## WINTER 2019 QUARTERLY NEWSLETTER www.ageconcern.org.nz



# Age Concern Thames

## Serving the needs of older people

**Covering Thames-Coromandel District and Hauraki District (Ngatea, Paeroa and Waihi)** 



### **Contact Information**

**Phone:** (07) 868 9790

**Email:** thamesmanager@ageconcern.gen.nz **Address:** 608-610 Queen Street, Thames

3500

### **OFFICE HOURS**

9.30am - 2.30pm Monday to Thursday

### We are grateful to all our funders:













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### A note from our Chair

Hi Everyone, Age Concern would not have the people power if it was not for our volunteers. June is the time to mention the many wonderful people who volunteer their services to help with shopping, spend time with older persons in their home offering friendship and a friendly chat. Indeed, the Board members of Age Concern are all volunteers, giving their time to help make a difference in the lives of our most vulnerable. So, a special thank you to the many volunteers of Thames Age Concern, you are all very special and most appreciated.

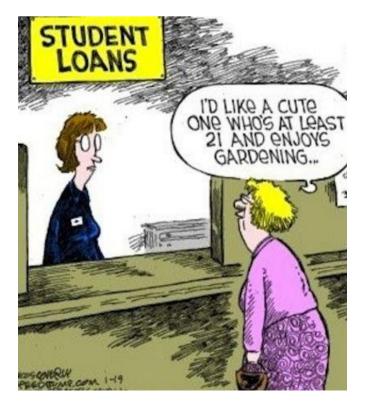
On a more serious note it is also Elder Abuse Awareness week – not an easy topic to write about but one that needs to be discussed as most abuse is done within or by a family member. Remember it's not always bruises that show. It can be verbal or monetary abuse. If you suspect something is not quite right, tell someone, a doctor, a nurse your local Age Concern and get help.

kindest thoughts,

Christine Rogers - Board Chair

Elder Abuse Prevention freephone:

0800 32 668 65



## **New Board Member**

Lisa currently
works for Age
Concern Counties
Manukau as
the Community
Strength
& Balance
Coordinator for
the National
Live Stronger for
Longer
- prevent falls
and fractures

programme.



In previous roles, Lisa's focus has included several years in community development, public and primary health promotion, as well as active lifestyles interventions for older people with a chronic condition or at risk of falls. Having also worked for 3 years in a Regional Sports Trust Lisa has had experience working with exercise providers and populations of all ages.

Her qualifications include a Bachelor of Sport & Recreation and Post. Grad. Cert in Health Science, a Graduate Diploma of Teaching and a Master trainer for Chronic Disease Self-Management Education.

Outside of work Lisa enjoys spending time with family and friends, enjoys walking her dog, spending time in the outdoors and keeping active.



## **100% Natural Mineral Pools**

Come and relax with us at Miranda Hot Springs in our thermally heated fresh mineral water. Centrally located, we have three pools to suit all swimmers.

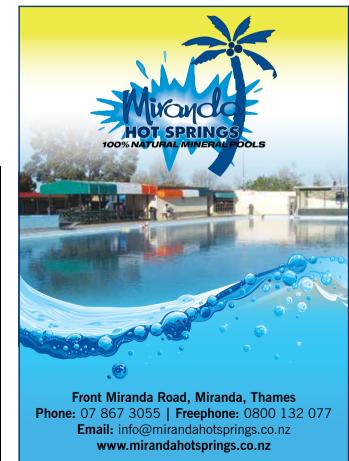
Our largest pool is 47m by 17m of hot thermal mineral water at a temperature of between 36°C and 38°C depending on the season. This pool has accessible entry by an aqua-lift. The children's pool is maintained at a cooler temperature while the adult-only sauna pool sits at around 40°C - 41°C. In addition, we have four private spa pools.

Miranda Hot Springs have been used since pre-European times, with the present pool being built in 1959-60.

Nestled in 2 acres of picturesque grounds, we are perfect for a day out.

We have coin-operated electric BBQ's and a separate shop operating on site supplying hot food, ice-cream confectionery, as well as hot and cold food.

Editorial supplied by Miranda Hot Springs



## **Managers Memo**

Welcome to the winter edition of the Age Concern Thames newsletter. As the weather cools we become quieter in the office. Fewer people are coming into the office and we are getting fewer phone calls and emails. This is a normal seasonal situation that often changes as the weather improves and people start to venture outside a bit more.

Sadly the only area of our work that does not slow down at this time of year are the calls and referrals we receive for our Elder Abuse Response Service. This edition's general theme is one of respect and the many issues relating to elder abuse are about respect or more importantly a lack of it.

### Respect is about:

- people maintaining their dignity by feeling safe, valued and treated fairly.
- receiving care and support when you need it.
- having the independence to make your own choices and decisions.
- experienceing a sense of self-fulfilment because your physical, spiritual, cultural and emotional needs are being met.
- having meaningful opportunities to be part of conversations, particularly those that affect your wellbeing.

Elder abuse is defined as behaviour or lack of appropriate action, occurring within a relationship of trust, which causes harm and/or distress to kaumatua /an older person. Abuse can be psychological, financial, physical, sexual, institutional or neglectful.

The Elder Abuse hotline is 0800 32 668 65 Anyone who rings the 0800 number will be treated with respect and sensitivity. Your concerns will be listened to and an offer will be made to assess your situation in a respectful manner taking into consideration the safety and wellbeing of the older person concerned.

Kind Regards.

Kathryn Jury

Without feelings of respect, what is there to distinguish men from beasts?

Confucius

## Your feedback please!

Age Concern Thames is trying out a possible new service that may help guide members regarding money matters. It would be great to have some feedback from our members.

We have been lucky enough to have secured the voluntary services of a person who is knowledgeable with financial concerns.

We would like to invite any readers to write in to the office with suggestions about what kind of financial advice you would like to know, or read more about.

This will not be a service for people who have serious financial difficulties. If you need help here please do not hesitate to contact the local Budgeting Service in your town. We envisage this advice to be more helpful for those who may like some help to improve their knowledge of their financial options. Often there are little changes that can be made which give meaningful improvement to your income.

Perhaps readers may have questions that include advice on future investment options, paying for funerals, reverse mortgages, advice when considering the financial implications of rest home, or village life. Perhaps others may want help understanding the 'fine print' details and often hidden charges relating to an investment option, or even help to understand what realistic other options they actually have.

If this service comes to fruition it will be free and confidential.

Please write into Age Concern at Freepost 256272, PO Box 466. Thames. There is no need for a stamp. simply write the freepost number as part of the address and pop it in the post. You are also welcome to email any questions or suggested financial topics you would like to see covered to thamesmanager@ageconcern.gen.nz.

### We look forward to hearing from any interested readers.

### **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.

## **Small-town elderly struggling without** bank branches in the digital age

As banks retreat from small-town New Zealand on the back of advances in digital transactions and apps. older people are being left anxious and alone, unable to adapt. Older residents have been left to try and make sense of a digital landscape promoted as a natural replacement for face to face banking.

Each time the banks have given the same justification; fewer people doing their banking in person, instead favouring online and phone banking, making the branches no longer viable. Banks have said that the older person is more tech-savvy than they get credit for and could adapt. This may have been true for older people who had children or grandchildren to teach them, many were left to struggle.

Many older people also have trouble hearing clearly over the phone so needed to do their banking in person. They felt ignored as the tides of change swept away avenues of support.

Age Concern NZ spokeswoman Hanny Naus said on top of age-related barriers, such as limited mobility, poor hearing, and little experience with technology, the elderly also struggled with messages that could appear at odds.

On one hand, groups such as Age Concern and banks themselves were encouraging the elderly to trust online banking methods and security, but on the other to be fearful of scammers operating in the same digital space - often pretending to be banks. Naus said it was also worrying that elderly people in rural communities were losing the personal contact with bank tellers, who would often recognise exploitation.

"Often it's the bank tellers that pick up on it first, because they've got to know [the clients'] habits. "So when there's a change in the pattern, say a 'nephew' suddenly starts handling all the banking when they used to come in themselves, the bank takes a closer look."

It was much harder to spot fraud when it was just the same online account making withdrawals, Naus said. So keep speaking to our banks. Ensure they have no doubt of your opinion regarding branch closures. Lobby MP's and Ministers with oversight of our banking institutions. Perhaps those of us fortunate enough to have investments in banking organisations may choose to look closely at their portfolios and put some pressure on those making these decisions.



## **NOT HEARING WELL?**

Book now for a FREE hearing test

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Also conducting clinics at Coromandel, Paeroa, Tairua and Whangamata

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Guffaw Giggle Teehee

Convulsions Howling **Hysterics** 

Mirth Cackle Hooting

Cachinnate Crack up



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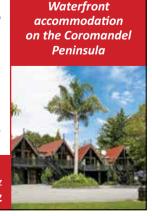
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## A word from Robyn

June is here and so far so good for winter weather. I like to think that as a Wellingtonian nothing the Waikato can throw at me weather-wise frightens me, but then I really do enjoy being tucked up with my wood fire and a hot chocolate in a blustery night.

June is, of course, also the month when we celebrate and acknowledge the contributions from our wonderful volunteers. Thank you to each and every one of my wonderful volunteers; you are the heart of our service. The theme for National Volunteer Week this year is "Weaving the People Together" and I think that our visitors are the very epitome of that. You are out there weaving together older people and their communities. So once more, I thank you.

The UK Campaign to End Loneliness released a video in May, it shows Andy Parsons (comedian by night) going to talk to various people in a mall and striking up a conversation. It's fantastic and I would like everyone to see it. Andy sits down and ignores our new (and frankly horrid) social norms of ignoring

82 Richmond Street, Thames

Richmond

Villas

Living the lifestyle,

loving the choice...

the people around you and asks "How's your day?". "What's your name?", "Are you on your lunch break?" etc. and .... Spoiler alert... it leads to meaningful connection and laughter! It's a powerful reminder in the value of connection, and I like to practice a little bit of this each day. Coincidentally I also discovered a great video about Laughter Yoga in May; to the uninitiated laughter yoga is 15-20 minutes of laughter and controlled breathing, and it is touted as being a great stress reliever. Give it a try too if you dare: there's nothing more to it that laughing (pretend to be on the phone laughing, stretch while laughing, start quietly then build up volume and back down). So as it not muddy the waters striking up a conversation, I've only ever done laughter yoga at home.

I've been having fun with a thesaurus and the word find is synonyms of laughter. Margaret and Deva will also be particularly pleased that this edition has been thoroughly tested. Good luck!

Kind Regards,





**NEW 1 & 2 BEDROOM APARTMENTS AVAILABLE** The 24 new apartments in Stage 1 at Richmond Villas Lifestyle Village are

under construction now — and all are within walking distance to Thames' shops, cafes, and walkways. The perfect location to enjoy your fun-filled retirement.

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www.richmondvillas.co.nz





### The power of music.

Many people/couples have a special song that reminds them of a significant event or time in their relationship, like when they first met, their wedding or when they were separated by war. These songs are a powerful way for a couple to reconnect with their shared personal memories and the emotions that go with them. They are a type of shared or autobiographical memory triggered by music; they work as a "mental glue" for a couple's shared identity.

Despite how common these songs are, there is surprisingly limited research on music-evoked autobiographical memories. There are, however, numerous anecdotal and film references to the power of "our songs" to bring people back to themselves and to reconnect with others, particularly in dementia. While we often think of couples having a special song, close friends and family members can also have a shared song.

## Through the ages and despite dementia

For people who share a significant song with someone, the effects can be powerful and persistent, retaining meaning well into older age, even in the face of cognitive decline that occurs in dementia. In people with dementia, a neurodegenerative condition causing impaired memory, musical abilities and memory for music can remain in an otherwise cognitively impaired person. There are striking cases of people in the severe stage of Alzheimer's dementia who can continue not only to remember "our song", but also play their musical instrument, and learn and recall new music.

How is this possible? Neuroimaging research shows music provides a "super stimulus" for the brain. It activates widespread brain regions, including parts controlling movement, emotion and memory. Familiar and favourite songs can also powerfully engage the frontal regions of the brain, which are typically spared from damage in people with Alzheimer's disease. This means music can trigger memories in a way no other catalyst can. Music can provide a crucially important link to an individual's past, and provide a means of reconnecting to a shared past.

### Music more powerful than photos

Research on people with Alzheimer's dementia, has found music is more effective at triggering personal memories than other cues, like photographs. Songs from the age that extends from adolescence to early adulthood, are most likely to trigger music evoked

autobiographical memories. Timing is crucial. This is a time when many people are establishing their self-identity, and often find their first partner or spouse. Music exists in all known cultures. Some researchers say it has persisted throughout evolution as a crucial ingredient for social cohesion. As with this bonding function, the types of memories music most commonly evokes tend to build and maintain social relationships.

Regardless of whether people have dementia, musicevoked autobiographical memories are typically reminiscent of a special other, often a current or expartner, or of a time of socialising during a period of life, such as high school dances or wartime romances.

In this way, all songs have the potential to be "our songs", and given the importance of social bonds for people of all ages and throughout human history.



## **\$2.99 SPECIAL**

If you are a senior you will understand this one; if you deal with seniors, this should help you understand them a little better, and if you are not a senior yet...God willing, someday you will be...

### The 2.99 Special

We went to breakfast at a restaurant where the 'seniors' special' was two eggs, bacon, hash browns and toast for \$2.99.

'Sounds good,' my wife said. 'But I don't want the eggs..' 'Then, I'll have to charge you \$3.49 because you're ordering a la carte,' the waitress warned her.

'You mean I'd have to pay for not taking the eggs?' my wife asked incredulously.

'YES!' stated the waitress..

'I'll take the special then,' my wife said..

'How do you want your eggs?' the waitress asked.

'Raw and in the shell,' my wife replied.

She took the two eggs home and baked a cake.

DON'T MESS WITH SENIORS!!!





## 2 Bedroom Villas Now Available

If you want retirement living where "beachfront" really does mean right on the beach, you should visit Whitianga Village.

Brand-new, 2 bedroom villas are now available and selling fast. They won't last long, so get in quick!

Book a viewing today.

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Kiwi

## **Ngatea Natter** offering for **Winter 2019**



Welcome to winter, the chilly, wet season of frost outside and soup inside, and for me a more indulgent time of warm puddings and evenings indoors.

The theme of respect as applied to this issue brings to mind the value of self-care. A definition of respect I found is "due regard for the feelings, wishes, or rights of others" but respecting oneself is just as important as the respect we give to those we come into contact with each day.

Respecting our own needs whether noticing tiredness, hunger, a need to socialise or conversely spend time alone is one way we can maintain good health over the winter months. Keeping active and warm are also ways of encouraging the immune system to keep us well and in a positive frame of mind.

It can be a challenge to put our own needs first but by respecting the value of good health and our boundaries in regards to others we are better able to give our best to friends, family, and the community. This level of self-respect also fosters an understanding of how we can show the same respect and care towards others.

There are many giving and caring people in this community and I have noticed when gathering with the chinwag group that the respect shown by every member is one of the things that makes it such a supportive group. Of course we are all different and this diversity is what makes gathering together interesting and satisfying, but only if we treat ourselves and one another with respect.

Do take care over winter and take great pleasure in one another's company, warm, well fed, and always with consideration of the feelings, wishes, or rights of others.

Ester Bassett

## Chuckle corner

Word lovers may enjoy these oneliners:

Santa's helpers are subordinate clauses.

A boiled egg is hard to beat!

In a democracy it's your vote that counts: in feudalism, it's your Count that votes.

Those who get too big for their britches will be exposed in the end.

I wondered why the baseball was getting bigger. Then it hit me.

Police were called to a day care, where a three-yearold was resisting a rest.

Did you hear about the guy whose whole left side was cut off? He's all right now.

The roundest knight at King Arthur's round table was Sir Cumference.

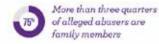
To write with a broken pencil is pointless.

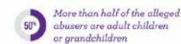


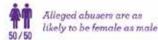
## **ELDER ABUSE** IT IS OK TO ASK AGE CONCERN FOR HELP

**ELDER ABUSE AWARENESS 15 - 22 JUNE** 









## **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.

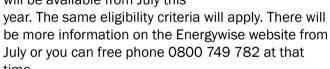
To find out if you are eligible free phone 0800 749 782 to talk to EECA Energywise or use the eligibility tool on the Energywise website www.energywise.govt.nz/tools/warmer-kiwihomes-tool/?utm\_source=newsletter&utm\_

medium=email&utm\_campaign=age\_concern

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.

### **Heating grants**

Grants for heating appliances will be available from July this



## **PENINSULA OSTEOPATHS**

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- Neck and Back Pain
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## **Falls Prevention**

Age Concern Thames currently has five different Steady As You Go<sup>©</sup> classes in the Thames/ Hauraki area:

Tuesdays at The Booms conference room from 10.00am - 11.00am (class currently full)

Tuesday's at Ngatea in the Hauraki Fitness Club 10.30am - 11.30am

Wednesday's at Waihi St John's rooms from 10.00am - 11.00am

Wednesday's at Paeroa St John's Hall 1.30pm - 2.30pm

Thursday's at the Tararu Village Dining Room 9.30am - 10.30am

All classes welcome new participants. There is no cost for the class but participants are asked to pay a gold coin koha to offset the cost of venue hire.

Enquires to thamesmanager@ageconcern.gen.nz or phone (07) 868 9790.



The tax refunds process is automatic. See what that means for you.

### **INCOME TAX ASSESMENTS & AUTOMATIC TAX REFUNDS**

Your end-of-year tax position will be automatically calculated, and you will receive an Income Tax Assessment instead of Personal Tax Summary (PTS).

If you receive New Zealand Superannuation (NZ Super) this taxable income and the Ministry of Social Development deducts tax on your behalf. From this year onward, we'll send you an income tax assessment. Your assessment will show you how much income you have received from NZ Super and how much tax has already been deducted. Your assessment will show if you are due a tax refund, have tax to pay, depending on your circumstances and any other sources of income you may have.

#### **SELF-EMPLOYED OR IR3 FILERS**

If you have self-employed income, or usually do your own tax return (IR3), then you will process your tax return as usual. Income that already has tax deducted will now pre-populate to make filing returns easier.

### **INVESTMENT INCOME & EXPENSES**

If you have investment income such as interest, dividends, shares, PIE income, Maori authorities etc. These income types need to be included on your income tax assessments. Some of the entities that you are invested with may already report these details to Inland Revenue by the end of the financial year but if not, you will need to provide us with this information. You can claim costs against your interest and dividend income or interest on money borrowed to invest as an expense on your income tax assessment or premiums paid on a loss of earnings insurance policy, provided the benefit from the insurance policy is taxable.

#### OTHER SOURCES OF INCOME

You will need to provide us with more information and file an income tax return (IR3) if you have another source of income like: Business income, Rental property income. Overseas income.

#### TAX CODE NOTIFICATIONS

If we think you are using an incorrect tax code, we will send a letter to you and your employer to instruct them to change your tax code to the most appropriate tax code we see fit. If we think you are using an unsuitable tax code, we will only send a letter to you recommending a more suitable tax code. We also encourage the uptake of tailored tax codes. Tailored tax codes help you pay the right amount of tax when you get paid, which helps you avoid a large tax bill or refund at the end of year.

### **DONATION TAX CREDIT CLAIMS**

If you have an myIR account, you can now file your "Tax Credit Claim Form" (IR526) online and attach your receipts online by uploading them as you receive them throughout the year, before the tax year finishes. Or you can add them after the end of the year and

we'll process them when we receive them. You will still receive a paper IR526 tax credit claim form until you use myIR. Once you have uploaded a receipt, we will stop sending you the paper form by mail.

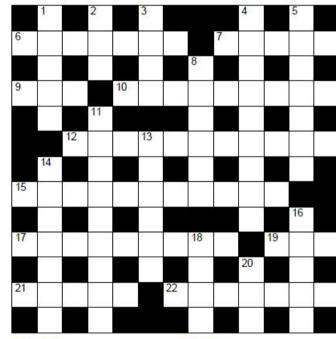
### WHAT YOU NEED TO DO:

If your bank account information and personal details are up-to-date, we will take care of the rest.

You can verify your details are correct by:

- · Logging into your MyIR
- · Registering for myIR
- · Calling us 0800 377 774

## **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 (collog) (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.

Respect for ourselves guides our morals, respect for others guides our manners.

Laurence Sterne

As we grow as unique persons, we learn to respect the uniqueness of others.

Robert Schuller

## **Hetherington House** Residential Care Home

Hetherington House is a community owned charity rest home. Started in the 1970's, this home has continued to expand and now caters for up to 50 residents at 3 different levels of care. We have 12 Hospital beds, 32 rest home beds and a 6 bed secure dementia unit that opened in 2011.

Over the past 3 years the home has seen many improvements. With the support of the community we have upgraded our rest home rooms with new furniture and furnishings, built a pathway and Gazebo to allow the residents to enjoy the gardens. upgraded the happy hour lounge and completed several other projects including automatic opening doors, new medical grade carpets and general upgrades to various areas around the home.

Our goal is to continue to improve the home to provide a homely and friendly environment that promotes independence and choice for all who live here.



Editorial supplied by Hetherington House

## 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.whatsmvnumber.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.

**RETIRED ON A BUDGET?** 

Paying less for power is a quick way to

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

squeeze more out of your budget.

### Think twice about tests and treatments this winter



With winter upon us, the Choosing Wisely campaign is encouraging

people to think carefully before having some tests, treatments or procedures.

Choosing Wisely clinical lead Dr Derek Sherwood says the colder weather usually brings a rise in coughs, colds and respiratory infections like bronchitis, but these can often be treated by rest or over-the-counter medications.

"In winter, it can feel like you're living at the doctor's and it can be tempting to ask for a whole range of treatments or tests so you can be certain all bases are covered."

But he says, just because tests and treatments are available, doesn't mean we should always use them. "For example, if you have a viral infection of your ear, nose, throat or chest, antibiotics won't make you get better faster. But using antibiotics when they're not needed can lead to antibiotic resistance - when antibiotics are no longer effective against the bacteria they once killed.

"This means in the future you might have an infection for longer and be more likely to pass it on to others. In this case, the best treatment might be rest and over-the-counter medicines to relieve pain and fever."

He says another example is the use of X-rays and CT scans.

"These expose people to potentially cancer-causing radiation, but many studies have shown that scans frequently identify things that require further investigation but often turn out to be nothing. This means patients can undergo stressful and potentially risky follow-up tests and treatments for no reason."

The Council of Medical Colleges coordinates the Choosing Wisely campaign, which encourages patients to ask their health professional:

- Do I really need this test or procedure?
- What are the risks?
- Are there simpler, safer options?
- What happens if I don't do anything?

More information about Choosing Wisely is available at choosingwisely.org.nz/



### Banana oatmeal

### Ingredients:

- 1/3 cup oatmeal, quick-cooking (dry)
- 1/8 teaspoon salt
- 3/4 cups water (very hot)
- 1/2 banana (sliced)
- 1/2 cup frozen yogurt, non-fat

### Preparation:

- In a microwave safe cereal bowl, mix together the oatmeal and salt. Stir in water.
- Microwave on high power for 1 minute. Stir. Microwave on high power for another minute. Stir again.
- Microwave an additional 30-60 seconds on high power until the cereal reaches the desired thickness. Stir again.
- 4. Top with banana slices and frozen yogurt.

### **ARE YOU A FRIEND OF AGE CONCERN THAMES?**

Would you like to become a friend of Age Concern Thames?

#### What will it cost?

\$15 per person for an annual subscription OR \$25 per household OR \$50 annual group/ corporate / subscription

### How long will it last?

01 January 2019 to 31 December 2019.

#### What will it include?

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- Invitations to gatherings, seminars and events
- A complimentary Age Concern Thames pen
- Access to information available at Age Concern Thames
- The opportunity to be part of an organization working together to promote the well being and quality of life for older people

### Why?

Membership subscriptions are a vital funding base for Age Concern Thames. Subscriptions and donations help Age Concern Thames to continue our work serving the needs of older people.

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Hi my name is Carla, and my mum Gayle and I are the owners of Simply Cremations.

Simply Cremations is one of four Funeral Homes in our family. We are now the new owners of Simply Cremations Auckland and Waikato, we also own Simplicity Bereavement Services in the Waikato and Melrose Funeral Home in Tauranga and cover the Waikato, Bay of Plenty, Coromandel and throughout the North Island.

We are passionate about the work we do with families and feel incredibly humbled to be able to do what we do. We offer families personalised arrangements going the extra mile to make sure the process is as stress free as



possible, making sure your loved one is treated with the utmost respect and care for their final journey.

We bring a fresh approach to the Funeral Industry treating each individual with not only the compassion, but the guidance to have their wishes adhered to. If there is uncertainty in what is required or wanted then that's our place to guide you through.

We also have the option to Pre-Plan and Pre-Pay Funerals which is becoming more common, taking away that stress left for your family to deal with. Making sure your final journey is exactly as you'd like it. If this is something you'd like to know more about feel free to call the 0800 numbers to have a chat.

# MELROSE Funeral Home

Melrose Funeral Home is family owned business that provides affordable specialised funeral services here in the Bay of Plenty. We understand the importance of providing a personalised service that caters to all religious and cultural needs.

