WINTER 2019 QUARTERLY NEWSLETTER

www.ageconcern.org.nz



Age Concerns in Hawkes Bay

Serving the needs of older people



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

Disclaimer: The views expressed in this newsletter are not necessarily those of the Age Concerns in Hawkes Bay. The inclusion or exclusion of any product does not mean that the publisher or Age Concern advocates or rejects it's use.

Steady As You Go[©]

Our Hastings group continues to grow and there is always a lot of laughter heard from the hall as they are taking themselves through their programme. Many have expressed how much their balance and walking has improved through attending these classes. At the completion of the programme, it's great to see so many staying for a chat and a cuppa. Our life-style speakers on the alternative Mondays are well received by the group, who are continuing to learn new things from them.

PLEASE NOTE: For the months of June, July & August this Hastings class will start at 10.00am on Mondays at the Age Concern Building opposite New World.

The Raureka group has had a consistent number attending, once again enjoying each other's company and having some fun while completing their exercises. Sometimes they go off to have a cuppa at a café, after the class. As there is room for a few more to attend, we encourage you go along and join in the fun.

Raureka Class is held at The Community Station Church, Gordon Road, Friday at 10.00am.

Waipukurau class is continuing to enjoy each other's company and the exercises. It is great to hear how they all keep an eye out for each other and enjoy having a cuppa and chat after their workout.

Waipukurau Class is held at the Woburn Hall, Waipukurau, Tuesday at 9.30am.

For more information please phone:

Age Concern Hawke's Bay Inc. Hastings Office Phone: 870 9060



A Strength, Balance and **Falls Prevention Programme**

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



Hastings



Driving Miss Daisy your companion and your driver.

VION DR Keep your independence and freedom with our safe. reliable companion driving service.

- We can drive and accompany you anywhere:
- Shopping trips
- Medical and personal appointments
- · Social outings, meetings, church
- Airport drop-off and pick ups
- Scenic drives

Total Mobility card accepted and an ACC approved provider.

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

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



www.drivingmissdaisy.co.nz

ACCREDITED VISITING SERVICE

A Befriending service that matches older people who are lonely or socially isolated with volunteers who are keen to spend time with them. Some visits take place in the clients home, and some involve going out together. If you know of someone who would like more company, or if you are interested in becoming a volunteer, contact Christine at Age Concern Napier telephone 842 1346 or email sw@ageconcernhb.org.nz

Staying Safe

This is a very successful course which is very informative and well received, Participants have been amazed at how much they have learned about safety in their homes and out in their community from our wonderful speakers.

These courses are a "Must to Attend" which we would encourage you to do so should you not have already done so. This course relates to maintaining personal safety within your home, garden and in public. The aim of the course is to empower and enhance our participants to become more aware of safety for them-selves in their home and community environment, enabling them to feel free and safe, and fully participate in life. The response from participants has been overwhelming with many of them putting new procedures and practices into place. This one-day course is for the 65 years and over age group which is well worth attending as it covers several topics, presented by a range of speakers throughout the day, for example the Police, Fire & Emergency Department, St John, ACC, Civil Defence and others.

Confident Driving

This course is designed for all age groups and is very successful with past participants leaving knowing much more than when they arrived.

This course is endorsed by the NZ Police and the NZ Transport Agency and supported by Road Safe Hawke's Bay. Power Points, DVD's from the NZ Transport Agency on Road Rules, Pedestrian Safety and other road matters are presented which show some great insights into the road rule changes and the impact medication can have on driving.

If you have already attended one of these courses and think it will be beneficial to any of your younger family members, please invite them to attend this course. If you have never attended one of these courses it is a very worthwhile course to attend to refresh you on some of the road rules and to hear from Inspector Matt Broderick what is happening around our Hawke's Bay roads.

If you would like more information, please phone Age Concern Hawke's Bay Hastings Office 06 870 9060 CHB Office 06 8589158





Life Without A Car

This is a very informative course open to all age groups to educate our community on what other modes of transport options are available.

Group participation and discussion is encouraged in this course along with the showing of DVD's from the NZ Transport Agency and Power Point presentations relating to pedestrian safety, cycle safety, planning your route and mobility scooter safety.

We also have guest speakers at this course relating to other modes of transport. Information is shared on

using your SuperGold cards, social groups you could join and other important services available to you, so you can continue enjoying the things you were taking part in when still driving.



If you would like more information, please phone Age Concern Hawke's Bay Hastings Office 06 870 9060 CHB Office 06 858 9158





We only live once, Snoopy.



My young grandson called the other day to wish me Happy Birthday. He asked me how old I was and I told him. My grandson was quiet for a moment, and then he asked, "Did you start at 1?"



Live Stronger for Longer?

The Live Stronger for Longer brand represents the collaborative effort between HBDHB. MoH. ACC. Enliven, community exercise providers, carers and health professionals to reduce the number and severity of falls in our region through Community Strength and Balance classes. The objective of the programme is to increase the number and availability of approved classes which provide opportunities for older adults to improve their strength and balance therefore, maintain their independence.

Do I need to attend a **Strength and Balance class?**

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

If you have answered ves to any of the above questions? Time to find a Strength and Balance class.

Contact Enliven and they will assist you to find a class.

Editorial supplied by Enliven

STRONGER REVENT FALLS & FRACTURES

NZ Police have launched a new non-emergency number.



It's a free nationwide number which will be available 24/7 for all New Zealanders and visitors to contact them to report situations that don't require immediate Police or Emergency Services attendance. They also encourage people to go on line to report non-emergency situations.

The new number is expected to alleviate congestion on the 111 emergency line which currently receives 1.8 million Police non-emergency calls per year.

Police's mission is for New Zealand to be the safest country. The introduction of the new non-emergency number contributes to this by helping ensure people can contact them easily and efficiently when they need to.

It's important that every New Zealander is aware of this new number and it is hoped you will share it on whatever channels you have available.

There will be more information, key messages and a link to multi-lingual collateral which will be available online for you to print and use in whatever situations may be appropriate. If you have any gueries at this stage, please contact snencampaign@police.govt.nz.





Pumpkin and Carrot Soup

Lovely soup - you can freeze the leftovers, then all you need to do is pour it into a pan to reheat for next time.

Ingredients 4-6 Serves

- 1 Pumpkin, peeled and seeded
- 2T Corriander seeds
- 1t Ground cinnamon
- 2 Dried red chillies (optional)
- 2t Olive oil
- Salt and pepper to season
- 1 bunch fresh sage leaves, or 1t dried sage (optional)
- 1 Onion, peeled and finely chopped
- 1 Carrot, sliced
- 1 stick Celery, chopped

1.4 litres Vegetable stock (use liquid stock or follow instructions on packet of vegetable stock powder) 4T Sour Cream

Method

- 1. Preheat the oven to 200°C.
- 2. Cut pumpkin into even-sized chunks and transfer to a roasting tray.
- 3. Chop and mix the coriander seeds, cinnamon, and dried chillies until nice and fine, then sprinkle over the pumpkin.
- 4. Drizzle with a little olive oil, season with salt and pepper, then roast in the preheated oven for about 40 minutes until nice and soft.
- 5. Before the pumpkin is ready, gently cook the onions, carrots, and celery with a little olive oil in a large pan for 10 to 15 minutes.
- 6. Add the roasted pumpkin to the pan and pour in the vegetable stock.
- Bring everything to the boil then turn off the heat. 7.
- Purée the soup using a stick blender or bench 8. top blender.
- 9. Fry the sage leaves in a little olive oil for 2 minutes until crispy.
- 10. Serve soup with a swirl of sour cream and a sprinkling of crispy sage leaves in each bowl.

Let Work and Income know about you overseas travel plans

At this time of year many seniors are planning a trip out of New Zealand. Along with organising insurance and stopping the mail and paper, you might need to let Work and Income know. If you're planning on going overseas for a few days or a couple of weeks (up to 28 days), your payments won't be affected and you don't need to contact Work and Income. If you'll be away for more than 28 days while you're getting Winter Energy Payment, the Disability Allowance or Accommodation Supplement, please let Work and Income know your travel plans so you can be paid the right amount. These payments stop at 28 days but you can still get your NZ Super or Veteran's Pension. The easiest way is using the form on their website www.msd.govt.nz/overseastravel - or call them on 0800 552 002. Extended trips: If you'll be away for more than 26 weeks in a year, or you're moving overseas it's really important you get in touch with Work and Income at least six weeks before you leave as you may be able to keep getting your NZ Super or Veteran's Pension. Check www.workandincome.govt. nz or call International Services on 0800 777 227. By letting Work and Income know your travel plans before you go, you can make sure you're being paid the right amount and enjoy your trip. Bon voyage!

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.

When nothing goes right...go left

Quality Care In Your Home



hawkesbay@careoncall.co.nz 0800 744 753 www.careoncall.co.nz

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 I Am Old" by Jenny Joseph

When I am an old woman I shall wear purple With a red hat that doesn't go, and doesn't suit me, And I shall spend my pension on brandy and summer gloves And satin sandals, and say we've no money for butter. I shall sit down on the pavement when I am tired, And gobble up samples in shops and press alarm bells. And run my stick along the public railings. And make up for the sobriety of my youth. I shall go out in my slippers in the rain And pick the flowers in other people's gardens, And learn to spit. You can wear terrible shirts and grow more fat, And eat three pounds of sausages at a go, Or only bread and pickle for a week. And hoard pens and pencils and beer mats and things in boxes. But now we must have clothes that keep us dry. And pay our rent and not swear in the street. And set a good example for the

WhatsMyNumber .org.nz



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.

LIFE TUBES

For young and old, these are a "must have" if you have family members, friends or grandchildren who have some form of illness or disease for example diabetes, a brain injury or epilepsy, these are a good product to have.

These are well supported and endorsed by St John. Neighbourhood Support and Police who promote these Life Tubes. They are plastic cylinders that contain a sheet with your vital health information and emergency contacts and are generally kept in

GRANTS FOR INSULATION AND HEATING

Winter is coming and there's nothing worse than a cold, damp house that's hard to heat. Many New Zealand homes aren't warm enough in winter. increasing your 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 are a homeowner, you may be eligible for a Government grant covering two-thirds of the cost of ceiling and underfloor insulation. The Government has allocated \$142 million over four years for insulation and heating grants (grants for heat pumps and wood burners will be available from July this year). You may be surprised how little you have to pay.

You may qualify if:

- your home was built before the year 2008
- you are the homeowner (owner-occupier) and have a Community Services Card or SuperGold combo card. OR
- you own and live in a home in an area identified as low-income.

You may be eligible if you hold a licence to occupy in a retirement village.

To find out if you are eligible free phone 0800 749 782 to talk to EECA Energywise or use the eligibility tool on the Energywise website www.energywise.govt.nz/tools/warmer-kiwihomes-tool/?utm_source=newsletter&utm_ medium=email&utm_campaign=age_concern



Heating grants

website from July or you can free phone 0800 749 782 at that time.



your refrigerator. In the event of an emergency, the police, ambulance, fire service, friend, or even a neighbour, will be alerted by the bright red sticker on the refrigerator door, that vital medical information is contained within the Life Tube.

You can purchase your Life Tube from Age Concern Hawke's Bay's Hastings and Waipukurau Offices for \$5.00.

If you are eligible, an insulation company contracted to EECA will visit your home to find out if insulation can be installed in the ceiling or underfloor - in a small number of houses there isn't enough ceiling and underfloor space. If everything is approved, sign a contract with the service provider and arrange a day and time to have the insulation installed.

Grants for heating appliances will be available from July this year. The same eligibility criteria will apply. There will be more information on the Energywise



Dementia and Alzheimer's Which is Which And How to Spot it Early

As we live longer we're more vulnerable to dementia. Even though dementia is more often found in older people, it can affect people as young as 30 or 40. Alzheimer's disease is a kind of dementia

Alzheimer's is one of the most common types of dementia - it makes up 60-80% of cases.

Other types of dementia include Lewy body and vascular (involving strokes), and frontal lobe types, which are thought to be genetic. Some people have a combination, called mixed dementia.

Alzheimer's signs and symptoms, and its treatments. often overlap with other kinds of dementia.

What causes dementia?

Scientists still don't know the causes, and can only suspect abnormal structures, build-ups in the brain or genetic mutations. Any disease or deprivation that affects the brain - types of malnutrition, alcoholism, chronic cardio-vascular diseases, some infections, and even a series of small strokes - can also produce symptoms of dementia.



Six early warning signs

While some early signs and symptoms can be chalked up to having a 'senior moment', if it happens a lot, it's a good idea to get yourself checked out. The sooner you get the support you need, the easier things will be for you and your family. As Dementia NZ CEO Paul Sullivan says.

"dementia doesn't spell instant doom and gloom, there are still lots of 'moments of joy' for sufferers and their loved ones".

1. Short-term memory loss

You forget names or appointments, but may remember them later.

2. Forgetting the right words

Familiar words escape you, and it's hard to explain yourself

3. Difficulty with familiar tasks

Perhaps you've made your own yoghurt for 25 years, and suddenly find you have to look up the recipe.

4. Misunderstanding and confusion You can't remember familiar faces, or what to do next. Conversations are hard to follow because you don't remember some words.

5. Struggling to follow storylines

Television programmes and movies are difficult to follow, and you're more comfortable watching the same thing over and over.

6. Losing or misplacing things

You can't ever find your scissors or discover that you've put tea in your hot-water kettle, rather than the teapot.

Understanding, care and support

Dementia isn't an automatic part of getting older, but for lots of us, it's a possibility. If you or someone you love has been diagnosed with dementia, there's still lots of hope and happiness in your future! There's also a lot of support available to help make life as peaceful and happy as possible for you and your family.

As Paul says.

"memories and words can be lost, but love and joy linger forever".

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 at 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.

of energy.

BATHROOM Mould causes health issues. Remove any mould by spraying with white vinega let set, then wipe

CLOTHES LINE Dry your clothes outside (a clothes dryer costs abou \$1 per load). Drying clothes inside can cause damp and mould.

FIREWOOD Dry firewood gives more heat. Dry for at least a year and store in a shed/ garage or under cover.

Using heat pumps wisely

 Only heat when you need it - don't leave your heat pump on all day if you're not there. Use the timer to turn on the heat pump shortly before you get home and turn it off when you don't need it.

• Only heat the space you're actually using - shut doors and curtains to keep the heat in.

 Set the thermostat to a healthy temperature - aim for 18°C to 20°C. High thermostat settings cause high electricity use. Inadequate heating can lead to mould growth and dampness.

Avoid using the 'Auto' mode - use the 'Heating' mode. In 'Auto' mode, the heat pump tries to maintain the set temperature by constantly changing between heating and cooling, as the room temperature fluctuates. This can waste a lot

 Clean the filter regularly - inside the indoor unit, as per the manufacturer's instructions.

Avoid using it as an air conditioner when you can - try opening windows and doors on either side of the house to create a through-breeze. Close curtains on hot, sunny days to keep your home cool and shady.

https://www.energywise.govt.nz

Tips for a warmer, healthier home

SHOWER If your shower fills a 10 litre bucket in less than a minute, fit a shower flow restrictor to cut hot water costs

DANCE HOOD Use extractor fans to remove moisture.

HEAT PUMP Only have heat pumps and gas fires turned on when you're home and using the room.

TELEVISION Turn off appliances a the wall to save \$\$.

> OPEN WINDOWS Open windo regularly to and prevent dam

DRAUGHT STOPPER lighten hinges, catches and latches to stop hea

LIGHT BULBS Change to energy efficient light bulbs. Each high-use bulb you replace can save you up to \$20 a year UNFLUED GAS HEATER Unflued gas heaters can be bad for your nealth. Never use them in the bedroom!

A chean protable electric heater costs less to and won't make your house dan



BRINGING PEOPLE TOGETHER TO SHARE HOMES

Would you like someone in the house at night? Do you have a spare room? Are you looking for accommodation?

The Let's Share Programme offers:

Police vetting of participants
 Reference checks
 Lower than market rent

- Ongoing contact with both parties
 No cost to the householder
- Interview prospective householder / homeshare and match them



Serving the needs of older people



Further information please contact: Sue at Age Concern Hawkes Bay 06 870 9060 ext 3 or email letsshare@xtra.co.nz

We make the meals so you can make the most of your day.

Made with TLC and by a local catering company with the freshest of ingredients, our meals are a tasty, wholesome alternative to fast foods and great value for money too!

Relax and enjoy the things you like to do because we're taking care the meals.

Meals currently available:

Cottage Pie **Roast Chicken** Roast Lamb Roast Beef Roast Pork **Beef Casserole Curried Sausages** Lasagne Sausages and Onion Gravy



All meals come with vegetables and in a standard size for \$6.50, large size for \$8.80. Delivery options are available also.



- Orders must be in by 12pm on a Wednesday with delivery being the following Wednesday.
- If you would like more information, or would like to place an order then please phone Age Concern Hawke's Bay:
- Hastings Office (06) 8709060 ext 0 Waipukurau Office -(06) 8589158

SUPPORTIVE SERVICES - AGE CONCERNS IN HAWKES BAY

HAVELOCK NORTH

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

FLAXMERE

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

Our 2019 offerings are:

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

- Informative guest speakers
- A lovely little Op Shop

NAPIER

SOCIAL SERVICES: working with older people in the Napier community, offering case management, information, support, advocacy and interagency referrals.

ACCREDITED VISITING SERVICE: is a befriending service that matches older people who are lonely or socially isolated with a volunteer to share conversation and activities.

Total Mobility Assessments

Support Services: transport available for supermarket and general shopping, medical and hospital appointments. Handyman services and light garden assistance.

Educational Workshops: Scamming, Life Without A Car. Confident Driving.

Health Programmes: Tai Chi, Sit and Be Fit, Falls Prevention (Napier and Havelock North) **Regular Social Activities and outings.**

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WAIROA

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

Key Areas;

Health

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

Social Activities

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

Core Services

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

CENTRAL HAWKES BAY & HASTINGS

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

- Social Support Services
- A variety of regular Social Activities
- Elder Abuse Response Service for all of Hawkes Bav
- Regular Health Promotion courses e.g. Confident Driving, Staying Safe, Life Without a Car
- Total Mobility Assessments
- · Let's Share Shared accommodation



the rest.

The tax refunds process is

now automatic

On 26 April, the latest changes as part of our transformation to make tax more straight forward came into effect.

What does this mean for you?

The main things you need to be aware of are:

Income tax assessments

You'll receive an income tax assessment between Monday 20 May to the end of July to finalise your end-of-year tax information if your income is from:

- salary or wages
- schedular payments (including ACC Attendant Care)
- income-tested benefits
- interest or dividends
- taxable Maori authority distributions
- · benefits under an employee share scheme
- superannuation (NZ Super)
- student allowance
- Accident Compensation Corporation (ACC). This will show how much you've earned, how much tax you've paid and your tax calculation - so you'll know exactly where you stand.

If you have a myIR account, we will notify you that your income tax assessment is there. If you don't, it will be posted to you.

Automatic tax refunds

If you paid too much tax during the year and are due a refund, we'll automatically pay the refund directly into your bank account (so long as your bank account details are up to date in our system).

New website and improved myIR

Our new website features a brand-new homepage. look and feel and layout, with improved search and the ability to navigate content by role, situation, topic or task. We've re-written the Child Support, Working for Families Tax Credits and Income Tax content in a crisper and more accessible style. We'll progressively re-write and move the remaining content over the remainder of the year. In the meantime, you can search across the new and old content using the improved search function.





What else do you need to know? For more information on the other changes that have become law, including tax code notifications and donation receipt uploading through myIR, visit our website.

- Other features of the new site include:
- Shorter content and fewer pages
- The ability to navigate content by role, situation, topic or task
- A responsive design allowing you to view the site on any device
- An improved online experience for those who are visually impaired.
- We've also made enhancements to myIR, including a new landing page and changes to layout, as well as greater control, visibility and certainty for users of their tax and social policy obligations.

What do you need to do?

Keep your details up to date and we'll take care of

Make sure we have your current bank account details so we can pay refunds and entitlements, and your up-to-date email and address details so we can make sure you get your income tax assessment. You can check or update your details using myIR.

"Hev Mr Burgler, That security door you just kicked in was there for your protection not mine!"

PLEASE SUPPORT OUR ADVERTISERS

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

Industry initiative makes it easier for intending residents

If you've visited a retirement village you'll know that you'll be taking home a huge pile of paper – village disclosure statements, the Code of Practice and Code of Resident Rights, an occupation rights agreement (or contract) and perhaps the village's financial statements. All this material must be provided by law so you can make a decision to move to a village (or not) with full disclosure and transparency. All intending residents must also have proper legal advice and the operator cannot counter-sign the contract without an affirmation from the resident's solicitor to say they've been given that advice.

- Details of the deferred management fee (DMF) and the method of calculation
- Details of the weekly fees, how they can be increased, and when they stop when the resident leaves the village
- Details of any other fees payable by the resident
- Whether the resident shares any capital gain or is liable for capital loss, and if so, how it's calculated
- When the resident or their estate receives the capital refund
- Whether there is any home, hospital, dementia or other specialist care available
- Whether the resident has priority over nonresidents when transferring to another unit or when moving to care



The Association supports this approach. It's in everyone's interests that the decisions are made with full knowledge and understanding what's involved. We also urge intending residents to discuss their decision with their families. All too often we see children misunderstand what their parents' contracts mean, and an early discussion will ease that concern.

However desirable all this information is, it can be difficult to distinguish one village's offering from another, especially if some of the key details about costs and fees are buried in the body of the documents. We felt that this should be improved so we have developed a double-sided A4 page that sets out the village's offerings: • How the DMF is treated for any move to another unit or to care

The Summary of Key Terms is a template that allows you to compare each village's offerings sideby-side and will save you a lot of time and effort wading through pages of legal documents to find the information you need.

If you haven't got one from the villages you've visited – ask for it! It's a RVA member benefit so only RVA member villages will have it. We are relying on customer demand to encourage members to use the Summary.

editorial supplied by Retirement Villages Association