

WINTER 2021 QUARTERLY NEWSLETTER
www.ageconcern.org.nz



Age Concern Mid North

Serving the needs of older people



**View from the Age Concern office
Looking down to the Kerikeri Inlet and Stone Store.**

For advertising phone Dave 027 652 5220 or email dave@kiwipublications.nz

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Postal Address: PO Box 214, Kerikeri 0245

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9.00am - 1.00pm Monday to Friday

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LAWYERS: Dennis McBrearty, Simon Dominick, Richard Ayton, Graham Day, Laurel Simm, Georgia McDonald and Huia Azimi

Do you have time for others?

Regular visits can make a real difference to an older person's health and happiness, and our volunteers tell us that they really enjoy and benefit from, their role. If you would like to spend time with an older person, we want to hear from you.

Would you like more company?

If you are feeling lonely, or would like more social contact, it's important to do something about it. Our Accredited Visiting Service is a befriending service that provides regular visits to older people in the community. Our visitors are volunteers who would like to spend time with an older person each week to enjoy a conversation and shared interests.

For more information about this service contact (09)4074474



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

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

From the President

I do hope everyone is enjoying the milder weather and with the recent rain we are so thankful to be out of the drought here in the Far North. It is a huge relief to those of us on tank water to have our tanks full again. The rain has certainly helped our gardens as well.

Juen, Kayla and Shirley not only a Committee member but a wonderful volunteer for Age Concern Mid North, have been exceptionally busy. They have not just been running the Kerikeri office and our usual courses but an extra one instigated and funded by our Head Office in Wellington.

Kayla and Shirley have been trained to take the course "STAYING SAFE" which is a Refresher Workshop for senior road users on driving which means it gives one the freedom to remain mobile and keep in contact with the outside world, to be able to do your own shopping and keep in touch with family and friends. They have been as far as Whangarei and Dargaville and locally as well. From feedback we have received this has been very successful.

I would like to recommend that you regularly check your supermarket receipts as I have found many mistakes. I have been charged twice for the same article more than once and even charged \$6.00 for a loaf of bread normally costing around \$2.23.

Head Office started a "Buddy System" towards the end of last year where a member of the Board contacts the President/Chair and we have a discussion on local and New Zealand issues. My buddy is a board member from Nelson. I found their advice very helpful. I receive regular updates from Head Office by email and have already received the unconfirmed Minutes of our Annual General Meeting, which was held on the 7th April, 2021 by Zoom. Juen participated in this.

Wills: This is something many of us are reluctant to do anything about and discuss but is very important. I have had a reminder from my Lawyer regarding updating my Will and it was suggested that one should regularly review your will every five years. If you die without a will it is called dying "intestate". What is particularly difficult is that your assets will be distributed in accordance with the Administration Act 1969. In some instances your assets may not go to the person you would have intended them to go to. In a standard situation your assets will be split

between your spouse/partner and your children, this has the potential to cause a great deal of difficulty, particularly if there is a blended family situation. To compound matters, dying intestate also means that your estate may be subject to costly legal bills simply because there is more legal work involved. The committee discussed this subject last year when organising speakers for 2021 and it has been arranged for a Lawyer to speak at one of our Meet and Greet in the coming months.

I am looking forward to meeting new and present members at our monthly "Meet and Greet". These are held on the last Friday of the month at Kingston House from 10am until around Noon. We have morning tea and then a speaker. A cup of tea is offered at the end of the meeting to those who wish to stay on afterwards.

Kind Regards *Jan Flowers*



Texting FOR Seniors

BFF - best friend fell

BTW - bring the wheelchair

TTYL - talk to you louder

BYOT - bring your own teeth

LMDO - laughing my dentures out

FWIW - forgot where I was

IMHAO - is my hearing aid on?

OMMR - on my massage recliner

ROFLACGU - rolling on the floor laughing and can't get up

When you understand why a pizza is made round, packed in a square box and eaten as a triangle... Then you will understand women"

Let's not confuse retirement village living with home ownership

A housing crisis is gripping the country and every day we hear reports of New Zealanders losing out on their dream home, queues at open homes and 'standing room' only at auctions.

Owning your own home is seen by many Kiwis as a birthright, and despite recent Government announcements, property remains a popular investment choice for many people.

Retirement village living is also riding a wave of popularity with 100 people moving into a village across the country every week. However, in most cases, residents are choosing to sell their homes, release the equity and forgo home ownership in favour of a different model. The most common model is called "Licence to Occupy".

A licence to occupy means a resident purchases the contractual right to occupy a property such as a villa or an apartment at a village, but has no legal ownership of the property itself or the land. The purchase of this right to live in a residential unit is often at a substantial discount to the average price of a freehold property in that area.

In return, the village operator assumes the ownership risks for the property such as long-term maintenance, renovations, storm or earthquake damage, pays rates and insurance and continues to invest in the village by providing an age care facility, upgrading the common areas, or rebuilding units to appeal to a new generation of residents. These investments are made at no risk or cost to the resident.

In addition, 60% of villages fix weekly fees so the resident is insulated from any increases in rates, insurance, staff salaries, and general overheads. For example, village residents on fixed weekly fees won't worry about Wellington City Council's proposed 17% rates hike.

Many of our residents tell us they like the model because it provides them with certainty of costs. Unlike owning a home, they aren't exposed to risks. So why is this important? Well, just like a licence to occupy model is not like owning a home, it also means that in most cases, residents or their estate do not share any capital gains when the property is re-licensed to another resident.

Any 'gains' made on the re-licensing of units is used by an operator to off-set the risks of owning the property such as maintenance and necessary expenditure. The resident, with no ownership stake in the village, is not liable for any unexpected property costs.

Understandably, many of our residents recognise they can't have one without the other – either they can share the risk of ownership and the unexpected costs, or they forgo capital appreciation in the security of knowing they do not face these costs.

In my experience, the residents I talk to understand this. They are astute, they've done their research and due diligence and have, as is required by the law, sought independent legal advice before moving into a village.

From the Managers Desk

We have had a very busy last few months. Shirley and Kayla have presented Safe with Age in Whangarei (2 times), Dargaville, and Jane Mander Retirement Village in Whangarei, Paihia and Kerikeri.

There are two more workshop one in Whangarei and one at the Bream Bay Retirement Village in Ruakaka. The interest in Safe with Age for senior drivers has been really rewarding, we have kept a register of those that missed out on the Kerikeri and Whangarei workshops, so if you missed out expect a phone call from us to give you our future workshop dates. We have also been presenting workshops on Life without a Car, which some had renamed "there is no life without a car in Northland", this of course is true, we have limited public transport. Access is very poor, making it difficult for people to manage their health and social activities. I long for people to be still talking passionately about "positive ageing, giving the older person independence, improving quality of life and enabling them to remain in their own homes".

Other activities include the Strength and Balance in Kaikohe and Kerikeri, both areas have enthusiastic weekly attendees. Many are pleased to tell us how their physical ability has improved and how much they enjoy the social interaction.

Our digital learning (tech for seniors) has a steady flow of requests from people wanting to learn. To meet this demand a volunteer tutor will assist on a Friday. It is great to see so many wanting to be able to manage their lives through technology. Remember tech training is by appointment, so give us a call on 407 4474 to make an arrangement.

PLEASE READ IF YOU USE THE TAXI AND RECEIVE/CLAIM THE \$20 SUBSIDY:

**AS FROM 1 MAY 2021
WE ARE UNABLE TO
OFFER THE SUBSIDY.**

In 2004 Age Concern Mid North successfully secured funding from the Ministry of Health for a pilot scheme to provide for a subsidised taxi service in the Mid North of Northland. At that time we offered the service where there was a licensed taxi provider.

The aim of the project was to subsidise taxi fares for older people for all reasons, but especially to ensure

the ability of clients to access doctors, specialists, health promotion and social activities. The initiative was proposed in response to the Ageing in Place Strategy which was aimed at encouraging people to stay well both physically and mentally and be able to stay in their own homes as long as they wish to. The Ministry of Health funding was a one off and in late 2004 we made a successful funding application to the then Te Tai Tokerau Primary Health Organisation. TTPHO was later to be merged with Manaia PHO and became Mahitahi Primary Health Enterprise (Mahitahi PHE). Since 2004 we have been fortunate enough to have had funding to provide this service to the older people of the Mid North. We have always appreciated the funding. Over the years the service has grown, and those clients using the taxi subsidy will know that we have adjusted the subsidy over the years. The service has attracted new providers, Driving Miss Daisy and Health Drive, both providers deliver their service across the Mid North, in the Bay of Islands Dial a Ride and Haruru Cabs have been delivering the service for many years. These providers are a valuable eyes and ears of our community and we so appreciated their feedback and willingness to assist whenever needed.

I have given the background to how we were able to provide the service to our older community and to endorse that the funding over the 17 years has been appreciated. In April 2021 we were informed that the funding will not continue beyond this financial year. This means that we will not be able to continue to offer this service, if you have any concerns please contact us on 407 4474 we will do our best to answer your questions and assist you the best we can.

Your annual subscription form will be included with the newsletter, we will have an eftpos machine at the office in June to receive your payment, our bank account number is on the subscription form which means you can pay by internet banking. If you come into the office to pay it is our opportunity to thank you for being a member, and get to know you a little better.

For some the taxi subsidy will be a sad loss, currently we are looking at other funding options that will cover urgent transport assists.

Juen Duxfield

Arena Living | Retirement Villages NZ | Peninsula Club



Age Concern Mid North

CALENDAR OF EVENTS



MONDAY

Lawyers Clinic - 12pm - 1pm
(First Monday of every month)

TUESDAY

Senior Strength & Balance 11am - 12pm

WEDNESDAY

Gardening group - 9.30am - 10.30am

Tech for Seniors - 10am - 12pm

Nia Young at Heart - 11am - 12pm

THURSDAY

Kaikohe Strength & Balance - 10am - 11am

Nia Young at Heart - 11am - 12pm

FRIDAY

Tech for Seniors - 10am - 12pm

Meet & Greet - 10am - 12pm

(Last Friday of every month)

Please note the Lawyers Clinic and Tech for Seniors is by appointment only.

We are providing Staying Safe: a refresher course for older drivers, if you are interested in attending one, please phone our office



We have two strength & balance classes, Tuesday 11am at Kingston House Kerikeri and Thursday 10am at the Senior Citizens Hall Kaikohe



Stay healthy this winter

Last year, despite the risks of a COVID-19 outbreak, there was a low incidence of seasonal flu in New Zealand. This was in part due to a high uptake of the annual Flu vaccine. The 2021 Flu Vaccine should be available from mid-April. It takes around two weeks to develop immunity once vaccinated. Ideally, immunisation should be carried out before the main influenza activity in May to September.

Seasonal influenza vaccinations are recognised as being the single most effective way of reducing the impact of influenza – especially for those most at risk of complications.

Following basic hygiene practices will help you stay healthy:

- Wash your hands regularly for at least 20 seconds and dry them for 20 seconds – or use an alcohol-based hand rub
- Cover your mouth and nose with a tissue when you cough or sneeze – then put the tissue in a lined bin
- Cough or sneeze into your elbow if a tissue is not readily available
- Avoid touching your eyes, nose and mouth
- Don't share drinks
- Avoid crowded places
- Stay home if you are sick
- Use a facemask when you are out and about

Flu can be anywhere. The best chance to protect yourself is to get immunised. Immunisation is **FREE** to those over 65. Ask your Doctor, nurse or Pharmacist for your free vaccination. Equally importantly, if you do become unwell, stay at home until you are better.

The roll out for a FREE COVID-19 vaccine is expected to start in the second half of 2021. The vaccines that have been approved for use in New Zealand have been tested and assessed by New Zealand Medicines and Medical Devices Safety Authority (Medsafe). It is Medsafes responsibility to approve all vaccines for use in New Zealand, so while the process for COVID vaccines have been streamlined and they have pushed them ahead of other vaccine applications, **they have all met the same standards for safety that all vaccines used in New Zealand are expected to meet.**

Your Doctor or Health Care Professional will contact you when you are able to be vaccinated for COVID-19. Please be aware there are some scams currently running asking you for a payment to secure your COVID-19 vaccine. **Remember the COVID-19 vaccine is free. At no point will you be asked to pay for the vaccine.**

THE SUPERGOLD APP

The SuperGold smartphone app is the easy way to find discounts and offers when you're out and about, whether you're close to home or travelling in New Zealand.

If you have a smartphone or tablet, you can download the SuperGold App from the Google Play Store (Android users) or the App store (Apple users) it's easy to do, but if you're new to downloading Apps you'll find instructions on www.supergold.govt.nz

Once you have downloaded the SuperGold App this will let you search for SuperGold savings near you, or where ever you plan to be. There's over 10,000 places throughout New Zealand to use your SuperGold card so give it a go.



AVAILABLE NOW



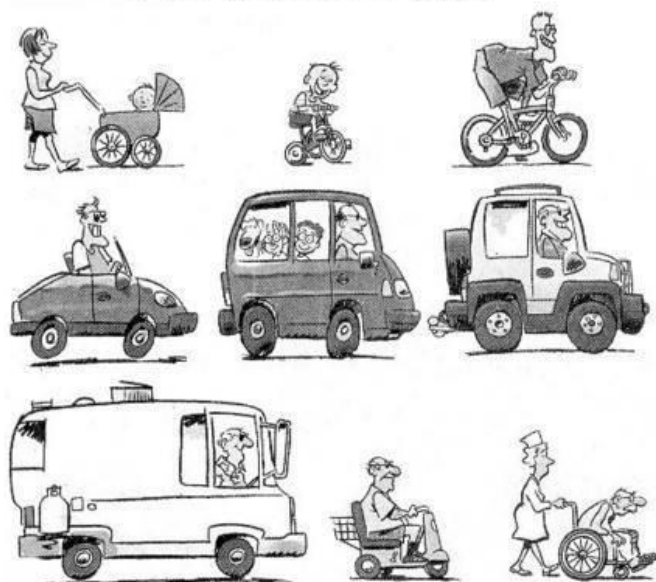
Live the way you want to...

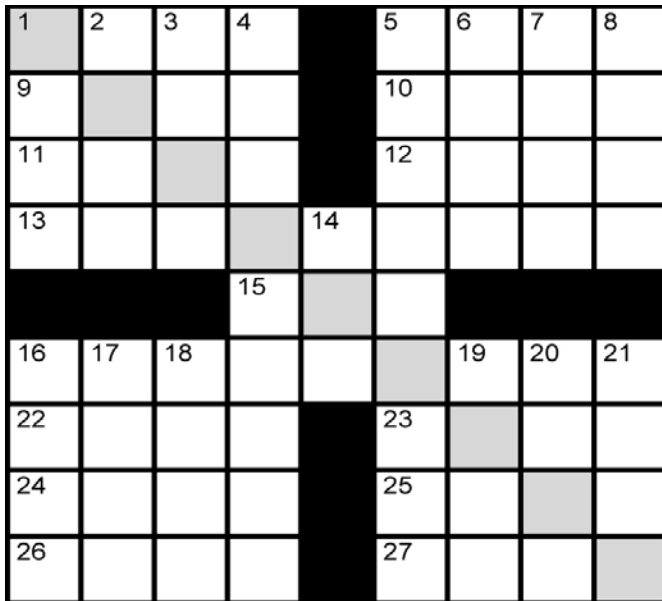
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The Wheels of Life



Glamorous Kin of Coffee

Across

1. Pesky insect
5. Artist's inspiration
9. Lion's den
10. Snack often twisted apart
11. Site of the Taj Mahal

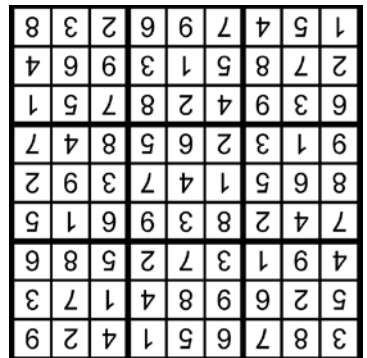
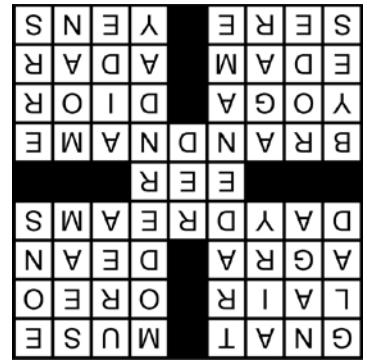
12. Campus V.I.P.

13. Flights of fancy
15. Always, in verse
16. Coke or Pepsi
22. Lotus position discipline
23. Last name in fashion

24. Wax-coated cheese
25. Sixth Jewish month
26. Bone-dry
27. Cravings

Down

1. Happy
2. Serpent of Hindu myth
3. Breezy
4. Product identifier
5. Characteristic of the present
6. Fertilizer chemical
7. Tailor's line
8. A long, long time
14. Danger color
16. Tournament passes
17. Went on horseback
18. Biology lab supply
19. Assistant



20. Complain
21. Commits a faux pas

AFFIDAVIT	HEARSAY	SUBPOENA
APPEAL	INNOCENT	TESTIFY
CHARGE	JUDGE	TRIAL
COURT	MISTRIAL	TWELVE
DEFENDANT	OVER RULED	VERDICT
DOCKET	PANEL	VOIRE DIRE
EVIDENCE	PLAINTIFF	WARRANT
FOREMAN	PLEA	WITNESS
GUILTY	SIDEBAR	

**Jury Duty 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.*