

**AUTUMN 2020 QUARTERLY NEWSLETTER**  
[www.ageconcern.org.nz](http://www.ageconcern.org.nz)



# Age Concern Marlborough

*Serving the needs of older people*



For advertising phone Dave 027 652 5220 or email [dave@kiwipublications.nz](mailto:dave@kiwipublications.nz)

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## Contact Information

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**Email:** fieldageconble@xtra.co.nz

**EARS Email:** advisorageconble@xtra.co.nz

**Address:** Marlborough Community Centre,  
Room 1, 25 Alfred Street, Blenheim 7201

### OFFICE HOURS

**Community Welfare Coordinator**

Catherine Donnelly

9.00am - 3.00pm Monday to Friday

**Office Administrator**

Sandy Stowell

10.00am - 1.00pm Monday to Friday

**Elder Abuse Response Advisor**

Farishta Paterson-Ihaka

9.00am - 3.00pm

Monday, Wednesday and Friday

The Community Welfare Coordinator and  
Elder Abuse Advisor are available outside  
these hours.

**Volunteer Coordinator**

Marion Rowe

volcoageconble@xtra.co.nz

**Office Email:** ageconble@xtra.co.nz

## News from the office...

Over the Christmas break we had a few changes in the office. We now have a new Office Administrator, Sandy who works from 10am -1pm Monday to Friday. If you really need to speak to us, please call, or come in between 10-1pm. If you do have to leave a message on the phone, we will return your call as soon as we can. If you come in and we aren't available, there is always paper and pen on our door, feel free to leave a message.

We have been quite busy, but love chatting to you all. Sandy's email is ageconble@xtra.co.nz

Catherine (Community Welfare Coordinator), works Monday to Friday and is available from 9am -3.30pm. To see Catherine it is best to make an appointment, because she is always in and out. Catherine can be contacted on fieldageconble@xtra.co.nz or 0279446975

Marion is our Volunteer Coordinator and works on a Monday and Wednesday morning. Marion's contact details are 0273405692 or email volcoageconble@xtra.co.nz

Farishta is our Elder Abuse Coordinator, and can be contacted through the office. Her days of work are Monday, Wednesday Afternoon and Thursday. Her email is advisorageconble@xtra.co.nz

*Catherine, Sandy, Farishta and Marion*

**Age Concern Marlborough would like to thank the following organisations for their financial support, who enable us to provide the services we do.**



## YOU'VE GOT A FRIEND

Companionship is at the heart of the Driving Miss Daisy service. It's the relationship that develops between our Daisy drivers and their clients that makes our business so rewarding.

Now celebrating 10 years of business our clients are evolving with how they use our service, which is a direct result of the companionship that is unique to the Driving Miss Daisy Service.

The business originated to empower the elderly, to give you the freedom to live independently by offering a companion driving service that would be reliable, trusted and affordable. We saw how the elderly could still "be in charge" as they went about their daily errands of shopping and being on time for appointments knowing one of our Daisies would always be by their side.

Today people ask what has changed in 10 years. Well, we are now successfully operating across the country with over 250 fabulous Daisy cars on the road.

We are very grateful to the many who have supported us like ACC, NZTA and numerous Regional Councils who accredited us under their Total Mobility Scheme, which provides half price fares up to certain limits on numerous trips for many of you on our service.

However the biggest change we are seeing are the Daisy Experiences. Every aging expert especially those involved with dementia are in agreement that maintaining our social networks helps maintain not only our physical health but helps reduce the risk of depression.

Daisy Experiences offer endless possibilities. From trips to revisit places we once knew so well, to a drive in the country, to getting friends together for a café outing, an event or simply just getting out and about, it's all good for you.

**Talk to your local Daisy or call us to find out how we can help you stay social, active and independent.**

*Editorial supplied by Driving Miss Daisy*

## Have a Driving Miss Daisy experience with us.



**Keep your independence and freedom with our safe, reliable companion driving service.**

We can drive and accompany you to:

- Medical and other appointments
- Family/social occasions
- Shopping trips
- Scenic drives
- Take your pets to the vet
- Airport drop-offs and pick ups

Total Mobility Scheme cards accepted and ACC approved provider.

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

Marlborough

**Phone:** (03) 579 3162

**Mobile:** 021 503 354



**Driving Miss Daisy®**

[www.drivingmissdaisy.co.nz](http://www.drivingmissdaisy.co.nz)

*The views expressed in this newsletter are not necessarily those of Age Concern Marlborough. The inclusion or exclusion of any product does not mean that the publisher advocates or rejects its use.*



**Go to [www.facebook.com/ageconcernmarlborough/](http://www.facebook.com/ageconcernmarlborough/) to follow us on Facebook.**



## Moving away from cheques

For many years the use of cheques has been quickly declining. In New Zealand the use of cheques has more than halved in the five years between 2013 and 2018.

So far, large organisations like Kiwibank, New Zealand Post, Inland Revenue and ACC have announced they will no longer be accepting cheques from the following dates:

- **Kiwibank from 28 February 2020**
- **New Zealand Post from 29 February 2020**
- **Inland Revenue from 1 March 2020**
- **ACC from 1 March 2020.**

Even though the use of cheques is declining, New Zealanders still wrote 18.7 million cheques in 2018 and they are still used for many different reasons, especially large payments.

We know that the decision to move away from cheques is likely to affect seniors most. Many older people are not tech savvy, cannot afford devices or access the internet. Some seniors also intentionally avoid using the internet out of fear of scams. We understand cheques can feel like the safest option. Kiwibank have taken a few steps to try and make this transition easier. They have introduced face-to-face support through 'Tech Teas' at their branches and free digital banking workshops at about 120 selected community centres and libraries across the country. A Digital Education Hub has also been set up to provide how-to videos and step-by-step guides to help people with the basics of internet banking and keeping safe online.

You can find out more about this help through the Kiwibank website at **[www.kiwibank.co.nz](http://www.kiwibank.co.nz)**



# WE WANT YOU

**Volunteers are urgently needed to help out with a couple of our programmes. Full training will be given along with full support and encouragement.**

### STEADY AS YOU GO

This is our exercise programme and currently we have 7 classes over the week, including Picton.

#### Attributes required;

- A fun personality
- Can work with a team
- Understands the aging process
- Be able to spare around 2 hours a week
- Likes to have fun!!!

### VOLUNTEER VISITOR

If you have a couple of hours free a week and enjoy meeting and chatting with people, we have a job for you. The visits can take place in our Clients homes or in a Retirement Village setting .

#### Attributes required;

- A listener
- Have empathy
- Understands that social isolation and loneliness is prolific in our community
- Enjoys learning about others
- Is a good companion.

For this role we try and buddy up the client and volunteer who may have similar interests or experiences.

**if these sound like you, please make contact with us. Come in for a cuppa and we can give you more information. All our volunteers will need to under go Police check and full training is given.**

## New Zealand Post



**Cheques no longer fit the bill**

**After 28 February 2020, NZ Post will no longer be accepting cheques.**

Times are changing and fewer and fewer people are using cheques. In part, that's because of alternative, easier and safer ways to pay. But it's also because many organisations, including some banks, are no longer accepting cheques or are working towards going cheque-free.

**What does this mean for you?** We know this change may be a little unsettling, but remember you will still be able to come in store and pay for your NZ Post products and services - you'll just need to do it a different way.

**You can still pay by:** EFTPOS | CASH | CREDIT CARD.

**What's Changing?** After 28 February 2020 you will need to use a different way to pay when you come in store to pay at NZ Post.

**What does this mean?** After 28 February 2020 you will need to use a different way to pay when you come in store to pay at NZ Post.

#### What other payment options are available to me?

There are plenty of easy ways to make payments when you come in store. We recommend EFTPOS, cash or credit card.\*

**Why is EFTPOS the best option?** Paying by EFTPOS is more secure and convenient than paying by cheque, plus it usually costs you less in terms of bank fees. That's why most people choose EFTPOS these days.

**What if I don't have EFTPOS?** You can always pay by cash, but most banks can issue an EFTPOS card very easily. Some can do it the same day over the counter at any branch. You'll just need to choose a Personal Identification Number (PIN) so that all of your transactions are secure. You can give your bank a quick call to find out more.

**What happens if I bring a cheque in after 28 February 2020?** Unfortunately, if you present a cheque after 28 February 2020, we will not be able to accept it.

\*Credit card acceptance varies across products services and stores.

# DID YOU KNOW?



You can make biodegradable and renewable confetti using a hole punch and leaves for parties and weddings. This is used as an alternative to plastic confetti that ends up in landfills or the ocean.



Terry Ryan Paula Aires Barry Holwood Bob Barnes

GEOFFREY T  
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**Intelligence is the ability to adapt to change.**

Stephen Hawking



Workshops

Confident Driving for Seniors Workshop

April 6  
May 11  
June 8  
July 13  
August 10  
September 14  
October 12  
November 9

The classes are held at the Clubs of Marlborough from 9.45am - 2pm.

Please register with Age Concern on (03) 579 3457

Lunch Provided

Please note in the past these classes have been extremely popular and the participants have given us really positive feedback.



SPICY BRAIN FOOD



New research shows that eating curries containing turmeric might help prevent Alzheimer's.

Do you get "grey moments" when you can't think of . . . of . . . um . . . Or do you want to protect your brain from age-related decline? Well, it looks like curry is the answer!

New research has shown that occasionally eating curry produces "better cognitive performance". This was a National University of Singapore study, reported in New Scientist. It seems that turmeric is the golden key here. Turmeric (Curcuma longa) contains an antioxidant called curcumin, which acts to prevent the buildup of amyloid plaques, which lead to degradation of the brain. Turmeric is a basic constituent of curry, so curry boosts brain power in elderly people.

Similar research to the Singapore study indicates that cinnamon may also help with brain power. So here is a special recipe which includes both these useful ingredients.

Alzheimer's Curry Preparation time = 30 minutes. Cooking time = 40 minutes. Serves 4.

- |  |   |
|--|---|
| 1 tablespoon vegetable oil.                | 1 onion, halved & sliced.                                 |
| 2 garlic cloves, crushed.                  | 2 teaspoons grated fresh ginger.                          |
| 2 teaspoons ground turmeric.               | 2 teaspoons ground ½ coriander.                           |
| 2 teaspoons ground coriander.              | 2 teaspoons ground ½ cumin.                               |
| teaspoon ground cinnamon.                  | 400g can diced tomatoes.                                  |
| ½ teaspoon cayenne pepper.                 | 750g chicken thigh fillets, trimmed, cut into 3cm pieces. |
| 1 cup chicken stock.                       | ½ cup coconut milk.                                       |
| 500g kumara, peeled & cut into 3cm chunks. |   |
| 80g baby spinach leaves.                   |   |
| Cooked basmati rice, to serve.             |   |

Method: Heat the vegetable oil in a large pan, and add the sliced onion. Cook over medium heat for about ten minutes, until soft and golden brown. Add the garlic, ginger, & spices, then cook, stirring for 30 seconds, then add the tomatoes and stock. Stir well, scraping the bottom of the pan.

Now stir in the chicken and kumara. Cover and bring to the boil, then reduce the heat to "low" and simmer for 30 minutes, until the kumara is soft. Take the lid off for the last 5 minutes of cooking.

Finally, add the spinach and stir through to wilt it, then stir in the coconut milk. Serve with rice.

Notes: Don't be put off by the long ingredients list: it is mostly dried spices, which are easily available at the supermarket or Food for Less. Have the garlic, ginger, and spices measured out into a small bowl so you can add them all at once to prevent them burning. You can decrease the cayenne to ¼ teaspoon if you prefer a milder curry.

Friendship Group

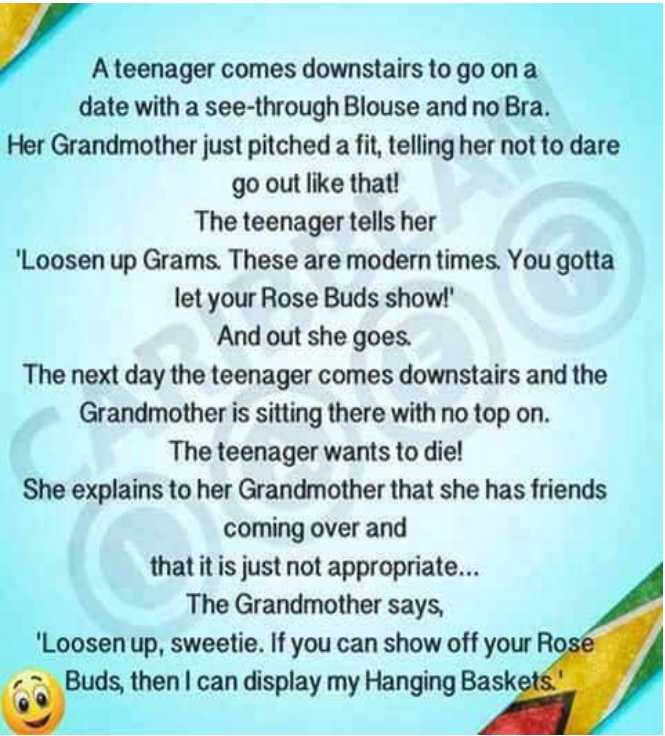
We meet on the 3rd Tuesday of each month in the Sowman's Lounge, Hutcheson Street, from 10am-11.30am. We have a mixture of a social time, and have guest speakers, entertainment, mixed with the odd quiz and theme days. Our group is open to anyone over the age of 65 and we are a real friendly bunch. The cost is \$2.00 and bring an extra \$2.00 for the raffle.

DATES FOR 2020

March 17th  
April 21st  
May 19th  
June 16th  
July 21st  
August 18th  
September 15th  
October 20th  
November 17th



We would love to see you. Morning tea is sponsored by Sowman's and provided by Market Street Café.



There are no limits to what you can accomplish except the limits to your own thinking.

SAYGO

We currently have 5 weekly SAYGO classes running.

- Monday** 10.30 - 11.30  
The Foundry in John Street
- Tuesday** 11.30-12.30pm  
St Christopher's Church Hall
- Tuesday** 1.45 - 2.45pm  
Bright Centre in Dillons Point Road
- Wednesday** 1.30-2.30pm  
The Foundry in John Street
- Thursday** 1.30-2.30pm  
Marina Cove in Picton.

WHAT IS SAYGO?

SayGo is a weekly exercise class that concentrates on strength and balance and these two together statistically help with Falls prevention, not to mention a social time. These classes have been going throughout New Zealand since 2003 and we have over 50 participants in Marlborough each week.

For more information, please contact the office Phone 579 3457.





## Advance Care Planning

### What matters most for your future care?

Have you got a plan in place for your future healthcare? No matter your age or your health, now is a good time to start thinking about it.

An Advance Care Plan or ACP tells your loved ones and healthcare teams what healthcare you want, or don't want. An ACP is designed by you and is often described as a gift to your loved ones.

Having an Advance Care Plan in place makes it much easier for everyone to know what healthcare you want – especially if you can no longer speak for yourself.

It can save the important people in your life a lot of worry and concern if they have to make a decision on your behalf.

The first step is to think about what is important to you. Then you need to talk about it with your family and healthcare team, put your wishes in writing and share a copy with your whānau and GP practice. You can review your ACP and make changes whenever you want.

Ask your healthcare team for a copy of My Advance Care Plan & Guide or do your ACP online at

[www.myacp.org.nz](http://www.myacp.org.nz)



**ADVANCE CARE PLANNING**

What matters most for your future care?

Kia kōrero

Let's talk

Nelson Marlborough Health Nelson Bays Primary Health Marlborough Primary Health

[www.myacp.org.nz](http://www.myacp.org.nz) Or talk to your GP practice

editorial supplied by Nelson Marlborough Health

## Food tips for caregivers

Caring for an elderly parent or grandparent? Checking in on a friend who needs an extra helping hand? Caregiving duties range on a scale from providing transportation to appointments all the way to administering skilled nursing care including giving medicines and changing dressings. A significant portion of caregiving may also include cooking or providing meals and snacks throughout the day. Food is such an integral part of health and wellbeing, but so often, the other tasks of caregiving can overwhelm it and prevent loved ones from getting all the nutrition they should. Depending on the condition and needs of your loved one, here are a handful of fun food tips and ideas for boosting nutrition and sharing tastier (easier) meals:

### To help your loved one gain weight

Putting on weight and maintaining a healthy, strong weight can be difficult, especially for people grappling with a chronic illness who lose muscle mass from lack of activity or whose appetite is suppressed by medicines they are on. Gaining weight safely means not overloading on sugars and fried foods, but instead, intaking healthy fats that can give your loved one energy and a little extra padding. Free range eggs, avocado, full-fat milk and greek yogurt, heavy cream, dairy butter, peanut butter and cheese are all great choices for incorporating healthy fats into a diet and can easily be added (and blended) with meals. Many of them contain Omega-3s which are vital to brain and heart health, as well as monosaturated fats which have been shown to lower bad cholesterol levels. Recipe to try: Bacon wrapped avocado eggs, Crustless quiche, Creamy carrot and lentil soup, Chicken pie.

### Repair tissue

For bed or chair-limited loved ones, bedsores (pressure ulcers) may be a daily concern which requires vigilant monitoring and treatment. Did you know diet can play an important role in fuelling tissue growth and keeping skin strong to help prevent bedsores from progressing, and also help heal wounds (like from a surgical procedure)? Vitamin C has a significant impact on tissue growth, from skin and nails to blood vessels, so make sure your loved one is consuming citrus fruits, broccoli, and bell peppers regularly. Protein for muscle and skin growth is also important so prioritize more lean meats (skinless chicken or beef) and plant-based proteins

like legumes, beans, quinoa, and nuts in your loved one's diet. Recipes: Baked beans, Chicken soup with dumplings, Broccoli bacon and walnut salad.

### Reduce blood pressure

With 1 in 5 New Zealanders experiencing hypertension, or high blood pressure, chances are caregivers are in the business of helping keep their loved one's blood pressure at normal levels. In addition to constant monitoring using a blood pressure by age chart, caregivers can make a significant impact with diet modifications. A DASH diet low in sodium and high in whole grains, fruits, vegetables, and other foods with electrolytes (potassium, magnesium, calcium) has been shown to lower high blood pressure. Top that with heart-healthy nuts, fats, and lean meats, plus loads of hydrating water, and you can enhance the efficacy of your loved one's high blood pressure treatment. Some beverages like beetroot juice, hibiscus tea, and milk have also been shown to help lower high blood pressure. Recipes to try: Berry porridge, Beetroot risotto, Vegetable stew.

### Eat easier

Both chronic diseases, as well as some natural wear and tear of ageing, can result in swallowing difficult and discomfort – this is called dysphagia. Special dietary modifications may be recommended by a speech pathologist including drinking thickened liquids and only eating smooth, pureed foods. Caregivers may initially think the only options for their loved ones with dysphagia are nutritional shakes, plain yogurt or pudding, but tons of whole, fresh foods can be cooked and blended to pudding, honey, and nectar consistencies. Blend a banana with roasted acorn squash, peanut butter, and ice cream for a hearty, nutritious shake. Whip together spinach, strawberries, and applesauce for a flavourful, vitamin-rich snack, or blend avocado, berries, spinach, banana, and greek yogurt for a superfood smoothie. Recipes to try: Liver detox smoothie, Blueberry banana smoothie,

### Promote brain health

Omega-3 fatty acids have been linked to lowered risk of heart disease as well as a boost in brain function, memory, and critical thinking, which may help combat Alzheimer's disease and dementia. Flaxseed oil, chia seeds, salmon, sardines, walnuts, hemp seeds, herring, and mackerel are just a handful

of Omega-3 sources that may benefit your loved one's cognitive thinking. Omega-3 fatty acids, alpha linolenic acid (ALA), eicosapentaenoic acid (EPA), and docosahexaenoic acid (DHA) can also be found in some liquid and supplement forms at your local drugstore or online. Recipes to try: Chia porridge, Chia jam, Salt and pepper salmon.

What your loved one consumes in the way of beverages and food can make a huge difference in their overall health and wellbeing, especially when you utilise food to fuel specific functions like helping repair tissue or lower blood pressure. Caregiving is a powerful and fulfilling role but is rich with its own ups and downs. Transform preparing and serving food from a daily hassle to a handy caregiving tool, and as a caregiver, you will notice a positive difference for both you and your loved one.



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Aberleigh Rest Home provides loving care in small homes of between 9 and 18 people, with access to beautiful gardens.

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growntips

I did then what I knew how to do. Now that I know better, I do better.

MAYA ANGELOU





## From 28 February 2020, Kiwibank will be going cheque-free.

It's a big change, and we'll do everything we can to help make the transition away from cheques as easy as possible.

### You might be wondering why we're doing this

The use of cheques has been declining rapidly as people, businesses and organisations choose less expensive ways to pay. Ultimately, we were faced with supporting a costly, shrinking service that uses outdated technology, or investing in our evolution towards being a sustainable, future-ready bank.

### We're here to help

The uncertainty that comes with a significant change like this hasn't escaped us. To help you through, you'll find everything you need to know in this article including key dates, changes and information about our faster and cheaper alternatives

### Everything you need to know

There are two dates you need to remember:

#### From 30 September 2019:

You'll no longer be able to order a cheque book or a deposit book

#### From 28 February 2020:

You should not write cheques as they may not be honoured by Kiwibank.

You won't be able to deposit a cheque into your Kiwibank account.

We'll stop selling bank cheques.

If you have a Kiwibank bank cheque dated before 28 February 2020 we'll still pay it (*subject to the usual checks*).

**Make sure you're using new payment methods before 28 February 2020, as we won't be accepting cheques after this date.**

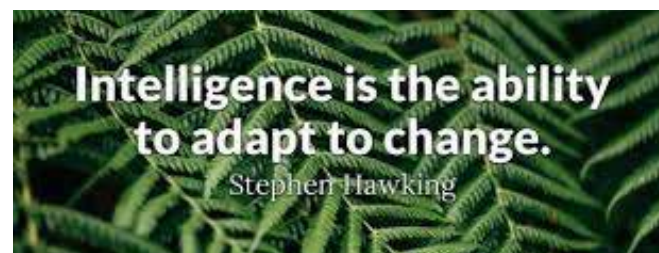
The following are several initiatives that Kiwibank has put in place to help customers learn about payment alternatives.

- Kiwibank has partnered with Stepping UP to offer a free Digital Banking course in libraries and community centres throughout the country. This is

not specific to Kiwibank customers and is available to anyone, regardless of who they bank with.

- You can find out more via <https://2020.arlo.co/courses/220-digitalbanking>
- Kiwibank have also enabled Stepping UP's mobile training bus DORA (Digital On-Road Access) that is travelling all around the country (including remote areas) to also provide this same, free Digital Banking training. DORA has been to Whanganui and Coromandel and is now on the West Coast where it is supporting people in retirement homes, council flats, libraries and supermarkets, etc. with better understanding of online banking and how to recognise and avoid scams. Its next stops are Nelson/Tasman and Northland.
- You can find out more via <https://steppingup.nz/> (click on the DORA poster)
- In 77 of our branches across the country we have specially trained Digital Angels who are working either one-on-one or in groups with customers to introduce them to our banking options which are safer and cost our customers less than using cheques. These are called 'Tech Teas' and our Digital Angels have even been attending local clubs, associations and retirement villages to also provide this same support to large groups.
- Participating branches can be found here <https://www.kiwibank.co.nz/contact-us/support-hub/branch-andatms/face-to-face-support/>
- If anyone is interested in holding a Tech Tea for their local members of a club or society, etc. you can get in touch via [sustainability@kiwibank.co.nz](mailto:sustainability@kiwibank.co.nz)
- Visit our Digital Education Hub on our website <https://www.kiwibank.co.nz/contact-us/support-hub/> to find out more about different ways to bank with Kiwibank.

**Please talk to your own bank if you have any questions.**



## SAFETY ADVICE FROM NZ POLICE

There are a number of things you can do to keep yourself secure at home. New Zealand is a relatively safe place to live and it is unlikely that you will ever have an intruder. If you have crime or safety concerns about your neighbourhood then you should get in touch with your local Police, who will be happy to discuss these with you. There are a number of other agencies you can contact for help and advice, such as Citizens Advice Bureau and Age Concern. One of the best actions you can take is to get to know your neighbours.

### Think ahead:

- Don't open the door to strangers.
- Install a peephole.
- If you don't know someone, keep the door closed.
- Have a phone by your bed.
- Arrange with a neighbour to phone or visit you if your curtains aren't open after a certain time in the morning.
- Have a personal or medical alarm that you can press in an emergency.
- Never tell someone that you are alone in the house.
- Get a Life Tube (\$6 per tube). In an emergency the red Life Tube sticker on your fridge will alert Police, Ambulance or Fire Services that vital information about you is available inside the refrigerator.
- Ask for a security checklist from Neighbourhood Support. <https://neighbourhoodsupport.co.nz>
- Don't be tricked! If someone you don't know asks

to make a phone call from your home get the phone number and offer to make the call yourself. Then they don't need to enter your home and you don't need to open the door.

- Never do business with strangers who come to the door, phone you or contact you via email.
- Never talk to strangers about your financial affairs.
- Never give out your name and address or chat if you receive a wrong number phone call.
- Use tried and trusted tradespeople. Get several quotes. Ask your family or Age Concern to recommend someone.
- If you are cheated, tell Police. Help Police catch the criminal and stop other people from being cheated.
- If you suspect someone is being cheated or abused, contact Citizens Advice Bureau, Age Concern, your Community Constable or local Police.
- If you wake and find an intruder in your home get out if you can. Dial 111 and ask for Police. Listen to what Police tell you. Don't try and catch the intruder or block their escape. If you have to act—yell or scream, blow a whistle.
- If you suspect there is a prowler outside dial 111 and ask for Police. Listen to what Police tell you. Turn on all outside lights if you can. Turn off all inside lights. Make a loud noise to frighten the prowler away and alert your neighbours.

Source: FamilyCare NZ Issue 39





## Inland Revenue is reminding customers it will no longer accept cheques from 1 March

Along with the Accident Compensation Corporation, Kiwibank and New Zealand Post, Inland Revenue is calling time on cheques because of their rapidly declining use, the end of the cheque processing machine's working life, and unsupported software. Inland Revenue spokesperson Sharon Thompson says IR is increasingly digital in the way it works, and most customers already choose to pay their taxes electronically.

"Cheques have been used over many years and we recognise this will be a significant change for some, and one that might take some adjustment. But it's a change that has to be made," Sharon Thompson says.

"Since 2016, cheque use generally in New Zealand has dropped by 50 per cent. At Inland Revenue, cheque volumes were rapidly declining year on year. Since our announcement in September 2019, the number of cheques received dropped immediately by 45 per cent.

"We've talked with organisations such as Citizens Advice bureau, Grey Power, Age Concern and other stakeholders.

"Inland Revenue has also developed an exception process for people who can't use any of the available alternative payment options and requests for an exception are worked through on a case by case basis.



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"To date we've received 160 requests for an exception. We've granted 76 exceptions, turned down 22 (where an alternative payment method was available) with a further 62 to be processed. We hope to have these complete by the end of this week," Sharon Thompson says.

"Our cheque processing technology is at the end of its life and replacing it, when cheque use is rapidly declining, isn't a prudent use of taxpayer funds. "The machine used to scan and process cheques will be decommissioned and IR is looking towards a future of not receiving or issuing any paper cheques," Sharon Thompson says.

"There are plenty of other payment options that are simpler, easier and safer. A myIR account lets you manage all your IR matters securely online. You can use it to pay IR with a credit or debit card. You can also set up a direct debit to authorise IR to take payments from your nominated bank account. "Banks also offer a wide range of payment options. Westpac is still accepting over the counter payments - you don't have to be a Westpac customer to do that. You will need a barcode however so IR will be adding a barcode to all letters requesting payment."

More information is available at <https://www.classic.ird.govt.nz/campaigns/2019/cheques/>



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Their continuation enables our newsletter to be provided free of charge - they need to know where you found them and that the advertising is working for them too.

*Thanks*

## RETARDED GRANDPARENTS

(this was actually reported by a teacher)

After Christmas, a teacher asked her young pupils to write an essay on how they spent their holiday away from school. One child wrote the following:

'We always used to spend the holidays with Grandma and Grandpa. They used to live in a big brick house but Grandpa got retarded and they moved to Batemans Bay where everyone lives in nice little houses, and so they don't have to mow the grass anymore! They ride around on their bicycles and scooters and wear name tags because they don't know who they are anymore. They go to a building called a wreck center, but they must have got it fixed because it is all okay now. They do exercises there, but they don't do them very well. There is a swimming pool too, but they all jump up and down in it with hats on. At their gate, there is a doll house with a little old man sitting in it. He watches all day so nobody can escape. Sometimes they sneak out, and go cruising in their golf carts! Nobody there cooks, they just eat out. And, they eat the same thing every night --- early birds. Some of the people can't get out past the man in the doll house. The ones who do get out, bring food back to the wrecked center for pot luck. My Grandma says that Grandpa worked all his life to earn his retardment and says I should work hard so I can be retarded someday too. When I earn my retardment, I want to be the man in the doll house. Then I will let people out, so they can visit their grandchildren.

**PRICELESS!**



## Nelson Denture Clinic

Our senior clinician Thomas Gu at Nelson Denture Clinic has studied and worked at the Otago University's Faculty of Dentistry in Dunedin for over 10 years. He has led various departments in removable prosthetics including partial dentures, full dentures, implant supported prosthetics, and orthodontic appliances. In addition, he has worked at a private clinic in Christchurch for 4 years. As a result, Thomas has an extensive and wide array of experience from complex and highly specialised hospital cases, to the conventional dentures and prosthetics.

With the combination of specialised expertise and his down to earth and friendly demeanour, Thomas and his team are looking forward to provide you with the finest quality dentures that are comfortable, functional, and aesthetically pleasing, to give you your natural smile back.

**To make an appointment for a complimentary, obligation-free consultation, phone Margaret on (03) 548 1478.**

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Retirement villages are microcosms of the wider society. Residents’ relationships and obligations can change in a village, just as they do elsewhere. But retirement village residents’ obligations are governed by contracts that usually don’t have the level of flexibility to easily allow for changes when personal circumstances change.

In our last article we had a look at what happens when a resident couple separates or divorces. This time we’ll have a look at the opposite – when a new person in a resident’s life wants to move into the village.



We noted that all residents have signed an Occupation Right Agreement (ORA) that sets out the terms and conditions of their right to live in a unit and enjoy the village’s amenities. The ORA is personal to the resident and is usually non-transferrable. So moving a new person in is not as simple as it might be in a conventional freehold property.

A typical scenario is as follows. He was 94, widowed and living in a village, she was just 74. The relationship started a year after he moved to the village and a year later she moved into his unit. The existing resident needs to decide what rights he wants his new partner to have in relation to his unit. The two principal options are:

- The new partner has no financial interest in the unit and no right to remain there after the original resident dies or terminates the ORA. In this situation, operators might use an “additional resident consent” giving the new partner the right to live in the unit for as long as the original resident continues to live in the unit, but with no financial entitlement. An additional resident consent document recording the terms that the new partner may live in the village may be required.
- The new partner becomes a party to the ORA, and,

depending on the residents’ intention, may or may not have a right to receive the termination proceeds. Contractually, the surviving resident will usually be entitled to the termination proceeds, and if the residents want the termination proceeds to be paid to any specific person, this will normally be documented as between the residents.

The resident’s family might want the village to add her to the existing ORA. The village could refuse this, but may offer three options to accommodate the new partner’s right to live in the unit or in the village:

- Amend the ORA to record that the new partner can live in the unit but has to leave within three months should the existing resident go into care or die. The new partner would not have any financial interest in the ORA;
- Consent to the new partner living in the unit for so long as the original resident wishes the new partner to live there. In addition, the operator may offer the new partner an option, on the death of the existing resident or when the existing resident terminates his ORA, to buy either the unit or another in the village at the then market price;
- The existing resident surrenders their ORA and a new ORA is issued in the name of both the original resident and the new partner at the unit’s then market value with a new deferred management fee (DMF) to be paid (although offered at the same rate as when the original resident moved into the village rather than the new higher rate). In this case, the original unit price was \$600,000 and the current market value was \$950,000. So while this is an expensive option, the new partner gets to stay in the village without any restrictions should the original resident die or go into care.

These are just some of the approaches an operator may take. Where residents are of a similar age operators are more likely to agree that a new resident can be added to the ORA with no change to the DMF. This may be achieved by terminating the original ORA and issuing a new ORA in both residents’ names, or by a variation of the ORA. As with the scenario regarding divorce, the operator will require both residents to have separate independent legal advice prior to signing of any documentation to give effect to a change.

**Next time we’ll look at dependent adults or grandchildren in a village.**

*editorial supplied by Retirement Villages Association*

# Have you paid your 2019 subs yet?

**If not they are very overdue,  
so please pay immediately.  
Your subs enable us to keep our  
office open for your benefit.  
Next years subs will be due  
from 1 July onwards.**

## AGE CONCERN MARLBOROUGH MEMBERSHIP RENEWAL/NEW



Please complete the following and return to  
Age Concern Marlborough, Room 1, 25 Alfred Street, Blenheim 7201  
Phone (03) 579 3457 / Email [ageconble@extra.co.nz](mailto:ageconble@extra.co.nz)

Date: .....	<u>Subscriptions:</u>	
Name: .....	Single (\$20.00)	\$ .....
Address: .....	Married Couple (\$35.00)	\$ .....
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Telephone: .....	Total :	\$ .....
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Payments may be made either to the office or online to our bank account: Westpac 03 0599 0475319 00. Please ensure your name and ‘subscription’ is shown as a reference. Sorry, no eftpos at the office.

We welcome Donations and Bequests which help us to continue to promote the welfare of older persons in Marlborough.

OFFICE USE ONLY:		
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## 105 and Non – Emergency

### **Always call 111 in an emergency such as:**

- When a crime is happening now – and the offenders are still there or just left
- Someone's in danger or badly injured
- There's a serious risk to human life or property
- You see a major public hazard, like trees blocking a road

### **If you need to talk about something else then you can call 105.**

The number is available from both mobile and landline phones.

It's a free nationwide service available day and night for New Zealanders and overseas visitors.



## Friendship

### **Here's a little food for thought from the positive ageing 'cookbook', Ageing is living: Recipes for life.**

Friendship is like cream. It adds richness to life and takes out the sting when things get too piquant.

Our friends and the networks we are part of help bring out the best in us. They also help us get through tough times.

Some connections are made when we're young and last a lifetime. Others develop later in life. It's important to keep building new friendships, and to stay connected with the people and communities you care about.

#### **Keep connections on the boil:**

- Friendships need constant nourishment. Make a habit of being in touch with your friends regularly. Try making a 'contact diary', otherwise one week just runs into the next.
- Lean on your friends when you need support – this gives them permission to do the same with you.

- Decide what communities you would like to be part of (neighbourhood, marae, church, night classes, hobby groups, social organisations) and get involved.
- Find a hobby that brings you into regular contact with others. It's so much easier to get to know people through a common interest.
- Make a point of getting to know people who are not of your generation - younger and older. This will add even more richness and depth to your recipe for life.

***Walking with a friend in the dark  
is better than walking alone in the light***  
- **Helen Keller**

