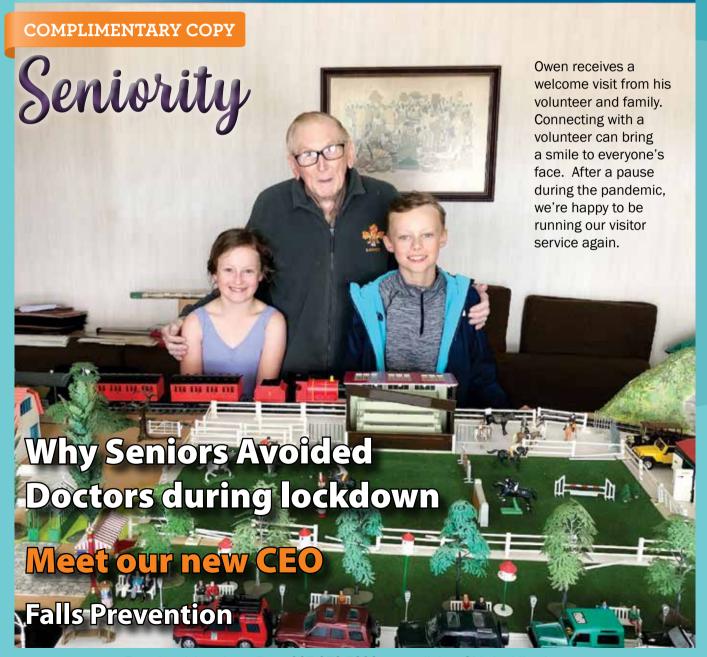
WINTER 2020 OUARTERLY NEWSLETTER

www.ageconcernwellington.org.nz



Age Concern Wellington

Serving the needs of older people



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OFFICE HOURS

9am - 4pm Monday to Friday

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

After weeks of lockdown, a volunteer finally had a great face to face meeting with John. "You wouldn't believe how great it felt to be in someone else's home and have a good long chat!!" She'd been calling him for the past eight weeks. He said the phone calls really helped him in a tough time.

Our Connect programme engages isolated seniors. We recently had some positive feedback from one of our local councils:

"Thanks for all your support for Latu.* It's been very hard to find social events that he can engage with, so this is huge."

If you have online access, check-out our YouTube channel! There are some exercise sessions, an online sleep presentation, and even some cooking tips!

Go to youtube.com and search

"Age Concern Wellington"

Chief Executive Report



Hello, and welcome to the winter 2020 edition of Seniority magazine. Please take a few moments, grab a cuppa and enjoy reading about what's been happening at Age Concern Wellington.

There are times in our lives when things happen that we could never had predicted or planned for. On March 25th, the country went into total lockdown to help stop the spread of Covid-19. This was a scary time for all of us, especially for our older people.

If you are anything like me, you would have experienced a roller coaster of emotions over the many weeks we were in lockdown. Everything from confusion and concern through to frustration and loneliness. It has been a strange and testing time, and I know many of our region's older people struggled.

To help, we started mobilising volunteers to phone and write to older people, many undertook grocery shopping trips for those who couldn't, and we delivered free food thanks to a grant from the Ministry of Social Development. We even had Steady as You Go exercise videos on the Internet! Our volunteers and staff worked hard to continue to reach older people to help them get through.

I want to publicly thank all our wonderful volunteers. It was because of you that many of our older people felt less lonely and more connected as they stayed home. And thanks also to the staff team who did a brilliant job of adapting our services to the everchanging situation.

Finally, I'd like to acknowledge Jacqui Eyley, our previous CEO. Jacqui joined Age Concern Wellington in April 2019 and in just twelve months remodelled much of the organisation. She helped Age Concern Wellington develop the resilience we needed to continue serving our older people right through the lockdown period. I know she will be missed by our team and by many of you.

Best wishes and do contact us if you would like any more information about how we can help you.

Stephen Opie | Chief Executive

Lean on Me

The words of this popular song come to mind when thinking about you all and our Driving Miss Daisy community at the moment.

Lean on me when you're not strong
I'll be your friend
I'll help you carry on
For it won't be long

As an essential service we have been at the frontline with the most vulnerable people during these extraordinary times. To be acknowledged and trusted by the Government has enabled us to continue supporting our elderly clients utilising our gold standard health and safety procedures.

Your Daisy can help you live independently by doing those essential errands for you while you remain safe in your bubble. We are able to do your grocery shopping, collecting and delivering prescriptions and get you to your medical appointments and safely back into your bubble. We can make this time more bearable by picking up a magazine, or a fresh bunch of flowers. We have received heart-warming thanks and appreciation for helping you in this time of need.

Whilst the future is unknown, we do know that the current situation will not be forever. If the lockdown has been getting you down, we can get you out and about in our Driving Miss Daisy car bubble. Nature is putting on a beautiful autumnal display at the moment, enjoy it at its best with a trip to your local park or the beach with us, we could even pick up a coffee on the way.

Going forward the core Driving Miss Daisy commitment is to empower you, giving you the freedom to live independently by offering a companion driving service that is trusted and affordable. Safe as well, we follow Ministry of Health hygienic and social distancing guidelines.

Don't forget a Daisy Experience gift voucher is an ideal treat for you or for a friend.

We have always been there for you and we will continue to be by your side in the community especially during this period, post COVID-19. Stay safe, be kind, lets support each other.

Melanie Co-founder DMD

We're your bubble on wheels



Free at Last! Get out and about, safely and hygienically, with Driving Miss Daisy

We can drive and accompany you to:

- Medical and personal appointments
- Grocery shopping
- Deliveries e.g. take home meals
- Airport drop-offs and pick-ups
- Companion outings
- Or even transporting your pet!

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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.

grandchildren in a village.

Next time we'll look at dependent adults or

Why Seniors Avoided Doctors During Lockdown

Throughout the lockdown, Age Concern Wellington has been sending out a weekly e-newsletter. We've been including a bit of encouragement, entertainment, and information. One of the topics we discussed was doctors' plea for seniors to still seek medical help if they were ill during the lockdown, even if their symptoms were unrelated to the coronavirus. We had an interesting response from one of our readers, Eva. She wrote:

"The piece about oldies not going to the doctor out of fear of catching Covid, is not quite all the story. Most of us have no idea how to go to the doctor anymore and so avoid it. It's all become too complicated. Husband likes to see the doctor in person not talk on the phone.

The other big issue is getting medicines from the chemist. There is no way my husband at 78 can stand in a line outside the chemist waiting for ages and we wouldn't ask or expect anyone else to do this for us either. Surely the chemists could give appointment times to collect meds for older people. We see the lines and cringe.

We have been very independent for a long time and would continue under normal circumstances to be able to manage most things very well even without our daughter who happens to be an essential worker that keeps NZ ticking along so is working long hours and of course we avoid bothering her unless desperate.

Another reason many of us are scared of hospitals and doctors at present is the fear of being separated and isolated from our spouses. This is a very real fear for any of us who have been together for fifty or so years. All of us are putting off going to the doctor because of this fear in combination with the complication of seeing the doctors any more. The consensus among our friends is we would rather die together with our spouse than be separated. I have the ability to voice this because I am tech savvy. The silence on this subject comes from those that don't have a voice.

I wish these matters could come out in the open so that they could be addressed in public to give reassurances or make exceptions for the elderly to stay together.

I mention all the above because I feel these issues are silent ones that never get spoken about to those commanding the ship because many elderly don't have the resources in this age of technology.

Every day we call one another and talk amongst ourselves sharing our fears and giving one another courage. When we were young so much was taken for granted about living. Now...staying alive is our foremost thought and every morning we feel grateful for another day."

We appreciate hearing your thoughts, and this insight will be useful to medical professionals as well as others. Although it looks like New Zealand is winning the fight against Covid-19, being aware of issues that affect our seniors in emergency situations will be important in planning for the future. Thank you for sharing, Eva.



On email?

Subscribe to our regular email newsletter to keep up-to-date with news and events for over 65s in the Wellington region.

You can subscribe through our website www.ageconcernwellington.org.nz

or email us at news@ageconcernwellington.org.nz.

Age Concern Wellington Staff Embrace Extra Time at Home

The past couple of months have been challenging for all staff at Age Concern Wellington. We have been working from home and our daily routines have been very different compared to the beginning of the year. At that time, we were out on the road visiting clients, volunteers and running SAYGO classes.

The staff have taken the opportunity presented to us and found time to try something new. This has helped alleviate boredom and bought some joy into our lives.

Because Easter was during the lock down Kirsten spent time baking Hot Cross buns for the first time. She was very happy that the whole family liked and ate them all!



Imelda was able to spend extra time with her children. Here is a picture from 'finding time to play - real life stick men.'



During lockdown, CEO Stephen's family have been on more walks than they ever have before. It has been great to take time out of each day to just walk and talk!





Lynn says "I took the opportunity to have a go at free motion sewing (in the middle) that I just learnt to do last year. Thanks to YouTube, I was able to remind myself how to do it! Ran out of cotton though when sewing around the edge!! Hope Spotlight opens soon!"

Ann Dalziel is our Health Promotion and Outreach Coordinator. Ann writes about her Covid-19 experience so far:

"As you may be aware our office is closed and we have been working from home since 23rd March. My day is unpredictable as it depends what kind of calls I receive. Initially we were receiving calls regarding help with shopping, or collecting prescriptions, as the over 70s were recommended to stay home. Towards the end of level 4, I had numerous calls from those over 70 who were furious they were not able to go

out – they were fit and able, and in many cases absolutely bursting with energy with only a local walk available to them.

The situation changed remarkably with level 3 coming into action – the requests for shopping rapidly declined but there were calls about a whole range of issues, many regarding family circumstances and the Covid 19 restrictions. There may be problems within family dynamics and I am sure mental health will feature hugely as we move forward. Age Concern Wellington will most certainly be providing support and courses around this. Often the calls are weird and wonderful, I am constantly surprised at the type of questions I receive, some of them you couldn't make up!

I never know who is at the end of the telephone, but it is wonderfully satisfying to be able to help people – Marie Condo, the Japanese home organiser writes, 'does it spark joy?' and I have to say it does when we make a positive change to people's wellbeing.

Here is a photo of me and Wilma (my assistant) in our 'home office.' It is very important for me to have a dog, not only do I have to go out for a walk at least twice a day, but there is always someone really pleased to see me! Wilma has 'assisted' in the making of two YouTube videos of Steady As You Go exercises, a project born out of being confined to home and wanting to help the people who attend the 20 or so Steady As You Go classes throughout the region to keep active. It's amazing what can be achieved in difficult circumstances..."



Lockdown has been a busy time for Lorna and her family. In their 'bubble' of seven, they adopted a puppy and even did a bit of photography and some house renovations. Between work, home schooling, and feeding so many people, Lorna is looking forward to things getting back to 'normal' and especially looking forward to school starting again.







FIVE CUP LOAF

Ingredients

1x cup self-raising flour 1x cup raisins 1x cup brown sugar 1x cup shredded coconut
1x cup milk

Method

Mix it all together in a bowl, line a loaf tin with baking paper and pour the mixture in. Bake for about 55 minutes on 150°C until nice and brown.

Discounted Legal Fees and Your Will

Age Concern Wellington and law firm Mahony Horner are working together to provide substantial discounts on certain legal services to seniors and Age Concern supporters in the Wellington region. These include advice and preparation of Wills and Enduring Power of Attorneys (EPAs) for just \$75 + GST for members and \$150 + GST for non-members.

To help our clients understand a bit more about Wills, Siri Nicholas from Mahony Horner Lawyers has written a few lines for us.

Your Will

A Will allows you to set out how you want your assets to be dealt with after your death. Anyone of sound mind who is over 18 years can make a Will.

Section 11 of the Wills Act 2007 (the Act) provides the rules around how a Will must signed and witnessed. With the guidance of a lawyer, who can explain how best to navigate the law and allow you to



provide for your loved ones, you can ensure that you create a valid Will.

In order to create a valid Will it must be in writing, signed at the end by you and two non-beneficiary adult witnesses who must all be present as each party signs and is intended by you to take effect as a Will.

You can among other things:

- appoint one or more executors the person responsible for carrying out your wishes;
- appoint a testamentary guardian for your children;
- set out your funeral arrangements;
- advise who your beneficiaries will be; and
- include a bequest or gift to a charity.

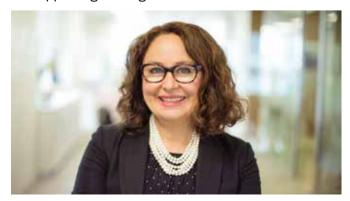
You can revoke, replace or add to your Will at any time.

Your lawyer will hold the original on your behalf and provide you with a copy. You should let your executor and family or friends know where your Will is kept.

Validating a Will

The Act also allows the Courts to validate a Will that hasn't been witnessed or executed properly – it gives judges more flexibility when deciding what constitutes a valid Will. A high proportion of applications to validate a Will are successful. Evidence of the will-maker's intent is paramount so if your wishes are clearly set out and you show that you intend the document to be your Will, it is likely that the Court will recognise the document as a valid Will.

If it's time to write or update your Will or you're considering creating an EPA, then contact Age Concern Wellington at 04 499 6648 and we will refer you to Mahony Horner. Mahony Horner are also offering a free initial consultation on any other legal matter. We'd like to thank Tom Mahony and his team for supporting Wellington's seniors.



A Glimpse Into Life During Lockdown: Level 4 at 94

It's just me here with my buddy coming in daily for a cuppa and a chat. I often go for a walk round the block - and it's so social! I've even made a new friend. Some of my route takes me beside a bush area with many happy tuis chortling in the trees and fantails flicking about. One day as I stopped to admire a colourful Easter egg painting tied to a bush, a movement caught my eye. It was a beautiful fat pigeon feeding. Casting a look in my direction he kept on searching for insects, quite unconcerned by the old lady watching him two metres away.

Friday night is party Zoom time! My large family of children, grandchildren and great grandchildren live from Invercargill to Paihia in the far North. We settle down in front of our computers with wine and nibbles, ready to admire the babies, the toddler and the drawings held up by the older children - and even a special black cat! Each week we have a theme - funny hats, something cooked especially or a quiz which helpfully could be a team in your bubble. (We didn't do too well!)



man couldn't come of course. My grass was getting so long, I thought I would be making hay. Then it was Level 3: with the welcome sound of the lawnmower before I'd even had breakfast!

My lawn

Mary Corkill

Serving the Wellington/Kapiti area since 1993

We are pleased to announce that Courtenay Hearing Centre has purchased Kiwi Hearing, a well respected, local, independent hearing clinic in Waikanae. This means that our Waikanae clinics have now merged, and all services will now be provided in the walking mall, Shop 10, 2 Mahara Place, across from the library and two doors down from ANZ. This will also mean that we will be staffed 5 days per week. We look forward to seeing you there!

While we are in Covid-19 Alert level 2 we are now able to offer face to face consultations but bookings are essential and we ask that you please also ring first for batteries, consumables, advice and insurance replacements. Please no walk in visits at this stage.

Visit our website www.courtenayhearing.co.nz for more information.



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10/2 Mahara Place, Waikanae (2 doors down from ANZ Bank

Parking at rear of the building and walk through the alley)

info@courtenayhearing.co.nz www.courtenayhearing.co.nz

Editorial supplied by Courtenay Hearing Centre



Dear John

I am in my 80s, a widower, and live alone in Johnsonville. I have numerous health problems, probably not uncommon amongst people my age - these include arthritis, type 2 diabetes and high blood pressure. I find it really hard to get around but during the Covid-19 outbreak I have been really fortunate to receive a number of services which have improved my life immensely. Someone rings me regularly, and someone else does my shopping. Even the neighbours, who I have not really had much to do with until now, have kept an eye out for me and collected my prescriptions from the local pharmacy. Although this Covid-19 is a dreadful disease, there have been positive benefits in my life. How can I maintain these connections - will they go when Covid-19 goes?

Eric Johnsonville.

Hello Eric

Thank you for contacting me. Yes, good things have come out of the Covid-19 crisis. There are now a number of organisations offering services to people who never asked for help before. These include the Salvation Army, Wellington City Mission, Wesleycare and Age Concern - the list goes on and on. It might be that following on from your phone calls, an organisation such as Age Concern would be able to organise a visitor to come to see you every week, or because of your limited mobility, someone could come along and take you out for a gentle walk.

More services will be put in place and I am sure someone will contact you to see what else you might like. If you would like more help, phone Age Concern Wellington on 04 499 6648.

Unexpected Positives Emerging from the Covid-19 Pandemic for People Living with Dementia





by Emma Fromings. Dementia Wellington

The Covid-19 Pandemic and the necessary nationwide response has highlighted how vulnerable people living with dementia are. Dementia

Wellington would like to acknowledge that this period of time has resulted in great sadness for some families and increased challenges for others.

The instruction to stay home, and the closure of day programmes and community activities, has resulted in a decline in cognition for some. Changes of routine, along with family and community stress, has for some people resulted in distressed behaviour and exhaustion.

If we were ever in doubt of the value of social connection to maintain healthy brain function - we are now seeing evidence of what happens when it is taken away...

As people living with dementia have navigated their way through this challenging time, the Dementia Wellington team have been alongside and have at times been in awe of people's ability to adapt, and of the support and responses offered to them and their families from the wider community.

Some Unexpected Positives Have Emerged Increased Supports

Many families have shown extraordinary creativity in their responses to the challenges. Some have joined the person to live with them in their home or have moved them in to share their family home. Many are making contact more frequently than ever before. DHB supports wherever possible have continued. Day programme providers have maintained contact with their clients/members, supporting them to stay stimulated, giving the comfort of a familiar voice/ face through phone or video calling. Age Concern have expanded their volunteer base and their social supports. WellElder have added 'short conversations' as an option for support, along with their usual counselling service. Private supports such as Driving Miss Daisy and Miranda Smith have shown flexibility in their service provision.

Increased Staffing and Communication in Care Homes

Many care homes have increased their staffing levels to ensure care is maintained to a high standard. They have found ways to compensate for families not being able to visit, and to keep their residents connected to their families. Communication from the facility with families to reassure that their family member is safe and well cared for has increased and has been very much appreciated.

Increased Dementia Awareness in Community

There has been a noticeable increase in awareness of dementia within our communities. **Dementia** Wellington's Navigating Dementia seminar's (now online) has seen an increase in attendance beyond people directly affected by dementia. People have been coming forward wanting to volunteer support for people living with dementia, a group who prior to this time, were often invisible to the general public.

Increased Collaboration Between Services

DHB, NGO's and private providers have been working together to provide the care and support required. Locally, use of the **Wellington Dementia Network** (a professional network for anyone who works with people with dementia) has been a conduit for this, its database has grown. There is an increased understanding and appreciation of each other's roles and a recognition that supporting a person with dementia is complex and often requires more than one provider.

Dementia Wellington Service Through Covid-19 Pandemic

Dementia Advisors continue to be available for advice and support by phone/video call and email. Support groups and Cognitive Stimulation Therapy have continued (via Zoom) and new online social opportunities have been started - Music Therapy and Life Story work. Tuesday Tips, a weekly newsletter for people living with dementia through the pandemic has been shared widely. Navigating Dementia seminars are now run fortnightly via Zoom.

Phone **04 972 2595** - (Monday to Friday 8.30 am -5.30 pm) Email: admin@dementiawellington.org.nz

Check Dementia Wellington's Website and Facebook Website: www.dementiawellington.org.nz Facebook: www.facebook.com/dementiawellington

Questions for us all to consider - What have we learned from this time? What positive changes might we want to keep? How might we do that?

Key Phone Numbers

- COVID-19 Healthline 0800 358 5453
- For general health issues, phone your doctor
- For emergencies dial 111
- For non-emergency police matters dial **105**
- Government Helpline on **0800 779 997** or on **0800 22 66 57** Anyone is welcome to call with any non-health-related concerns. They can offer assistance in a number of ways
- If you are feeling anxious or just need someone to talk to call or text 1737
- Age Concern Wellington **04 499 6646**
- WellElder: a counselling service for older people, or those supporting an older person. Wellington Region: **04 380 2440** (Tuesday - Thursday)
- Plunketline: if you have questions about your child or baby's health or wellbeing call 0800 933 922 and speak to a Plunket nurse. Plunketline runs 24 hours a day, 7 days a week.
- Lifeline: qualified counsellors and trained volunteers: 0800 543 354 or free text 4357
- Samaritans: confidential support, empathetic listeners: 0800 726 666
- Elder Abuse Helpline **0800 32 668 65**
- Dementia Wellington 04 972 2595
- If you need to discuss your entitlements phone the MSD Senior Services line 0800 552 002
- If you don't have somewhere safe to stay during the lockdown please call the Temporary Accommodation Service on **0508 754 163**
- If you don't have the essentials you need to get through lockdown (such as food, medication or cleaning supplies), in the first instance please try calling a neighbour, family member who lives nearby, or friend who lives nearby. You could also check the availability for shopping online. If these options are not available to you, then please call the Wellington Region COVID-19 Helpline **0800 141 967** (7am-7pm, 7 days a week). This is a last resort number.
- Wellington City Council: wellington.govt.nz or **04 499 4444**
- Hutt City Council: huttcity.govt.nz/ or **04 570 6666**
- Porirua City Council: poriruacity.govt.nz/ or **04 237 5089**
- Upper Hutt City Council: upperhuttcity.com/ or **04 527 2169**



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

Falls Prevention

When Helen Carrington, Physiotherapist (Wellington ORA Community Team) gave a talk on Falls for Age Concern Wellington in March, many of our volunteers were interested to gain her insight. As not everyone was able to attend, here is a summary of the talk.

Falls are the most common cause of injury in older people. More than a third of seniors fall each year. 10-20% of those falls result in injury, hospitalisation or death. As older people age, the likelihood of falls resulting in hip fractures increases significantly.

Falls in older people are often associated with muscle weakness and impaired balance. However, falls are not a normal part of ageing. Behavioural changes (healthy lifestyles/ageing) and environmental modification (home and community safety) can reduce the risk of falls.

The evidence shows:

- that strength and balance exercise programmes can reduce falls (including the most serious injuries from falls) in older people living in the community.
- that effective strength and balance exercise programmes enable older people at risk of falls to remain independent and well at home, potentially reducing the number of older people admitted to hospital/care facilities.

Maintaining regular foot, eye, hearing, and bladder control health can help lower the risk of falls. Keeping a safe home environment (for example keeping things you use often within easy reach, using a hand-reacher, make sure your rugs don't slip around, use a non-slip bath or shower mat, make sure electrical cords are not running across your walkways, avoid heavy lifting etc. Please contact ACC for more information on keeping a safe home

environment: 04 816 7400)

If you are working with older people, it is important to review (and if appropriate report) 'near misses.'

These are incidents such as:

- when the person feels faint or that their legs are giving way
- when a staff member has been able to safely lessen the impact or distance of the fall

When walking with seniors, ensure the older person (and you!) are wearing appropriate footwear and clothing for the environment and weather you will be walking in. Do they need and have they got their walking aid - is it in good condition and appropriate for them to use? Watch out for uneven paths, slip and trip hazards - some older people may need these pointing out to them. Consider vision, hearing, cognition - the effects of walking and talking. Consider pace, speed and distance of the walk. Encourage use of handrails and grab rails when appropriate, and be aware of road safety.

If a fall occurs, it's important to keep calm and check for injuries. If there are any injuries or pain, call 111 for an ambulance. If there are no injuries and the older person wishes to get up, here are some tips on how to help someone get up after a fall:

- Find something sturdy that your client can use to help get themselves up, such as a chair or low wall ("the supporting object").
- DON'T attempt to pull your client up from the floor - this risks injuring yourself and/or your client.
- Ask for help from people nearby if this is an option.
- Help the client roll onto their side and then onto hands and knees. They may need to move to the supporting object.
- Ask them to place their hands on the supporting object to move to a kneeling position.
- Keeping their hands on the supporting object, ask them to move their strongest leg forwards so they are in a kneeling lunge position.
- Ask them to push up through their arms and legs to standing/part standing then help them to sit on the supporting object.
- They should stay seated until they can get up safely without hurting themselves or falling again.
- Take them home (or to their GP if this is an option) - you might need to use transport to do this.

- Advise that they should see their GP as soon as possible to report the fall and get a medical check-
- Let your co-ordinator know (there may be forms to
- As appropriate, contact family members to make them aware of the incident or to arrange someone to stay with the client to monitor them. Speak to your co-ordinator about this if needed.

Remember, most falls are multifactorial and many of these factors can be eliminated or reduced.



Thank you Helen Carrington for the helpful information!

Did you enjoy reading this copy of Seniority?

If you enjoyed reading this copy of Seniority and would like to receive it regularly, you can join Age Concern

for only \$25 and receive your copy every quarter in the mail!



JOIN A SAY GO CLASS AND IMPROVE YOUR STRENGTH, BALANCE **AND FLEXIBILITY**

- Help prevent falls
- Improve your fitness
- Make new friends

Falls aren't a natural part of aging! **Starting again soon...** www.acwellington.org.nz or call Ann on 04 499 6648 to find out more.





IMPRESSIONISTS

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D	Υ	D	Ν	Α	0	0	Т	Ν	R	С	S	1	
Υ	R	0	S	Ν	S	Α	Q	Α	Α	Α	0	Т	
1	Μ	S	Ν	1	R	F	S	M	G	Ι	В	Ν	
G	Α	Α	R	U	Ν	S	M	Ε	Α	L	0	Ε	
С	R	0	Ε	Ε	1	Ρ	D	V	U	L	U	G	
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Ν	Ε	L	L	1	Z	Α	В	U	U	В	I	Α	
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BAZILLE	MONET
BONNARD	MORISOT
BOUDIN	PISSARRO
CAILLEBOTTE	RENOIR
CASSAT	ROBINSON
CEZANNE	SARGENT
CHASE	SEURAT
CROSS	SISLEY
DEGAS	TWACHTMAN
GAUGUIN	WEIR

HASSAM



WHISTLER

"I just read on the internet that I shouldn't believe everything I read on the internet."

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear in a column or row in the larger grid.

2	6	3	တ	1	4	7	8	5
5	4	7	2	3	8	1	6	9
8	9	1	5	6	7	2	3	4
6	3	2	7	5	9	8	4	1
9	1	8	6	4	3	5	2	7
4	7	5	8	2	1	3	9	6
7	2	6	4	8	5	9	1	3
3	8	9	1	7	6	4	5	2
1	5	4	3	9	2	6	7	8

The difficulty on this puzzle is easy.

2		3			4		8	
					8			
				6	7			4
6						8		1
9		8				5		7
4		5						6
7			4	8				
			1					
	5		3			6		8

Please see our website for information on how you can support our work or return this slip to the adress below.

I wish to support the work of	
I wish to support the work of Age Concern Wellington by:	
(Please tick the relevant boxes)	
☐ Making a donation of	\$
☐ Making a regular donation of	\$
☐ Becoming a Member (\$25 single, \$30 couple)	\$
☐ Volunteering	
Note: Donations of \$5.00 or more a	are tax deductible
☐ Please tick box if you require a re	eceipt
GST Registered Number: 20-448-9	062
Title: Mrs / Mr / Miss / Ms	
First Name:	
Surname/Agency/Society/Organisa	tion/Corporate:
Street Address:	
Suburb:	
Postcode:	
City:	
Postal Address (if different from abo	ove):
Email:	
Telephone:	
Information is confidential, and will on to any other persons or agency a accordance with the Privacy Act 19	and is held in
Bank Account: 0305 1007 19509	00
Pay by cheque or online with name	as reference

Age Concern Wellington Inc.

Forward this form or contact us with your address. Age Concern Wellington, PO Box 11-108, Manners Street, Wellington 6142 or phone (04) 499 6646.

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

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

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

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

Call toll free on 0800 956 956 to find out more.

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Reliable and friendly service

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

Mobility Provider	(



For more

information

0800 956 956

www.freedomdrivers.co.nz

Suitable and Affordable Housing for Ageing People



Housing is at the core of the wellbeing of any nation, so we're exploring some of the current senior housing options. In our last Seniority issue, we examined possibilities for seniors' housing options in the future. New Zealand's population is ageing, and it's increasingly important to plan for appropriate housing. But what if your housing situation is problematic now?

With fewer people being able to afford to own their homes as house prices soar, seniors are now more often renters. Unfortunately, older people can be more vulnerable to tenancies being terminated, and to rent hikes.

When we think about a home, we likely imagine warmth, comfort and safety. While that's an ideal thought, the realities aren't always so simple. For many, their homes may lack some of these attributes.

Draughty and leaky windows, costly heating bills, damp rooms, poor access to public transportation, or mobility issues may have contributed to your home no longer being suitable for you. For ageing home owners, maintenance, heating, and other costs can become overwhelming. Large family homes may also be unnecessary, and downsizing can be the answer for some. Planning and adjusting to new circumstances is part of the process of ageing, but it's not always possible to know what's ahead as we have seen with the recent pandemic. It may help to know that there are some options available.

The government has some public (social) housing available for those who meet certain criteria. If you're interested in applying for this type of housing, the first step is to call Work and Income to discuss your circumstances. They will normally talk about your situation and look at ways they can help you. To qualify for public housing, you must have a serious housing need. They'll look at things like your current

housing situation (including property's physical condition, over-crowding, how secure your tenancy is), and whether your area is safe and suitable for your medical or physical needs.

If you're in urgent housing need and have nowhere to live now or in the next 7 days, call: Work and Income on 0800 559 009 or Senior Services on 0800 552 002 if you get NZ Super or Veteran's

For those who may not qualify for public housing. it's still important to strive for affordable, secure. comfortable housing. The Ministry of Social Development aims to support people to be happy. healthy and valued as they age. They could have some helpful advice and subsidies available, and it might be worth giving them a call: 0800 552 002.

Some organisations, such as Compassion Housing which is a registered Community Housing Provider and a charitable organisation of the Sisters of Compassion Group, aim to offer quality housing that is comfortable and affordable while respecting people's right to independence. They have been providing housing for the elderly in Upper Hutt for 17 years. For more information, call 04 528 0203.

Salvation Army Social Housing provides properties for those over 55 years of age who are looking to rent within a community. Many of their properties are in Villages, so they provide a safe community feel. Their Mission and Tenant support Officers provide pastoral and property management services for our tenants. For more information, call 04 384 5649.

Urban Plus also offer rental housing specifically for seniors throughout Lower Hutt. They offer tenancy management services, and are currently taking names on a waiting list. Call 04 566 1000 for more information.

Dwell Housing Trust also has a broad list of housing options on their website, and they provide affordable. quality housing for people in need or on a low income: http://dwell.org.nz/find-housing-2/wherecan-i-find-affordable-housing. They can also be contacted by phone: 04 384 4854.

An extensive list of retirement villages in the Wellington Region can be found on Village Guide's website: https://www.villageguide.co.nz/ retirementvillages/wellington.

While this article only addresses a few of the options available, we encourage you to contact Housing New Zealand through Work and Income if you need support with your housing options. Your local council may also have more housing advice available. Wellington City Council is one of the largest suppliers of rental accommodation in the country, and they have many units which are only for seniors. They can be reached on 04 499 4444.

We'd be happy to hear from you about this or any topic that you'd like to see explored in our next Seniority Magazines. You can write to: Age Concern Wellington, PO Box 11-108, Wellington, 6142.



When supporting the advertisers within this magazine PLEASE LET THEM KNOW.

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

Bold Bubbles

The strange journey and superpowers of soap

According to Roman legend, thousands of years ago women washing in the river Tiber used bubbly globs flowing down a mountain to clean their clothing. Whether they knew it or not, the bubbles were inadvertently created by the temple priests on Mount Sapo. Ashes from fires combined with animal fat and river water created a bubbly substance that lifted dirt from skin and clothing

- Soap.

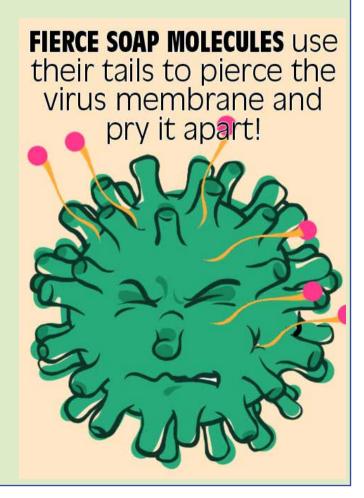
Humans have been using soap for at least 5,000 years, but it isn't an obvious sort of formula. Soap requires three ingredients: An alkaline (like lye), water, and fat. The fat part is easy and lots of things work well, from olive oil to tallow, which is beef fat.

But Iye is a different story. Lye has to be made with white ash from a hardwood fire. Lye makers literally had to go out to a place where hardwoods burned down to ash. They scooped up the white ashes and put them in a barrel. Then, they waited for rain, best for making lye. Buckets full of rainwater were poured into the ash barrel to soak the ash. The lye water formed at the bottom of the barrel. They then caught and stored the caustic lye water that leeched out from the bottom.

Strangely, somewhere along the line someone decided to make lye and combine it with fat and more water. Today we might think of soap as gentle, but it is actually fierce to dirt, bacteria, and viruses.

Soap molecules are pin-shaped crowbars. Their tails love fat but hate water. Their heads love water. So when soap molecules find a piece of dirt or virus, the tails pierce the fatty membrane, while the heads pull away toward the water, thus prying open the dirt or virus and destroying it. Fancy science for some glop that once rolled down a hill.

Today soap smells nice and has lots of different forms from hand soap to detergent. Yet, the recipe really hasn't changed much from the recipe used by Romans or ancient Egyptians. It's still ancient science.



Supporting the community through COVID-19: All hands on deck to provide free learning resources and volunteers

by Elizabeth Steer | Age Concern Wellington Board Member

Careerforce has collaborated with the Ministry of Health to create five learning modules with useful advice on how to support family and whanau during the pandemic, and halt the spread of COVID-19.

The following five modules are now freely available for all to access on 'Care at Home' the Ministry of Health's COVID-19 page:

Cleaning your hands



Hands are one of the most common ways to spread germs. This learning resource explains how to practise

good hand hygiene and break the cycle of infection.

Stop the spread of COVID-19



There are several different ways COVID-19 can spread. This learning resource explains what can be done to stop it.

Caring for a person with **COVID-19** at home



This learning resource explains what to do if a family/whānau member is suspected of having COVID-19.

Helping others with their personal care needs



This learning resource provides information for instances where individuals may need to provide personal care to

a family/whānau member or person in their bubble

who they wouldn't normally need to help.

Working as a caregiver in your home

This learning resource provides ideas for instances where individuals may be asked to step in for regular caregivers to family/whānau members and to assist them with things that are outside their comfort zone. An additional resource, especially for families, is also available on the Careerforce website.

Helping family cope in unusual time

This module is designed to support family/whānau and help them cope with emotions, moods and unexpected situations.

"As we recognised the severity of COVID-19, and the impact that it would have not only on the health workforce, but on the general New Zealand public as well, we considered what we could do as an organisation to contribute. The development of specific and immediate learning resources, and making these freely available seemed the best option." says Careerforce CEO. Jane Wenman.

Careerforce is the industry training organisation (ITO) for the broader health and wellbeing sectors and develops course materials that the health and disability workforce use to gain their formal qualifications.

Wenman acknowledged staff who delivered these free learning resources with urgency. She also acknowledged Careerforce staff who decided to do some volunteer work to support their communities. "It is great that they took the time to get involved," says Wenman.

Wellington region-based staff volunteered for Presbyterian Support Central (PSC) Enliven's Well Being Assistance programme.

The programme identified gaps in communities where elderly and vulnerable families would benefit from a food parcel or some practical assistance. They covered Wellington, Kapiti, Wairarapa and Horowhenua districts.

Jo Rea, Careerforce Workplace Advisor, was the project food coordinator for Enliven's assistance programme, while Business Development Consultant, Elaine James, volunteered as food parcel delivery driver for the Kapiti Coast.

Rea says, "We have worked with these employers for years, have a strong relationship with PSC in supporting them upskill their staff. It's good to be able to support them in a different, more practical and purposeful way."

The Ministry of Social Development (MSD) put a call out for more volunteers to make outbound welcome calls to older New Zealanders. Jo Rea and Anita Teutscher, Careerforce Workplace Advisors, immediately raised her hand up to help.

She says, "We call them to ensure that they have all the essentials they need during the COVID-19 lockdown. Most of the people we spoke to had family members supporting them. For those who do not have the support, we were able to offer them food parcels and link them up with other support networks within their community."

A positive outcome during the crisis is seeing New Zealanders stepping up to help their neighbours and their community. "It's absolutely amazing that Kiwis are not just looking after themselves. It is true that we are all in this together and we should all try to do our part to help others, especially those who are more vulnerable. We need to continue supporting them long after this crisis passes," says Wenman.



Through the Newcomer's **Looking Glass!**

It's been eight months for me as Manager at WellElder, and what a journey it has been! WellElder is a niche counselling service for older people and there isn't any doubt about the usefulness of this offering. Our numbers and client feedback tell the story. Acknowledging the unique needs of every client we believe is the key to success and we strive to follow this value set.

It is often remarked that the first decision to accept counselling as a wellbeing step, and the first courageous call to express that acceptance and open up to an unknown person, is the start of a journey of trying to heal. It takes courage and humility to take this step.

Healing starts with the first conversation; the appointment made with care and understanding builds that tiny bit of confidence to come to session one. Our office staff know this, and we take care to listen and respond to unique needs. Accessibility and affordability are of prime significance - we are a lowcost counselling service and we visit clients at their residence when it is hard for them to come in to our counselling rooms.

Our counsellors are experienced and well-versed in supporting a variety of clients dealing with issues such as grief, anxiety, depression and significant changes in lifestyles. They help the clients navigate difficulties through the six low cost accessible and confidential individual counselling sessions and sometimes group counselling sessions.

The healing is gradual, and it is appreciated; clients' generous comments are a source of pride and give us renewed energy to restart the cycle with another courageous client! We think we make a small difference in the right direction!

Uma Mukherjee

"Helping one person might not change the whole world, but it could change the world for one person."

Investment Scams

Investment scams often promise very high returns with little risk to your initial outlay. Nowadays, there is an emerging trend of cyber-based fraud offending against seniors. While the risks older people face happen to all internet users, seniors can be attractive targets as they generally have access to superannuation, life savings and assets and may be looking for investment opportunities.

After losing money investing in crypto currency, Rob* had been researching online stockbrokers. After emailing one such trader, Rob received a phone call from Lauren*. She said she was calling from Switzerland, and was in a position to recover the money he'd lost investing in currency. Soon after, Lauren got in touch again to say she had Rob's money, and offered to invest it on his behalf.

Lauren created an online account for Rob, and advised him the initial investment had more than doubled. This impressed Rob, and over the next two months he deposited over \$40,000 into the account. After she asked him to introduce his friends to the company, Rob searched Lauren's stockbroker license and found it linked to a slightly different name, which made him suspicious. Further research led him to suspect the company was a fraud and he tried to close his account. Rob only wanted his original investment back, and was not concerned about any supposed profit, however, despite being promised an easy transfer, Rob never saw his money.

When he first registered with the online traders, Rob had been swamped with emails from overseas companies. He received one from the Cyprus Securities Commission, saying they had learnt of his currency trading loss. Rob visited their website and thought it appeared genuine, so asked if they could help with the online share traders. They soon rang him and asked for his bank details for when he was reimbursed. He provided these, and watched online as Cyprus Securities stole \$4000 from his account. Luckily for Rob his bank was able to retrieve this money, but the original \$40,000 has yet to be recovered.

Scammers invest a great deal of time and effort into appearing trustworthy. Creating websites, or imitating the websites of real companies can make them seem very convincing. If you are approached with

an investment opportunity remember to "Stop, Wait, Validate".

Stop - if you are contacted out of the blue with an investment offer, or being pressured into making a fast decision.

Wait - talk about the offer with someone you trust, use Google to search the organisation's name followed by the word scam. This will show if anyone else has had a bad experience.

Validate - find the legal name of the business and check it is regulated, or take a look at the Financial Markets Authority website for alerts.

If you think you have been scammed, report it and talk about it. The best way you can help others to avoid becoming victims is to share what happened.

*Names have been changed to protect individuals' identities.



Don't

- × Give out account passwords ever
- **x** Give out personal information
- Give someone remote access to your computer
- Pay for anything you weren't expecting
- Pay money to a friend you haven't met in person
- Let someone pressure you to make a decision
- Believe you've won an unexpected prize

Do

- ✓ Take your time and think carefully about what to do
- ✓ Put the phone down if you're unsure
- ✓ Ask someone you trust for advice
- Call the company back on a verified number, eg, from a bill
- ✓ Call Police's non-emergency number 105

Motherhood

For Mother's Day, Age Concern Wellington ran a short writing contest. We asked our readers to tell us why your mother is amazing, or what motherhood has meant to you. Thank you for your thoughtful entries. You made it tough for us, but we are happy to announce REGGIE CARLYLE and MELDA TOWNSLEY are our lucky winners.

Reggie Carlyle wrote:

"I have the amazing privilege to be married to the best mother. My wife shows so much patience and adoring love to our son. She is stern when she needs to be, relaxed and playful, attentive and loving. The mother of my child wears many hats in life. But I know the ones she wears being a mother brings so much joy to her. They have a magical bond that is full of trust and love. My son and I love his mother with all of our hearts. We are proud of her every day."

Melda Townsley wrote:

"When my husband died a few years ago my 3 adult children returned to NZ to be with him and then to my delight they helped me clear the family home and set up my new house. It was all done in about 2 weeks. I was amazed at their varied skills: business-like, organised, thoughtful, practical, patient, creative and very loving. I was so proud of them that I was their mother."

We hope Reggie's wife and Melda's Mother's Day was made more special with the lovely flowers donated by 'Wellington Flower Co' and 'Scent Floral Boutique'.



Harbour City Funeral Home, Proudly Locally Owned and Operated

Harbour City Funeral Home personnel are available to serve families throughout Wellington and greater Wellington region with premises in Wellington, Lower Hutt, Upper Hutt, and now in Paraparaumu, Kāpiti Coast.

Started in 1989 by Simon Manning, the business is still locally owned and overseen by Simon's keen eye for innovation, passion and excellence in funeral service. Whilst many funeral companies are under the ownership of multi-national funeral chains Harbour City has proudly remained locally owned.

Harbour City Funeral home looks after all aspects of funeral care including at-need, pre-planning and pre-payment, monumental work (headstones and plaques), online memorials at www.tributes.co.nz, bereavement support services as well as being certified to carry out natural burials.

Please contact us for a copy of our free, no-obligation funeral information booklet. Our location phone numbers are listed in the advertisement below. www.harbourcityfunerals.co.nz



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How to Safely Install Mobile Apps



Welcome to all, my name is Roy and I have been working in the computer world for many years. I have been asked to put together a brief

introduction to installing applications (Apps) on your phone or tablet. If you have any questions regarding the information below – please contact me by email at help@FixedIT.nz

In these hugely different and difficult times, carrying out day to day tasks without being able to physically go to places like the bank, GP, supermarket etc, can cause distress. However – there are many ways to carry out your daily tasks using a mobile phone or tablet.

These tasks include:

- Checking your bank account
- Paying accounts to businesses or people
- Checking your email
- Contacting your GP making appointments, repeat prescriptions, asking questions
- Buying groceries

All the above tasks have apps that are available to install on your mobile phone or tablet and will allow you to do everything (well almost everything) that you need to do – from home.

Firstly – always ensure that you have a PIN, gesture (swipe) or fingerprint / face scan setup to access your mobile device (sometimes called a Lock Screen). This is the easiest way to ensure no other person can access your mobile device without your OK. This is very important if you have apps installed that allow you to do online banking or purchasing of goods. If you Google "security" plus the model or your phone, IE "security Samsung A50", in a web page, you will find easy instructions on how to set this up for your particular device.

It is important that you only install apps from either the Apple App store or Google PlayStore – do not install apps from other places unless you are aware of how to do this safely.

If you have already setup access to either Apple App Store or Google Play for your device, you can skip the next section. You will need to have an account with either the Apple App Store (for iPhones etc) or Google Play (for most other devices -Samsung, Huawei, LG, Motorola). For the Apple App Store in a web browser go to https://secure4.store.apple.com/shop/
Click on the Bag icon on the right-hand side of the top tool bar and select Sign-In. On the next page click on **Don't have an Apple ID?** Create one now. Fill out the questions on the next page – don't forget to record your new Apple ID and password (I recommend using a password manager for this – another how to perhaps?)

Once you have created your new ID and password go to https://secure4.store.apple.com/shop/ again and select Bag -> Sign In to test that the ID is working. For Google Play - go to https://play.google.com/store, in the top right corner click on Sign In, then on the next page click on "Create Account" - then - "for myself" Fill out the questions on the page and click next. (As this is a Gmail.com ID most names have been already used - you will need to use a unique name for your Username such as your last name plus your birthyear - e.g. "somebody1963"). Once you have created the ID, login to check that it is working OK by logging in to Google Play Store.

Once you have your ID and password setup it is a simple task to install the app you need. For example, all banks in New Zealand (that I am aware of) have an online banking app. These are very secure providing you follow the steps suggested by each bank.

The best way to install the app required is to go to your bank's website on your phone or tablet, select mobile or online banking, and look for their Mobile App. This will usually be a link to either the Apple Store or the Google Play Store. Click on the download button for the store you need and follow the onscreen instructions to install on your device. In some cases you will need to contact your bank's support desk to have them authorise this. From this banking app you can check balances, pay people (if you have their bank account details), change some details, etc. For on-line shopping, Countdown have a full app for shopping online and delivery, New World has launched one recently and are working on a few issues. PaknSave don't have an app that I can find, but do have a Click & Collect function via a normal web browser.

To manage your GP appointments, repeat prescriptions etc, check with your GP that they use ManageMyHealth and sign up with them. This can take a few days to become active. Once your account is active, and they have given you your new ID and password, on your mobile device go to https://www.managemyhealth.co.nz, scroll down and click on either the Google Play or App Store buttons. This will take you to the relevant store where you will need to sign in with your ID and download the ManageMyHealth app and install it on your device. When installed click on the app on the device and enter your ID and password. Once logged in you can do many things such as book appointments, check blood tests, repeat prescriptions.

For Email I use an app called BlueMail which I have used for some time and find exceptionally reliable. Setting up email apps can be quite confusing, so maybe we will deal with this another time.

Age Concern Wellington understands that the online world may seem a little intimidating, and intends to find ways to help you 'get connected.' If you're interested in finding out more about future workshops, please call 04 499 6648.

The End of Cheques

Although some banks still accept cheques, NZ banks and government organisations are slowly phasing them out. As of 28 February 2020 Kiwibank and NZ post will no longer accept or issue cheques, and as of 01 March 2020, ACC and Inland Revenue will also no longer issue or accept cheques. In May 2020, BNZ announced they are also phasing-out cheques. Seniors do use a variety of payment methods, but cheques are used by this age group more than any other. Age Concern New Zealand's Hanny Naus said that the phasing out will have a major impact on older people, and she's concerned about how seniors will transition.

"I'm not saying older people don't have the capacity. They're the generation who could do long division in their heads and they've adapted to enormous changes already, they're the ones who changed to decimal currency. But for a group of people who have used cheques for a very long time and are accustomed to having an independent way of controlling their own money and paying their own bills, this is a major event. They're essentially being asked to trust machines to complete all their financial

transactions."

So if this is the way of the future, how do we learn to make and receive payments without cheques while ensuring we are staying safe?

If you want to pay someone and you have a computer then you can use internet banking, and many seniors have embraced this new technology successfully. If you don't have access to a computer then phone banking is another option. It's easiest to set these up in your branch but if you're unable to get there then you can set it up by either going to the bank's official webpage and following the links, or by ringing them and setting it up over the phone. Here are some of the banks' phone numbers:

ANZ 0800 269 296 ASB 0800 803 804 BNZ 0800 275 269 HSBC 0800 028 088 Kiwibank 0800 113 355 TSB 0800 872 226 Rabobank 0800 500 933 Westpac 0800 172 172

Once internet banking is set-up, to make a payment you will need to ask for the person you wish to pay's bank account number, or if you make regular payments to the same person or organisation for the same amount, you can set up an automatic payment (if you are unsure of how to do this, ring your bank and get them to help you).

You can also set up a direct debit from your account to pay your utility bills, just talk to your provider and they will set it up for you. IRD now has a pre-loaded payment option on internet banking.

To receive a payment, you will need to provide your bank account number to the person paying you. Remember: never give out any passwords: all they require is the account number.

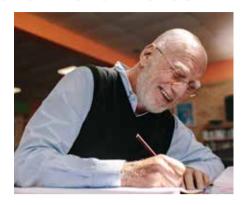
Another option is to enlist the help of a trusted family member. If you wish to have someone else operate your accounts on your behalf, you can do this by either giving them an Authority to Operate (this will need to be done at the bank so they can verify their ID and that you are doing so freely), or by appointing them as a Power of Attorney. Remember that you should never give out your passwords to anyone, including the bank.

If you are unsure of how to proceed, the first thing to do is to contact your bank or the organisation you wish to pay but which no longer accepts cheques, and let them know you're going to need help.

Carol Peychers

Pen Pals and Phone Friends

At Age Concern
Wellington,
we're
connecting
isolated people.
Lynn normally
looks after the
Companion
Walking
Service, but
when we went
into lockdown at



the end of March, this service had to go on hold. The team at Age Concern took on the roles of matching volunteers in the same area to clients who needed shopping done and other various tasks that were required for people with no one in the community to support them. From this evolved the phone friend and pen pal service, which Lynn has been managing.

It was brought to our attention that there are a lot of older people out in the community who were feeling isolated and lonely, so the call went out for volunteers to become pen pals and phone friends. We were overwhelmed with the huge response from so many generous people who were kindly able to give their time to either phone or write to those that were feeling cut off from friends and family. It has made a positive impact to over 50 people's lives, from a client who recently lost her husband, to a client with dementia who was missing the interaction from his day centre.

A breath of fresh air is how Linda describes her volunteer who phoned each week. Linda, who lives in Lower Hutt, shares some common interests with her volunteer as they both like animals but Linda also found it interesting visualising someone else's life from her volunteer's descriptions. As Linda lives alone and normally has occasional calls from family, she finds the conversation refreshing, supportive and stimulating.

Davina, one of Age Concern Wellington's volunteers, has spent a lifetime volunteering in the community. "I entered lockdown with a sense of loss for all those people I was going to miss. Chatting on the phone has never been one of my great passions but when given the chance to volunteer for Age Concern ringing those who lived alone, I thought I would give it a go. What I didn't realise was how much of a two

way gift it was going to be. The lady who I ring is a pure delight and we have had such fun sharing experiences and life events, it has enriched my days and I hope hers too. It seems strange to develop such a friendship without having ever met but maybe after this Covid-19 craziness is over we will meet for a coffee. Thank you Age Concern for this great initiative."

If you would like to have a phone friend or pen pal, Lynn can put you in touch with someone who would love to contact you. It's always good to make a new friend! Call Lynn 04 499 6654 or email cws@acwellington.org.nz.

KEEP SMILING BECAUSE LIFE IS A BEAUTIFUL THING AND THERE'S SO MUCH TO SMILE ABOUT





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