



Age Concern Wellington Region

Serving the needs of older people

COMPLIMENTARY COPY

Seniority



Walking Service Companionship

SOME SCAMMER INSIGHTS

Heart disease advice

Puppy love at SPCA

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OFFICE HOURS

9am - 4pm Monday to Friday

Chief Executive Report



Setting Ourselves 'Little Visions'

I hope you were able to spend some enjoyable time with friends and family over the Christmas and New Year break. Hopefully the weather

held up where you were!

There's something about a New Year that makes us reflect on the year that's passed, and form 'big visions' of what life could be like in the new one. "Maybe I'll get fit, give up sugar, or get into the garden more." Standing in front of an entire twelve-month period can be very exciting indeed. But sooner or later those 'big visions' fade away as we default back into the routines of normal life. Later, we'll remember those big New Year plans and feel down about not committing to them. Maybe we're thinking too big?

What if we made several 'little visions' that would help us move towards the big ones? When you think about it, progress towards a big vision is just taking a whole lot

of little steps in the right direction.

The other thing to keep front of mind is that just because you're in your senior years, doesn't mean you can't still achieve great things! You may be 85, but you can still achieve your fitness goals, learn a new skill, or meet new friends.

Setting and achieving little goals will help not just with your physical health, but your mental health also. And that's the key to positive ageing.

So, as we move forward into 2021, what are your 'little visions' for the year?

Maybe joining our Walking Service, a Steady as You Go class or signing up for our Visiting Service might help?

Stephen Opie

CEO, Age Concern Wellington Region

VOLUNTEERS ARE FANTASTIC

Age Concern Wellington Region works with hundreds of fantastic volunteers and we often share their stories with you in Seniority Magazine. Sometimes we like to hear stories of volunteers from other organisations, and we hope you'll enjoy hearing about these as well....

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.

Feedback Welcome

As editor of a couple of newsletters, I have the habit of picking up copies of community newsletters to see what other editors do, and to pick up ideas. A while ago I picked up a copy of the "Signal" which is the monthly newspaper produced on Lord Howe Island (this was obviously pre COVID-19). The paper serves a community of about 350 permanent residents on Lord Howe Island; there are tourists, but these are limited to a maximum of 400 at any one time. Thus, there are sections for Social, Police, School, Sports and other community news, and a plethora of advertisements. However, the item that caught my eye was a comment on the contents page which reads:

"The Signal is a community newspaper and happily accepts all offers of stories, photos and art."

The contributions and commentaries from readers of the "Signal" caused me to introduce a plea that has resided at the end of each of the newsletters I have put together. So here it is in a less formal style than the "Signal".

**FEEDBACK FROM
READERS OF OUR
MAGAZINE, SENIORITY,
IS ALWAYS WELCOME.**

Email:
officesupport@acwellington.org.nz
with your views, suggestions, feedback, exhortations, whatever... Thank you.

Mick Calder | Volunteer Editor

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It's puppy love for cat fancier at SPCA



Diane Webby
tending to a puppy

Tending to puppies wasn't actually part of Diane Webby's retirement plan. "I'm such a cat lover," she says. But when the opportunity came up to volunteer in the puppy room at Wellington SPCA, Diane didn't hesitate. "They just make you feel good about things," says Diane

"They're just so gorgeous. I mean, any little animal's gorgeous."

Diane is one of 5,000 people who volunteer at the SPCA nationwide each year, many of them retirees. They can be found in the SPCA centres, caring for animals ranging from mice and pigeons to rabbits, cats, dogs and even horses; behind the counter at the organisation's op shops, sorting and selling stock; or in their own homes, looking after the thousands of animals that need foster care.

Diane does one three-hour volunteer shift each week at the SPCA's Wellington centre, which is in the revamped former Fever Hospital on Alexandra Road, in Mt Victoria. Her shift involves socialising the puppies and walking them, shredding newspaper for their pens, keeping the pens clean, and topping up supplies such as blankets and towels. Duties on shifts vary, with some volunteers also feeding the pups and disinfecting their living quarters.

The number of puppies in the Wellington

Centre can vary from week to week, ranging from one to more than 20. All will have been cared for in foster homes prior to coming to the centre. Foster care acts as a quarantine to ensure animals are not bringing diseases into the centre and helps them recuperate and grow in a home environment.

As well as puppies and adult dogs, at the time of writing the Wellington centre also housed mice, kittens, cats, rabbits, turtles, chickens and a pigeon. Volunteers work in most parts of the centre's operations, whether it be in canine care, with cats and small animals, or in the veterinary and hospital area.

Paige Janssen, the SPCA's marketing and communications co-ordinator, says that fostering is a great way to make a difference to an animal's life.

"Fostering is a really nice way to volunteer if you don't want the [long-term] commitment of an animal. You can just temporarily care for them and give them love and it just helps them go on to find another family," she says.

She encourages anyone interested in volunteering, whether it be fostering, in an OP shop, or at the SPCA centre, to register online at www.sPCA.nz or to phone the Wellington Centre on (04) 389 8044.

For Diane, volunteering is the realisation of an ambition she'd had for years. She finally had the opportunity to put it into action when she left the workforce last year.

"Four to five weeks after I retired, I thought I'd give it a go," she says. And she'd recommend it to others. "I actually find it quite therapeutic," she says. "I usually go home feeling quite relaxed and thinking about those darling puppies."

Kate Simpkins

RYMAN PIONEERS

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- Our base weekly fee is fixed for the entire time you occupy your townhouse or apartment* and the deferred management fee is capped at 20%.

*Some conditions apply

Having certainty inspires confidence. It's just one of the ways we're pioneering a new way of living for a new retirement generation.

There are five Ryman villages throughout the Wellington region.

Each one is unique and provides you with a village community within your local community. To find the village that's right for you, or to enquire about availabilities, simply give us a call or visit us online:

0800 000 290
rymanhealthcare.co.nz



Seniors and Phasing Out Cheques in New Zealand



Although some banks still accept cheques, New Zealand banks and government organisations are slowly phasing them out. Last year, Kiwibank, New Zealand Post, ACC and IRD all stopped accepting or issuing cheques. ANZ announced they will also discontinue the use of cheques by the end of May 2021, Westpac by end June 2021, and BNZ by July 2021. ASB has indicated they will cease accepting cheques, but haven't given a date yet, Cooperatie Bank policy is under review, SBS and TSB still issue and accept cheques. Wellington City Council will stop accepting cheques from early April 2021.

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
Rabobank	0800 500 933
TSB	0800 872 226
Westpac	0800 172 172

Once internet banking is set-up, to make a payment to someone, you will need to ask for their 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. Your bank can help you set this up.

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.

Thank you Carol Peychers and Mick Calder for writing this blog post. The information in this article is believed to be up to date on 4 March 2021, but please check with your bank or organisation to confirm as needed.



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*

Join The Neighbours Day Aotearoa Movement

The annual initiative Neighbours Day Aotearoa is growing in a new direction in 2021, encouraging all New Zealanders to make our communities as strong as the mighty totara. Running nationwide from March 20-30 as a way to combat loneliness and isolation, this year they have even more ways to connect with your neighbours.

Organisers are encouraging all New Zealanders to visit the Neighbours Day Aotearoa website **www.neighboursday.org.nz** to sign-up or call Kyle: 027 211 4000

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Steady As You Go Classes 2021 - For more information please call 04 499 6646

DAY	TIME	LOCATION	ADDRESS	NOTES & INFO
Monday	10.30am	Karori Community Centre	7 Beauchamp St, Karori	
Monday	11am	Quaker Meeting Rooms	7 Moncrieff St, Mt Victoria	FULL
Monday	12pm	Johnsonville Community Centre	3 Frankmoore Ave, Johnsonville	FULL
Monday	1pm	Tawa Community Centre	Cambridge Street, Tawa	FULL
Monday	1.30pm	Walter Nash Centre	20/22 Taine Street, Taita	
Tuesday	11am	St Barnabas Church	35 Box Hill, Khandallah	
Tuesday	11am	Seatoun Village Hall	22 Forres Street, Seatoun	FULL
Tuesday	11am	St Mary's Church Hall	69 Discovery Drive, Whitby	FULL
Tuesday	11am	Koraunui Stokes Valley Hub	184 Stokes Valley Rd, Stokes Valley, Lower Hutt	
Tuesday	11am	Upper Hutt Library	844 Fergusson Drive, Upper Hutt	
Tuesday	12pm	Linden Community Centre	10 Linden Avenue, Tawa	
Tuesday	1pm	Vogelmorn Hall	Mornington Rd, Brooklyn	
Wednesday	11am	Knox Church	574 High St, Boulcott, Lower Hutt	
Wednesday	12pm	All Saints Church, Hataitai	90 Hamilton Road, Hataitai	
Wednesday	12pm	Eastbourne Community Hall	Tuatoru St, Eastbourne, Lower Hutt	
Wednesday	12pm	Walter Nash Centre	20/22 Taine Street, Taita	
Wednesday	12pm	Karori Community Centre	7 Beauchamp St, Karori	FULL
Wednesday	1.30pm	Newlands Community Centre	9 Batchelor St, Newlands	
Wednesday	1.30pm	Churton Park Community Centre	75 Lakewood Avenue, Churton Park Changed from Friday	
Thursday	10am	St Peters Church (garden room)	Willis Street, Wellington	
Thursday	11am	Bob Scott Retirement Village	25 Graham St, Petone, Lower Hutt	
Thursday	12pm	Tawa Community Centre	5 Cambridge Street, Tawa	From 18th Feb 2021
Thursday		Thorndon Dementia Group	— by referral only	
Thursday	1pm	Koauunui Stokes Valley	184 Stokes Valley Rd, Stokes Valley, Lower Hutt	
Friday	11.30am	Seatoun Village Hall	22 Forres Street Seatoun	from 21st May 2021
Friday	11.30am	Island Bay Community Centre	137 The Parade, Island Bay	
Friday	1pm	Johnsonville Community Centre	3 Frankmoore Avenue, Johnsonville	FULL

Exercise can improve immunity response from the Covid 19 Vaccination



It may be a bit early to be giving advice regarding the Covid-19 vaccination, but like the Boy Scouts, there is no harm in being prepared. It has been suggested that a reasonable level of fitness and good sleep patterns could increase the success of a vaccination.

The advice about exercise and fitness was reported a few years ago in relation to getting a flu jab. In 2013, a researcher at the University of Sydney advised that moderate exercise could be a key to successful vaccination. Being physically active had been found to improve immunity in general but doing exercise before or after a vaccination could boost the vaccine response.

In a recent report published on various New Zealand news sites, the New Zealand Exercise Community is also promoting moderate exercise to improve the response to the vaccine. It refers to a study from Trinity College, Dublin, which found that “regular aerobic or moderate exercise in weeks and months before the Covid-19 vaccination could help improve antibody response post vaccination in older people.”

So, a brisk walk at least two to three times a week before vaccination could be beneficial. Other reports add that getting a good night's sleep before vaccination day could also help. Age Concern Wellington organises several Steady as You Go (SAYGO) exercise classes each week to improve fitness, strength and balance for the elderly. See the list of SAYGO exercise groups in this magazine.

Courtenay Hearing Centre Serving the Wellington and 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 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!

We still have our clinics at Paraparaumu and Levin.

Courtenay Hearing Centre provides a full range of audiology services including tinnitus assessment and treatment, ear protection solutions, assistive listening devices as well as batteries, hearing aid repairs and accessories.

If you or a family member are having problems hearing, call and make an appointment today to see the team at Courtenay Hearing Centre at a location near you, for caring, professional advice

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

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LEVIN

SeeHear, 174 Oxford Street

PARAPARAUMU

8A Ihakara Street

WAIKANA

In the mall

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.nzwww.courtenayhearing.co.nz

Editorial supplied by Courtenay Hearing Centre

DEAR JOHN...

**Dear John**

I am quite concerned about my elderly neighbour. He lives alone, and while he has family living in the district, they are not close and don't visit very often. I do have his nephew's telephone number (who also has his Enduring Power of Attorney) if there is an emergency. He seems not to be coping as well as he used to, he looks a bit dishevelled, and I'm not sure that he is eating well. Is there anything I can do to help?

Martin. Khandallah

Hello Martin

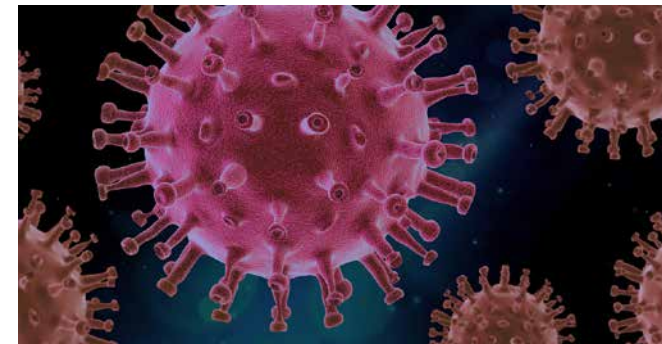
What you are describing happens quite a lot. Older people can often fade quite quickly if they are not eating well and not socialising with other people. Age Concern offers a number of services that may help.

Probably a good starting point would be to use the Shopping Service – a volunteer would do the shopping for him and deliver it to his door. He would need to prepare a list of items and a volunteer would collect it for him.

There is also the Accredited Visiting Service – this would involve someone visiting him for a cup of tea and a chat. If he would like to go for walks, there is also the Companion Walking Service, which would provide someone to walk with him. Often small changes can make a big difference in people's lives. If you think he is beyond these suggestions, the next step would be to contact his nephew who could refer him to his GP (or the practice nurse). They would probably arrange for an assessment to see what services may be available from the District Health Board. The telephone number of Age Concern is 04 499 6646, and a list of services is on the website www.acwellington.org.nz.

4 April 2021 - Daylight Saving Time Ends

Make a note of the date and remember to check your smoke alarm batteries for the winter months. Although most of us have heat pumps as opposed to open fires there is always an added risk of house fires in the winter with bar heaters being used.

Covid-19 and Mental Wellbeing

In a way, the pandemic seems like a distant reality. We hear on the news how various countries battle the coronavirus, while others are in lockdown. We feel privileged and sheltered perhaps. That is, until a case slips through our border and the reality of the pandemic comes crashing into our world. The effect on everyone is major.

Recently, I had to have a Covid test after suffering from headaches and a fever. I (almost) knew it wasn't Covid-19, but having a test was the responsible thing to do. The swab, described by some as akin to having someone scratch your brain, wasn't all that bad.

What surprised me was the paperwork I was sent home with. There were a few lines about following government directives and staying home until symptom free and receiving the test results. The rest of the information focused on mental wellbeing. There was lengthy information about the changes Covid-19 has brought to our daily lives, and the importance of looking after not only our own wellbeing but also the wellbeing of our whānau and community as we get through this pandemic together.

A whole page was dedicated to top tips to get through including finding ways to connect, taking notice of the world around us, giving,

learning, and spending time with nature. The information reminded readers that they can call or text 1737 day or night to speak with a trained counsellor – it is free and confidential.

I was impressed to see how the focus had shifted from the early days of the pandemic. In June last year, a friend had a Covid test and the only information he left the testing centre with was regarding Covid symptoms, isolation, and test results. I get the sense that people's needs are being heard.

Lorna Harvey, Communications Coordinator

PS: A couple of days after having the Covid test, I received a negative result, meaning I didn't have Covid-19.

**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

A Cautionary Tale



In a former life I was the Treasurer of a journalists' organisation. I wrote this after dealing with an online scammer.

One of the real “delights” of being treasurer of an organisation in this digital age is fending off the impertinent intrusions of scammers. Fortunately, I was not inundated with such offensive behaviour for the first 15 years, but then it started.

The approach took the form of an email headed “Quick One for Payment” and purported to be from the President of the organisation – and “signed off” with the President's name. It's all very polite, the salutation addressed me by name (almost), was reasonably formal with good English and no spelling mistakes, as follows:

“Hello Mich, I need you to set up a bank transfer for a payment ,let me know if you can handle this right away so I can send you the bank details and can you please confirm to me the recent available account balance? Waiting for your reply.

*Thanks,
(President's name)*

So far so good, apart from misspelling my name and a misplaced comma. But the President had never asked for any funds in the past and as a reasonably well managed organisation we would have needed a tad

more documentation than a request such as this. There is no mention of what the funds are for, nor is there any explanation of the need for urgency.

To see how far this would go I asked for details and immediately received this:

*“Hello Mick,
Amount....\$4,250,Its for financing an urgent project and the account will reimburse next week Thursday unfailingly.please kindly send the swift copy after the payment.”*

When I did not respond for a couple of hours it was followed by this

“This is the account information below,kindly to me the swift copy after you have made the payment,for Board record keeping and also i can send it to the beneficiary for proof of payment.

Bounyadeth Viora, Bank West, Account number: 0224484, Bsb: 302969, Bank Swift Code: bkwaau6p, Bank Address: 179/180 Macquarie st Liverpool nsw 2170 waiting to hear from you”

This reply was a little bit sloppy – the word spacing and capitalisation deteriorated, and the account holder's name looked a bit dodgy (maybe he/she was getting over-excited by the prospect of easy money). The bank details checked out, but I suspect the account would disappear, along with the funds. In addition, we didn't conduct business in Australia on any regular basis, so a payment of that amount was somewhat out of the ordinary. The kicker comes when you look at the reply email address – an innocuous looking, and probably untraceable impersonation in the form:

<ChiefExeOfficer1@mail2visionary.com>

The President of the Guild was astounded to learn that she had allegedly asked me to

transfer funds to Australia, especially with no explanation. So, the ChiefExeOfficer1 was advised to in basic Anglo-Saxon go away. Sadly, there was no response to this gentlemanly instruction. Or so I thought. He or she waited a couple of weeks and decided to have another go with a slightly different message but with a different return email address.

*“I need you to initiate a bank transfer or cash deposit in amount of \$9,780 AUD for me today. Let me know if you are available, so I can forward the beneficiary details.”
<presidentp@mail-me.com>.*

They clearly could not take a hint – I started to receive requests on a weekly basis – only the email addresses were changed. I finally reported them to my email provider. They stopped harassing me.

But there are others who will try to separate you from your money. In both cases described below, a quick way to test if it's genuine is to check the reply address to see whether it corresponds in any way to the organisation it is pretending to be. In the ASB example, note that the address to click on has no reference to ASB bank. In any case no bank in New Zealand asks for updates to prevent your account being closed.

Example 1. The fake renewal payment scam

An email from a false account tells recipients to pay \$79.95 for a vehicle license renewal.

"Kia ora, if you've already renewed within the last 24 hours, please ignore this reminder," the email says. "It costs \$79.95 for 12 months if you renew online. Your reminder number is 200328."

The 'renew now' button directs you to an illegitimate website with an NZTA logo on the

top left corner. The link does not begin with nzta.govt.nz.

Example 2. The banking scam

*Dear Valued ASB Customer
Your ASB BANK requires immediate update to avoid account shut down, To protect your security and avoid your account from being shut down you need to complete the security process.*

*To complete this process, Click Here
<https://www.piloto.inps..... etc etc
please make sure you enter same information as in the account, changing information on this account with other information can result on permanent locking and it request new procedure for unlocking*

Never reply to emails like these. If you are unsure, contact the Netsafe Helpline.

- Call toll-free on 0508 NETSAFE (0508 638 723)
- Email help@netsafe.org.nz
- Complete an online contact form
- Text 'Netsafe' to 4282

Netsafe's contact centre is available from 8am – 8pm weekdays and 9am – 5pm weekends and public holidays. Or call the NZ Police's non-emergency number 105.

I guess you just have to become suspicious, cynical and very tight fisted. Or in the words of the sergeant in the “Hill Street Blues” series “Let's be careful out there”.

Mick Calder



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

MY EMAIL PENFRIEND
MARY CORKILL



During lockdown in April, Lynn phoned me and asked if I would like an email pen pal and I said yes. In due course, Mary Corkill wrote to me and we have been corresponding ever since.

Mary is an amazing person who turned 95 in May, and who embraces technology. She uses Zoom to keep in touch with her family, who live in Auckland, Christchurch, Hamilton and locally. One of her daughters and her partner live about six minutes' walk away and her son and daughter-in-law live on a lifestyle block in Pauatahanui. She has ten grandchildren and five great grandchildren who live in various locations around New Zealand.

Mary's interests are many and varied. She loves reading – and going to the Johnsonville library as she said it is much bigger than her local library. She also loves knitting and doing puzzles and crosswords. Another of her interests is painting. She had three of her paintings in an exhibition at the Odlin Gallery in Lower Hutt during October. As Mary is very social, she loves going to bowls every week and is also a member of her local Probus Club who hold their meetings at the Wilton Bowling Club.

One of Mary's many outings she told me

about was with one of her granddaughters and her partner to Makara Beach on a cold, bitter winter's day for a picnic afternoon tea. They watched the waves and fishing boats coming in.

I am really pleased to be Mary's pen pal, as I think she is a wonderful and very interesting person.

Christine Robb

Historic agreement between retirement village industry and residents' association

While the vast majority of retirement village residents are happy with their decision to move to a village, occasionally concerns arise that need to be dealt with promptly and effectively.

Late last year retirement village operators and the residents' association signed a Memorandum of Understanding (MoU) to encourage closer collaboration and co-operation between operators and residents.

The Presidents of both Associations, Graham Wilkinson for the RVA and Peter Carr for the RVRANZ, welcomed the MoU, agreeing that residents' interests are "at the heart" of everything the sector does. The MoU confirms the way the two organisations will work together in matters such as dealing with complaints and concerns, staff training, how resident committees work, and creating a Residents' Advisory Group to provide advice and input.



editorial supplied by Retirement Villages Association

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

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

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Heart Foundation – leading the fight against heart disease



The Heart Foundation is New Zealand's heart charity. It leads the fight against heart disease, by funding cutting-edge research and providing support services to people living with heart disease throughout the country.

Heart disease is New Zealand's single biggest killer, claiming the lives of more than 6,700 New Zealanders every year – that's one person every 90 minutes – and more than 170,000 New Zealanders are currently living with heart disease.

Their mission is to stop all people in New Zealand dying prematurely from heart disease and enable people with heart disease to live full lives.

A new online heart health risk management tool for Kiwis

The Heart Foundation is helping New Zealanders become more proactive about their heart health with its new online risk assessment and management tool, My Heart Check. The risk management tool is freely available for all New Zealanders to self-assess their heart health.

Based on New Zealand data, it uses information like location, ethnicity and

medical history to give a heart health estimate and approximate heart age, compared to actual age.

My Heart Check is the first heart health risk tool based on New Zealand population data and provides a tailored assessment for all New Zealanders, including Māori, Pasifika and high-risk populations.

"Our goal is to use the data to provide New Zealanders with information to proactively start a conversation with their health professional about their heart health. This includes lifestyle changes for many but may also lead to medications for blood pressure, diabetes and high cholesterol if they need it," says Dr Devlin.

"The tool will play an important part in screening for risk of heart disease in high risk, difficult-to-reach communities and workplaces. It can open up the important early conversations about how individuals can improve their own heart health," he says. For more information on My Heart Check visit myheartcheck.org.nz

Here to help

Heart Foundation nurses are just a phone call away to provide advice and support for heart health. The service is confidential and the experienced cardiology nurses have up-to-date information about many aspects of heart health, including information on Covid-19 for heart patients.

The service is available on 0800 863 375 or (09) 571 9191 between the hours of 9.00am-5.00pm, Monday to Friday.

Support in your local community

It can be very challenging for people who live with heart disease, so the Heart Foundation offers free specialist-led sessions to support people. The sessions provide a warm,

supportive environment that allows people to learn how to understand and manage their condition, what medical treatments are available and how to keep well.

The Heart Foundation also offers community-based support groups in the Wellington Region, which are designed to help, educate, support and listen to those who are living with heart disease.

The following are support groups for people with atrial fibrillation (AF). These small informal groups give people a chance to chat to others with AF.

Porirua

Date: Last Wednesday of the month - Bimonthly from February

Time: 10.30am

Location: Linden Community Centre, 10 Linden Ave, Porirua

Lower Hutt

Date: First Thursday of the month - Bimonthly from February

Time: 10.30am

Location: Hutt Art Society, 9-11 Myrtle Street, Lower Hutt

Kāpiti

Date: Second Wednesday of the month - Bimonthly from February

Time: 10.30am

Location: Meeting Room, Paraparaumu Library, 9 Iver Trask Place

Your local Heart Foundation Heart Health Advisor, is available to speak with community groups about heart health, reducing risk, nutrition, exercise and heart attack awareness. They're also happy to help with enquiries about heart health issues and local services. The Heart Foundation also works within the local community to deliver resources and manage projects with our local health teams.



Atrial Fibrillation (AF) Support Groups

Support groups for people and whānau impacted by Atrial Fibrillation.

Please join us for a chat and the opportunity to meet others with AF.

Porirua

When: 10.30am, last Wednesday of the month (bimonthly from February)

Where: Linden Community Centre, 10 Linden Avenue, Linden

Lower Hutt

When: 10.30am, first Thursday of the month (bimonthly from February)

Where: Hutt Art Society, 9-11 Myrtle Street, Lower Hutt

Contact

Annette at annettes@heartfoundation.org.nz or phone 04 472 2780 ext 1



What Are We Saving For? Using Assets in Retirement



This article first appeared on Age Concern New Zealand website. For the full article go to: <https://www.acwellington.org.nz/what-are-we-saving-for/>

The purpose of this article is to stimulate discussion around finances in retirement. It is not meant to be financial advice, nor should it be taken as such. We recommend you seek advice from a professional before making any major financial decisions.

Throughout our lives we accumulate assets in the form of money, housing and all kinds of possessions. What for? Do we draw down on our wealth to preserve our standard of living in old age; keep it for a “rainy day”; or leave it as an inheritance?

What assets do older people have?

Superannuation and pensions

The value of entitlements to New Zealand Superannuation (NZS) can be seen as an asset, although we can't turn this into ready cash. On retirement, or when they reach 65, some people receive pensions or lump sums from private or occupational pension schemes and many more will get cash from KiwiSaver, as their schemes mature. Lump sums can be invested, used to clear debt, or spent.

Financial investments

Something like half of people aged 65 and over have income from investments, reflecting lifetime savings, but this source accounts for only a small proportion of income, especially given the very low interest rates which can currently be obtained from bank deposits and savings accounts.

Residential property

Home ownership is the most common form of asset holding in this country. Three-quarters of people aged 65 or over live in owner-occupied housing, the majority mortgage free. Only a very small proportion own rental property, so rents are not a significant source of income overall.

What can we do with these assets?

For most older people, NZS provides a basic income, supplemented by other regular pensions and income from savings and investments. With careful management by individuals and good consumer protection, this can deliver a comfortable lifestyle. Having a financial nest egg for unexpected costs will help to give peace of mind and to ensure that older people don't go without essentials.

This is fine for “liquid” assets (bank deposits, bonds, and shares) which can be realised comparatively easily. Money tied up in our homes is harder to mobilise.

Mobilising wealth tied up in housing.

Preserve or mobilise.

First of all, people must decide if they want to preserve funds tied up in housing or mobilise them in some way. Most people do nothing and by default their capital is kept intact, probably growing as house values increase. In this case, the equity is preserved for inheritance after the owners die.

Home equity can be used as security for a loan when a special need arises, such as medical emergencies; or financial difficulties facing family members. In some situations, home equity may be required to pay for long-term residential care. This approach may be described as “saving it for a rainy day”.

Releasing housing wealth

If the home is sold, part of the capital may be released by “trading down” to cheaper housing, more suited to the needs of a smaller household, or renting. Moving into a retirement village may have this effect.

Moving in with family members can provide care and support as well as accommodation. It could

be an alternative to residential care and will preserve capital for inheritance. However, this does not appear to be a favoured option among the majority of older people in New Zealand.

Several other options allow owners to remain where they are, in familiar home and community surroundings: share – taking in boarders or flatmates convert a home into flats. These choices bring the responsibility and problems of being a landlord.

Finally, people may stay in their homes and borrow against the equity. A new mortgage may not be attractive (and may not be available to people over a certain age). But now there are “equity release” schemes, which present another option for older people.

Commercial Equity Release schemes

Many older people want to remain in their homes but they are finding it difficult to make ends meet – to enjoy a comfortable retirement. In other words, they are “house-rich and income-poor”. These are the potential customer group for commercial equity release schemes; reverse mortgages are the main type of equity release schemes. Reverse mortgage schemes can provide lump sums, regular income in the form of annuities, line-of-credit arrangements, or combinations of these.

A reverse mortgage is a loan is taken out against capital tied up in a house. No immediate repayments of capital or interest are required. Interest accumulates on a compound basis and is added to the loan. Usually, when the client dies or the property is sold, the full loan plus interest is repayable.

Rates Postponement

Some New Zealand local authorities offer Rates Postponement Schemes, aimed predominantly at ratepayers 65 and older, who can postpone their rates indefinitely if they choose. The accrued rates and charges are then paid back from the person's estate when they die.

There has been much discussion of the pros and cons of equity release schemes. They are often seen as a “last resort” because the interest rates

are high and the debt compounds rapidly, and because they limit choices about moving in later life. But it seems there is potential for safe, well-designed and innovative products in the equity release market.

Leaving something for the kids

How important is it to leave an inheritance for your children? What is inheritance for? In social and economic terms –

- It formalises and symbolises family ‘lines’
- It keeps significant or important property within a family
- It is the final act of parents ‘providing’ for their children
- It gives younger people assets to enhance their lifestyles.

Commonly a surviving spouse inherits initially, and the property is handed on to the next generation when he/she dies. This pattern is enshrined in law in New Zealand. The Family Proceedings Act 1980 allows appeals against a will that does not provide for a surviving spouse or dependent children.

Conclusion

To ensure a comfortable standard of living in retirement, older people need to manage their income and assets well. According to a ‘rational’ approach, people will draw down on their assets to supplement income in retirement, but this does not appear to be widespread behaviour. In many cases, assets are unused and pass to succeeding generations as bequests, either intentionally or ‘accidentally.’

But in future, there may be a need for more active “decumulation” of assets in retirement. The pressures of an ageing population may mean NZS cannot be sustained in its present form.

At the individual level, decumulation will help to fulfil aspirations for a high standard of living in retirement. It will help avoid the fear of ‘becoming a burden’ and improve the independence of older people. At the same time, assets that are consumed cannot then be bequeathed and this will have intergenerational effects.

Judith Davey.

Companion Walking Service

Mara Davis and the Importance of Social Connections



When Mara Davis shares a walk with Frank* each week, she especially enjoys noticing things along the way with him. Sharing is at the heart of Mara's involvement with the community.

Age Concern Wellington

Region has the opportunity of working with hundreds of volunteers. Each one of them regularly donates their valuable time and makes a significant and positive difference to our region's seniors. Mara is a Companion Walking Service volunteer.

"These walks are one of the favourite parts of my week," she says.

Born in Wellington, Mara has lived most of her life in the area. After high school, she lived in Scotland for a year in a community house where she was a peer-mentor for people with mental health and substance abuse issues. She then studied criminology and psychology at the Victoria University of Wellington, completed her Honours degree in Criminology last year and is currently working on her Masters. Her research focuses on activism occurring in New Zealand gangs.

Mara works in Administration with the Labour Party and at the Soup Kitchen as a support worker – both organisations she has volunteered within various capacities since 2017. She believes being involved with and helping the community is important. During lockdown in 2020, Mara heard about

Age Concern Wellington Region through the Community Networks Wellington newsletter. It was a busy time for Mara at the Soup Kitchen remaining open during lockdown, but once things settled, she joined the Companion Walking Service.

Mara's sister has an intellectual disability, and this has helped Mara understand the significance of maintaining relationships and companionship with people. The value and importance of social connections cannot be underestimated. "Building trust by being consistently there for those who can't reach-out or may be forgotten is crucial," Mara says.

Mara's experience with the Companion Walking Service is a positive one. She has built a lovely friendship with Frank, has been welcomed into his home, and the pair go for different walks each week. Mara finds it difficult to make time to go for a walk normally, but the Companion Walking Service is a nice way for her to get out and walk every week – and it's especially nice to share the walk with a friend.

In early December 2020, Age Concern Wellington Region's office was busy preparing Christmas cards for members and volunteers, mailing-out Seniority Magazines, organising various functions and events, trying to line-up 'relief' volunteers as some regular volunteers would be away for the holidays. Mara offered her help in the office as her client had cancelled their walk that week, and she knew the office would be busy. "Because I've been involved with many community organisations, I know the advantage of 'all hands on deck.' Every tiny bit helps. Whatever anyone can do is usually welcome, so I was happy to help." Mara's contribution in the Age Concern

Wellington Region office was a huge help!

After her Masters' Degree, Mara intends to do a PhD to see if her research can add to the field of criminology and gangs, or perhaps she will seek work in prison rehabilitation or reintegration. When asked if she found the prospect of that type of work intimidating, she replied: "No, I love people. Everyone is so unique and has something to contribute to others' lives. The more people I meet, the more I see that we are all just on our own learning curves and life experiences. It is a privilege giving the people who society has failed the opportunity to have their voice heard."

At Age Concern Wellington Region, we're thankful for all the wonderful volunteers we work with, and we wish to especially thank Mara Davis for her great work!

ANGIE FARROW – VOLUNTEER VISITOR

Professor Angie Farrow (ONZM) visits an



84-year-old woman once a week as a volunteer visitor for the Accredited Visiting Service. She's one of the many accredited visitors providing this compassionate service for seniors who may be lonely or isolated.

She took up visitor volunteering while working at Massey University in Palmerston North and decided to contribute her services once again when she retired from Massey and moved to Wellington. The regular contact provides her "client" with companionship as well as connecting Angie back in with the community.

Angie was Massey University's first professor of theatre studies and is a critically acclaimed playwright, teacher and author. She has written over 50 plays mainly for young adult audiences. Her creative work has been produced both in New Zealand and internationally in festivals in India, France, Malaysia, Canada, Australia, the UK, the USA and Singapore.

She has also ventured into bigger productions to widen the level of interest in theatre productions and comment on community issues. Her environmental plays are written about local issues and feature large casts recruited from the local community – establishing a novel format of community based "eco-story telling". She has written three such large-scale community plays: *Despatch* (2007), *Before The Birds*, (2009), and *The River* (2012). The latter being about the declining water quality in the Manawatu River.

Angie hails from the UK and transferred to New Zealand in 1990 with her partner and fellow playwright John Downie. She was pregnant at the time and their daughter was born in New Zealand. Angie recently retired from Massey after 24 years and was honoured with the award of Officer of the New Zealand Order of Merit in 2021 for her services to the arts and creative writing.

Angie is reported to live by the encouragement she gave her students: the only way to find your creativity is to do it. If you want to make a difference, invest in a creative life. In volunteering for the visitor service, she is investing her other skills and making a difference.

Age Concern appreciates the contribution Angie and other volunteer visitors like her are making to brighten the lives of the elderly in our community.

UPCOMING EVENTS

POP-UP HUBS

Join us for these free events, where there will be a light lunch, a cuppa and some friendly chats:



SEATOUN

When: Call Kirsten for the next monthly hub

Date: 04 499 6645

Where: Seatoun Village Hall next to St Christopher's Church, 22 Forres Street, Seatoun

LINDEN

When: Call Kirsten for the next monthly hub

Date: 04 499 6645

Where: Linden Community Centre, 10 Linden Ave, Tawa

****NEW**** VOGLEMORN

When: Call Kirsten for the next monthly hub

Date: 04 499 6645

Where: Voglemorn Hall, 13 Vennell Street, Brooklyn

Call 04 499 6645 for more information.

STAYING SAFE WORKSHOP FOR SENIOR DRIVERS



Staying Safe is a classroom-based refresher workshop for senior road users. The workshop aims to maintain and improve safe driving practices and increase knowledge of other transport options available to help senior road users remain safely mobile. Please call for the next course dates. Call 04 499 6648 for more information.

COMPANION WALKING SERVICE

Would you like to go out more but find it difficult to go out on your own? If you'd like to go for a walk in your community, to the park, local café or shops, then we can help. Our carefully chosen and trained volunteer walking companions are keen to support you. We will match you with a local companion with similar interests so that you can enjoy a walk together.

ACCREDITED VISITOR SERVICE

We provide companionship to people over 65 who would like a regular visit from a friendly volunteer. We aim to match people with volunteers who live in the same area and have similar interests.

SHOPPING SERVICE

We have a shopping service for seniors. There are many volunteers offering to help with shopping, so don't hesitate to contact us if you need help.

VOLUNTEERS WELCOME

If you have a little spare time and would like to volunteer with Age Concern Wellington Region, we'd be happy to hear from you. We have a particular need for volunteers in Wainuiomata and Porirua. Please email ea@acwellington.org.nz or call 04 499 6648.

Home Invasion – Keeping Yourself Safe at Home



Though very rare, home invasions unfortunately do happen occasionally. A recent incident in Karori occurred when the house occupant opened his front door and three masked people charged in, stole from him, and hurt the man.

There's no need to be afraid, but there are a few steps you can take to protect yourself. If someone knocks at your door and you are not expecting a visitor, you can always look out of the window to see who it is, or speak through the door and ask who it is. You do not have to open your door. Here are a few tips on how to keep safe:

- Always lock your front door and side gate
- Ensure your garage door is securely locked
- When going out, close all your windows
- Keep your hedges low at the front – burglars/unwanted visitors love an access that is well hidden
- Get spotlights installed which come on when people approach the front of the house
- Don't leave keys lying around – if someone breaks-in they could grab your keys and drive off in your car (or worse still, they could keep the keys to your house and you would need to get new locks). Hang keys up inside a cupboard, or somewhere out of sight if possible
- Keep valuables out of view of the windows

Although it's important not to become too frightened about this type of danger, it doesn't hurt to be aware and as safe as possible.

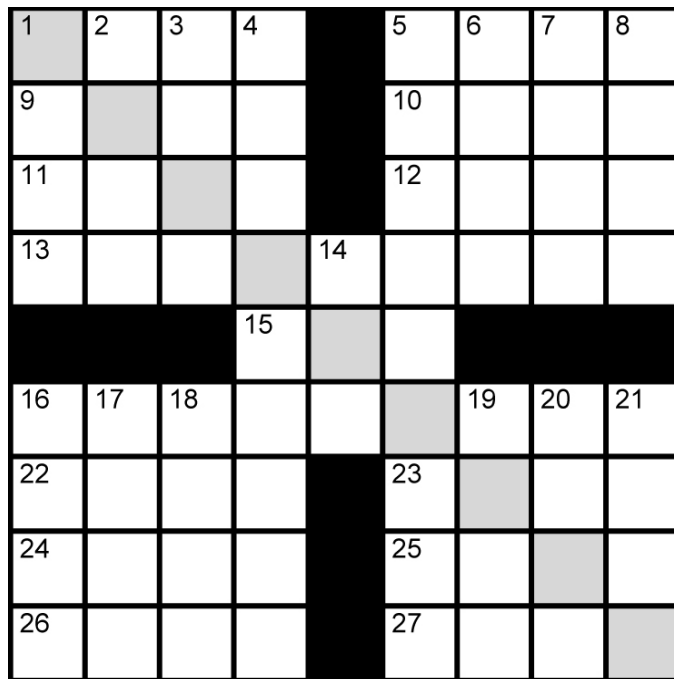
For more information go to www.police.govt.nz/advice/personal-community/keeping-safe/home-safe

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!

Maximum hip



Across

1. Snail mail org.
5. Union foe
9. Skirt feature

10. Continental currency

11. Car
12. Like Death Valley
13. In frightened manner

15. Place for a stud

16. Type of optical telescope

22. Mélange

23. Vagabond

24. Norway's capital

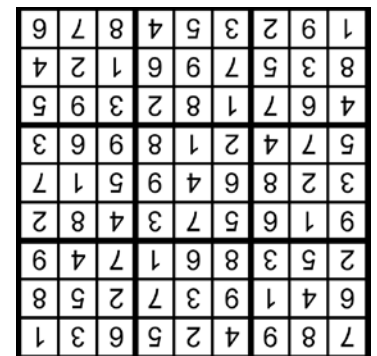
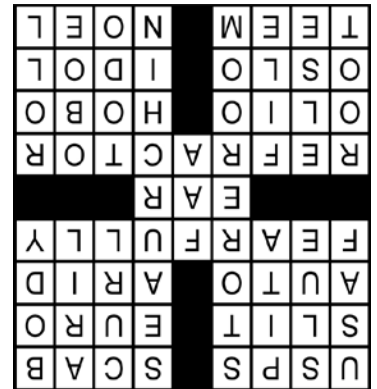
25. Matinee hero

26. Be rife (with)

27. Coward of note

Down

1. Thunderbirds' org.
2. Pivot
3. Hummus holder
4. Place for supplies
5. Sand-dollar relative
6. Ringlet
7. Seed covering
8. Torso
14. J.F.K. regulators
16. Tooth part
17. Choice word
18. Manicurist's tool
19. ___ list



20. Wind instrument

21. Throw, as dice

ANIMALS

ART

BEACHES

BIRDS

CATS

CHRISTMAS

CORNER PIECE

DOGS

EDGE PIECE

FANTASY

FLOWERS

FOOD

FRAME

GLUE

HISTORY

HOBBY

LANDMARKS

LANDSCAPES

MARINE

MUSIC

NATURE

OUTER SPACE

PAINTINGS

PIECES

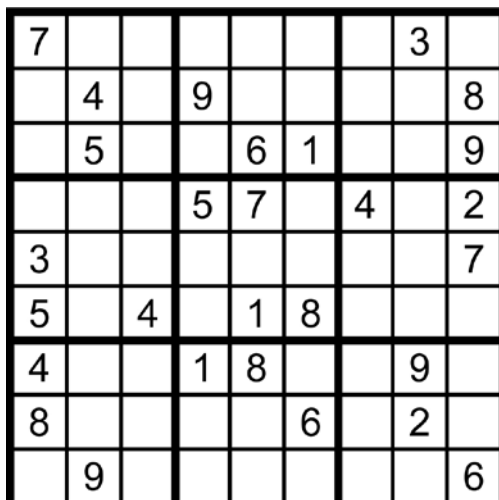
ROLL UP

SKYLINES

SORT

SPORTS

THEME



Jigsaw Search

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 once in a column or row in the larger grid.

(The difficulty on this puzzle is easy.)