewood Library	46 Rata St <u>Inglewood</u>
Thurs	10.00 am	All Saints Church	88 King Edward St, <u>Eltham</u>
Fri	10.00 am	St Andrews Church	88 Regan St, <u>Stratford</u>
Fri	11.00 am	Disabled Citizens Society	83 Hine Street, <u>New Plymouth</u>

For more information contact Age Concern Taranaki
0800 243 625 or 06 759 9196



My Experience as a Peer Leader for the Exercise Group

I went along to my first SAYGo exercise class with an open mind after realising I needed to improve my fitness.

Two years on, my participation in class has improved my strength, balance and circle of friends. We have so much fun doing the exercises, and is great to feel more confident.

After the initial 10 weeks of exercises facilitated by Marguerite the Age Concern Co-Ordinator, I volunteered to peer lead our group.

This volunteering has added another layer to my well-being. The environment is non-judgemental & friendly.

I now have the pleasure of peer leading two groups with growing participation. The improvement in myself and the others has been excellent.

Come join us, fantastic chair based exercises and people.

Heather Grant



I didn't know if my granddaughter had learned her colours yet, so I decided to test her. I would point out something and ask what colour it was. She would tell me and was always correct. It was fun for me, so I continued. At last, she headed for the door, saying, "Grandma, I think you should try to figure out some of these colours yourself!"

Friendly, local personal transport - Total Mobility accepted and wheelchair accessible

Call Freedom Drivers for medical, business and personal appointments or assistance with shopping. How about a drive with a stop for morning or afternoon tea for yourself and a couple of friends?

"We bring our friendly service to your door providing extra help at either end of the journey as needed. For medical appointments, we make sure you get to the right place and will wait if necessary or pick you up after the appointment. Travelling with Freedom is like travelling with friends or family - you build a relationship with a driver you get to know and trust."

Service is personal and our prices are comparable to (and often less) than a standard taxi. We take Total Mobility cards (TM) and we are ACC Registered Vendors. Our comfortable vehicles are at the ready with wheelchair access if needed.

Call Diana today on 027 585 2019 or toll free on 0800 956 956 to find out more.

TRANSPORT YOU CAN TRUST



Reliable and friendly service

- Medical appointments
- Social and business trips
- Shopping
- Sightseeing and outings
- Airport transfers
- Pets to the vet
- One off or regular
- Long trips and local

Call Diana now!

For more information

06 758 0734 or
0800 956 956

Total Mobility Provider



www.freedomdrivers.co.nz

Central Audiology Taranaki

Central Audiology has been a leading hearing specialist throughout Taranaki with clinics in New Plymouth, Stratford and Hawera. With over 20 years of experience working in the Taranaki region, we know and value our customers and community.

We're the only 100% independently owned and operated audiology practice in the region with the largest supply in the latest hearing aid technology. This means we are able to tailor your hearing needs to suit you.

We're a primary provider to the Taranaki District Health board, and you can visit us whether you're referred by your GP, or want to approach us directly. At Central Audiology we want to ensure that you're not missing out on the important sounds of life.

Call us today on 0800 and book a FREE hearing check at one of our clinics. We're here to help.

Editorial supplied by Central Audiology Taranaki

Taranaki's hearing, caring specialists

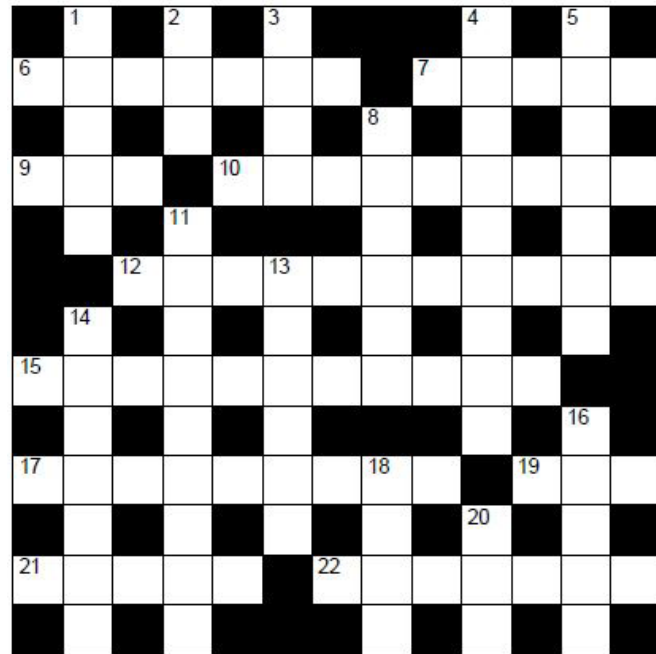


- Hearing health checks
- Hearing aid advice and fittings
- Expert knowledge to manage tinnitus



Visit our website www.centralaudiology.co.nz
 Clinics in New Plymouth, Stratford and Hawera
 20 Robe St (next to Police Station), New Plymouth
FREephone 0800 751 000

Quick crossword



ACROSS

- 6. Expand (7)
- 7. Implant (5)
- 9. Burgle (3)
- 10. Butcher (9)
- 12. Smash hit (11)
- 15. Self-consciousness (11)
- 17. Clumsy (3-6)
- 19. Groupie (3)
- 21. Making an older person's decisions for them (5)
- 22. Plod (7)

DOWN

- 1. Sag (5)
- 2. Craze (3)
- 3. Small valley (4)
- 4. Accentuate (9)
- 5. Sports official (7)
- 8. Head dress (6)
- 11. Lose your temper (colloq) (4,1,4)
- 13. Light red (6)
- 14. Have confidence in (5,2)
- 16. Hesitate (5)
- 18. Merit (4)
- 20. Racket (3)

21 Across: If a family member or carer takes decisions out of your hands or disregards your wishes, it's elder ABUSE & it's not OK. What is OK is seeking help. Call 0800 32 668 65 for free, confidential support. Brought to you by the Office for Seniors. *answers page 15*

FREE Flu Injection

for all those over 65.

Flu season is upon us, so if you haven't already had your free flu injection, book it today.

You can have your flu injection as the same time as your immunisation against shingles. Even though you are recommended to have your flu vaccine every year, you only need an immunisation against shingles once. The shingles vaccine is free at age 65. Until 1 April 2020, anyone aged from 66-80 years is also eligible for a free shingles vaccine.

ELDER ABUSE

IT IS OK TO ASK AGE CONCERN FOR HELP!

ELDER ABUSE AWARENESS 15 - 22 JUNE



CALL 0800 EA NOT OK
- 0800 32 668 65

75% More than three quarters of alleged abusers are family members

50% More than half of the alleged abusers are adult children or grandchildren

50/50 Alleged abusers are as likely to be female as male

ELDER ABUSE RESPONSE SERVICE

Kia Ora koutou Age Concern Taranaki members and our wider community! I hope everyone has been enjoying the year and is preparing for the colder months as we approach winter.

As mentioned in the previous newsletter, I'd like to dedicate the next few elder abuse articles to a particular type of abuse. Previously we looked at psychological abuse, but for this section I'd like to explore financial abuse. Unfortunately financial abuse of our older people/Kaumtua is increasing. Financial abuse is using someone's money or property without authority, this includes scams where older people are quite often targeted. This can also include using someone for their money when they are vulnerable. As with any type of abuse, financial abuse can range in severity but it all has a negative impact on an older person's well-being. It is important to know that numerous types of abuse can occur at one time, and it usually does. An example of this is a daughter who won't pay back the loan she borrowed off her mother months ago. Every time her mum attempts to remind her daughter of the debt, she is told that if she keeps pressuring her to pay back the loan she will stop visiting with her grandchildren; resulting in her being alone all day. This is a clear example of financial abuse going 'hand in hand' with psychological abuse. Quite often, older people feel they are being a burden and don't think it's a necessary to seek help.

It's pressuring someone to change their will and taking things without authority because "I'll inherit it anyway." One thing that has become noticeable

is older people who struggle with changes such as online banking are at risk of financial abuse by someone they trust, usually a close family member. A lot of our Kaumatua live solely on a NZ Superannuation or they have worked most of their lives to ensure they (and their loved ones) can live comfortably. If an abuser has the power and ability to log onto an older persons banking, it is not hard to transfer funds and quickly drain an account. Once the money has been taken it is very difficult to get it back. It is saddening to see or hear that an older person has lost thousands of dollars because of online scams etc. Most of the time the person being scammed doesn't report it or tell anyone because they are embarrassed. Fortunately, TSB Bank staff give presentations on how to be 'scam savvy' and keep us all up to date on the latest scams going around at the time. These talks are advertised and are free for those who wish to attend.

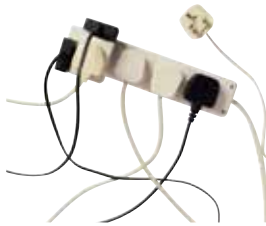
Financial abuse isn't always about money being taken. It's the grandson who refuses to pay rent or contribute anything to food etc. Older people shouldn't be expected to house and feed their family members for the rest of their lives for free. These are just a few examples of the types of cases seen relating to financial abuse and the varying contexts.

Thank you for reading, feel free to call up and make an appointment if you would like further advice on elder abuse.

Sinead Thomas – Age Concern Taranaki -Elder Abuse Social Worker – 06 759 9196

Fire Safety Tips this winter

- Have smoke alarms installed and checked regularly.
- Never leave cooking unattended
- Never throw water on a frypan that's on fire.
- Keep curtains, tea towels and oven mitts and anything flammable well away from the cooking area.
- Do not overload any power sockets (including multi-boxes) with double adapters,
- If you are concerned about any appliances like electric blankets, heaters, irons or toasters, have



- them checked by an electrician.
- Never sleep with an electric blanket on.
- Remove lint from the clothes dryer filter after each use.
- Always keep your keys in the door deadlocks when you are at home.
- Do not leave TV's on standby mode, switch them off.
- Keep everything at least one metre away from a heater or fireplace.



IN THE EVENT OF A FIRE call 111 immediately

Keep well away from your house and **NEVER** re-enter it.

If you are unable to get out of the house, close the door of the room you are in and put a towel or similar under the door to stop seeping smoke coming in.

Go to the window and yell FIRE FIRE FIRE Wait to be rescued

For further information visit www.fireandemergency.nz



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.

PLEASE SUPPORT OUR ADVERTISERS

Their support enables the production of this newsletter, so please support them.

JOIN AGE CONCERN TARANAKI MEMBERSHIP SUBSCRIPTIONS WELCOME FOR YEAR ENDING 30 SEPT

Please complete the following and post with payment to: Age Concern Taranaki, PO Box 15, Taranaki Mail Centre, New Plymouth 4340.

Name:

Address:

Phone:

Email:

Ethnicity Origin (or race) (please tick):

New Zealand European

Maori

Pacific Peoples

Other Ethnicity

Please specify:

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)

Donations Bequests and Legalities

Please help our work by including a donation (tax deductible over \$5).

You can make a donation at any time.

Leave a gift to Age Concern Taranaki in your Will and create a lasting legacy. If you would like to know more about how to bequest or leave a legacy contact your legal advisor.

Quick crossword solution

Across 6. Broaden 7. Embed 9. Rob 10. Slaughter 12. Blockbuster 15. Awkwardness 17. Ham-fisted 19. Fan 21. Abuse 22. Traipse.

Down 1. Droop 2. Fad 3. Dell 4. Emphasise 5. Referee 8. Turban 11. Blow a fuse 13. Cerise 14. Swear by 16. Pause 18. Earn 20. Din.

FORM OF BEQUEST

Take or send to your Legal Advisor for incorporation in your Will.

"I give and bequeath the sum of \$ _____ (or) _____% of my estate, (or) residue of my estate, (or) property or assets as follows:

free of all charges, to Age Concern Taranaki. The official receipt of the Executive Officer or other authorised officer of the Board shall be a sufficient discharge to my executors".

QuinLaw - Barristers & Solicitors

WORST LEGAL MISTAKES CLIENTS CAN MAKE

A list of common legal mistakes

1. Fighting with the parent of your offspring. You have so much to lose.
2. Disputes with your neighbour. The only full resolution is to move.
3. Buying a house without settling the one you own. Bank bridging finance is required when you cannot sell quick enough. I know you must have it, but just wait for once in your life.
4. Trying to get blood out of a stone. Ensure your opponent can pay up.

5. Fighting legal cases you cannot win. There may be other ways to beat your opponent and save the cost of legal fees.
6. Not calling a lawyer when you're arrested and trying to talk your way out of it instead.
7. Using a "Do it Yourself" Will. You can't even find your car keys most of the time.

At QuinLaw we have had first-hand experience of trying to administer "Do it Yourself" Wills. They often cause big problems. Please come to us for professional advice. Your Will is often the most important legal document for your family. They deserve it to be clear and relevant to your circumstances.

Editorial supplied by QuinLaw

For the MOST important decisions of your life see us

QuinLaw are dedicated to offering professional and cost effective legal services with a personal touch.

At QuinLaw "people matter"

- ✓ Estate Planning
- ✓ Wills and Trusts
- ✓ Enduring Powers of Attorney
- ✓ Sales
- ✓ Purchases



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