#### **SPRING 2021 QUARTERLY NEWSLETTER**

Phone (09) 489 4975 | www.ageconcernauckland.org.nz



# Age Concern Auckland **North Shore Edition**

Serving the needs of older people

### **AGE MATTERS**



#### **Contact Information**

Phone: (09) 489 4975

Email: ageconcern@ageconak.org.nz
Address: 177B Shakespeare Road, Milford.

Auckland 0620

#### **OFFICE HOURS**

9.00am - 4.00pm Monday to Friday

### Age Concern Auckland North Shore Office Staff Directory

#### **Chief Executive Officer**

Kevin Lamb

820 0184; Kevinl@ageconak.org.nz

#### **Office Coordinator**

Elly Dashtabi; 489 4975; ellyd@acns.co.nz

#### **Social Connections Coordinator**

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#### **Volunteer Coordinator**

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#### **EARS Coordinator**

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#### **Community Social Worker**

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#### **Manager Ageing Well/Health Promoter**

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#### **Finance Manager**

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#### **Total Mobility Assessments**

489 4975; ageconcern@ageconak.org.nz

#### **Chinese Interest Classes Coordinator**

Jenny Zhen; 972 3259; jennyz@ageconak.org.nz

#### **Asian Coordinator (Korean)**

Young Seo

820 2712; youngs@accm.org.nz

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

#### **Our Services**

**Accredited Visiting Service (AVS)** – provides companionship and support for older people living independently in the community by matching them with a regular, volunteer visitor.

**Ageing Well** – delivers a range of free workshops, seminars, and programmes that are fun, sociable, interactive and promote healthy living. The Health Promotion education sessions are designed to provide access to health related information and services to give older people more control over their health and wellbeing.

**Asian Services** – ensures that all our services and activities are delivered in Mandarin, Cantonese and Korean and that we provide culturally and linguistically appropriate support. We give talks to Chinese or Korean groups and run group activities to promote positive ageing.

**Community Social Work** – social workers are available to support and assist people aged 65+ with any social, health or wellbeing issues.

**Elder Abuse Response Service** – aims to improve the quality of life of older people in abusive situations and to prevent abuse by providing case management, free and confidential advice and by working with a range of health professionals to provide wrap-around support services.

**Total Mobility Scheme** – assesses and provides Total Mobility Cards to eligible people so they can receive subsidised taxis to ensure they can still access services and social connections when they are no longer able to use public transport.





### Need a hand? Services we offer:

- General Home Help dusting, polishing, tidying, bed making, bathroom, stove tops, microwaves, vacuuming, all floors and wet areas mopped, Rubbish taken out.
- Laundry colours sorted, washing done, hung on line, dried, folded and put away.
- Meals shopping lists, meal planning, food preparation, cooking, company while eating, washing up and kitchen left tidy.
- Shopping driven to local shops, accompanied while shopping, bags carried, unpacked and put away. Or if preferred we will shop for you, bring home and put away.
- Sleep Over's support worker to sleep in the house for a 8, 10 or 12 hour period to ensure your safety.
- Driving to appointments, Doctors, Hospital, Hairdresser, etc.
- Morning Care help to get out of bed, showering, drying, dressing, grooming, ensure breakfast is eaten and hot drink given.

- Evening Care ensure evening meal is eaten, undress, leave bed turned down, check house is locked up and secure.
- Medication support workers are not authorised to give medication but they are able to remind you to take them.
- Companionship need someone to pop in and check on you, read the newspaper to you, go for a walk, chat for a while, or even treat you to a day out occasionally.
- Spring Clean this can be negotiated and arranged at any time.
- Respite Care does your carer need a break, support worker to stay while carer is away.
- Full Time Care 24/7 care can be provided.
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www.chrissycleanncare.co.nz



#### **CEO UPDATE**

Life continues to be busy here at Age Concern Auckland, as we not only maintain the level of service we provide but look to improve and increase across every aspect of our work. In the last financial year, we have seen our staff numbers



grow and we have helped a greater number of older people than ever before. It has been a challenging 18 months-or-so for us all, as we have had to deal with the impact of COVID-19. For many of our members and for older people across the country, but particularly here in Auckland, it has been an unprecedented time of concern and worry. We should however be very grateful for how well New Zealand has dealt with the pandemic, and for those of us with family or friends overseas, we have heard of just how hard other parts of the world have suffered. I know from personal experience just how challenging it has been for older people in some countries. My eightysix-year-old father saw my sister last month for the first time in eighteen months, even though they live in the same country.

The challenges haven't been just for individuals though. We have seen our funding come under increasing strain, as the long-term impact of COVID-19 lockdowns and global financial slow down have impacted many of the trusts and philanthropic foundations we rely on for support. In short, they have less money at a time when more organisations need help. This is one of the reasons we chose to launch our first ever public fundraising campaign – Oldie and a Goodie. We need to fundraise \$1 million from the community each year to ensure that we can maintain the levels of support we currently provide and that are crucial to the most vulnerable older people in our communities.

It has been a very tough 18 months as we have seen an increasing number of older people reach out for help, against a declining level of funding availability. We have also seen an increase in the complexity and range of support needed. In response to this need, we have been very fortunate to expand our Community Connector team to provide the widest array of support to as many older people as possible.

In recent months, we have also seen some changes among out staff, not least we have said goodbye to Ray Law. Ray helped us establish our Asian Service four-and-a-half years ago and has steered its growth and development ever since. Ray decided to step down to allow fresh eyes and renewed energy to take the service to the next level, and we are very pleased to welcome Felix Lin on board as Asian Service Manager. Felix joins us with a wealth of experience and strong connections among Auckland's Asian community. Fluent in English, Mandarin and Cantonese, Felix will help us build on past success to further develop the breadth and depth of services to older Chinese across Auckland (and increasingly beyond).

Lastly, our team has also been busy getting vaccinated against COVID-19 to ensure that we can continue to provide services and support to older people in the most efficient, effective and safest way possible. I would urge everyone reading this, if you haven't already, book yourselves in for your vaccine, not only for your own safety but for the benefit of our community and New Zealand as a whole. I have had both my doses of vaccine and suffered no ill effects other than a slightly achy arm for a day-or-two.

Thank you for your continued support of Age Concern Auckland. Stay connected, stay well and stay safe.

Kevin Lamb CEO Age Concern Auckland



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#### **Chair's report**

Kia Ora everyone. I hope you have kept in good health during our wet and sometimes wild winter. Spring is upon us and with it comes more daylight, new growth and a more welcoming outdoors!

The close of our financial year on 30 June, marks the end of two

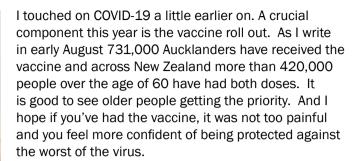
years of an amalgamated Age Concern Auckland. It feels like yesterday we all came together from the north, the south and central parts of Auckland. Much like this time last year I thought I'd look at some of the highlights from the past 12 months.

We've continued to make outstanding progress, despite the global COVID-19 pandemic being our constant companion.

From 01 July 2020 - 30 June 2021 Age Concern Auckland has:

- Provided companionship to 619 older adults as part of our Visiting Service, totalling more than 40,000 hours of vital social connection
- Resolved 1.186 elder abuse enquiries
- Supported 507 people with case management to address elder abuse and neglect
- Provided community social work support to 502 older people
- Delivered 612 counselling services to help older people with age-related challenges
- Banked around \$1million worth of volunteer hours supporting our network of clients
- Distributed 40,000 newsletters, like this one, to keep our supporters up to date with our news
- Delivered more than 160 health promotion activities and workshops reaching more than 2,600 older Aucklanders to help them age well
- Supported through our Asian Services team more than 3,200 Chinese or Korean speaking people through talks, social work support, activities, workshops or Zoom or in-person learning sessions
- Appeared frequently on national media talking about the key issues for older people such as living on superannuation, elder abuse and isolation and loneliness.

This is just a sample of the numbers in our annual report, which will be out soon and will have much more of the detail, showing how broad and deep our support for those who need it goes.



If you're unclear about the vaccine programme and want to know more the best contact is the Ministry of Health website www.covid19.govt.nz or you can call 0800 28 29 26 if you need to book a vaccine appointment.

I'm very proud of what Age Concern Auckland has achieved in the 2021 financial year. I'd like to thank all our staff, volunteers, members and supporters for the part they have played in our work. You are appreciated and valued every day.

Take care and please remember to get in touch if you need our support, we are here to help, however we can.

Victoria Walker Chair, Age Concern Auckland.

### MOVING MADE EASY



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### **Upcoming Free Workshops**

#### **DOWN BUT NOT OUT!**

Date: Thursday 18 October 2021 Time: 10.00am - 12.30pm

Venue: Netball Centre, 44 Northcote Rd (ground floor)

#### Come and learn:

- The difference between feeling down now and again or depression that needs the support of others or professional help
- To identify how and where to seek help
- How to flourish as we age

This workshop is aimed at those seeking information for themselves or for people they care about. Includes a break for morning tea.

#### **IMPROVING SLEEP FOR SENIORS**

Date: Wednesday 10 November 2021

Time: 10.00am - 12.30pm

Venue: Netball Centre, 44 Northcote Rd (ground floor)

This Workshop is designed for older people who suffer from not having enough good quality sleep. It will offer positive strategies and suggestions for improving your hours of quality sleep. Includes a break for morning tea.

**Spaces to our workshops are limited so registration** is essential. To register please call us on 489 4975 or email:katier@acns.co.nz A gold coin donation is gratefully received toward the cost of morning tea.

### **QUALITY PREMIUM**

### **PREPARED MEALS**

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They showed you nothing but love. Let us help you show a little back.

There are certain people in life who shape who you are. Special people who were always there to give you advice, support, comfort and love. When the time comes to bid them farewell, make sure to farewell them properly. Talk to us we'll help you do exactly that.

31 Ocean View Road, Northcote | 09 489 5737 | office@hmorris.co.nz



We wanted to share these photos of Katie, our Ageing Well Manager, at an 80's fitness fundraiser. We definitely think Katie is channeling Oliva Newton John in 'Physical'. We are impressed by Katie's commitment to Ageing Well!







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## Why I am a funeral director Hazel James

At some time in our life we will all need the services of a funeral director. It is as certain as having to pay taxes and it is important to have professional support on the other end of the phone when someone you love dies and you need help.

The funeral business has been very much an integral part of my family heritage with my father, Ray Jagger working as a funeral director on the North Shore for over 50 years. Prior to his death last year he actively supported myself and Windsor Funerals and it is an honour to be able to continue his legacy.

I am passionate about helping families and know that when I answer a call, no matter what time of day or night, I can make a genuine difference to the person on the other end of the phone. To guide and comfort those who are grieving, is one of the most important gifts I can give to a family.

You meet a lot of people from all walks of life and cultures and I love forming a relationship with the

family that I am looking after as they plan the farewell for their loved one. The life stories that are shared are always very interesting and often inspiring. No two days are ever the same and work can be unpredictable but is always very rewarding.

Funerals have become more personal as attitudes have changed and while a traditional funeral service is still a popular choice, there are plenty of other creative options for families.

Death doesn't come for only those who are old and grey, it comes to all of us, whether we are ready or not. My job has taught me to not put off things until tomorrow, because tomorrow is not always guaranteed.

I truly believe if you are going to spend your life working, you are better off spending it in a job you love and I certainly love my job.

For personal care and guidance at any time phone the team at Windsor Funerals (09) 477 2433



windsor FUNERALS

**(09)** 477 2433

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### **Guaranteeing Somebody Else's Debt**

Sometimes a bank will only provide credit to a customer if someone else provides a guarantee. If you agree to be a guarantor for a borrower, the bank can require you to pay the borrower's debts if they default on their repayments.

Guarantees can be complex. Lending to family or acting as a guarantor should never be undertaken without due consideration and legal advice from your lawyer or financial advisor.

#### It should never be undertaken under duress or at risk to your own financial security. If you are concerned that you are being coerced into making a financial decision that is not in your best interests contact our **Elder Abuse Response Team on** 820 0184 to discuss this.

If you are already a guarantor and have any concerns. contact the Banking Ombudsman office, the bank directly, or your lawyer, as soon as possible. The following is intended as a guide only.

#### I have been asked to guarantee someone's debts. What should I do?

You should take independent legal advice and think carefully before agreeing to be a guarantor. If a bank has asked for a guarantee it may indicate the borrower does not meet the bank's lending criteria or the bank thinks the borrower may default on the lending. You should ask yourself the following questions.

- 1. Do you know if the person asking you to guarantee their loan has the ability to service and repay the loan?
- 2. Do you know what their credit history is like?
- 3. Do you know if the borrower already has other obligations to the bank? Do you know the extent of their obligations?
- 4. Is the borrower likely to let you know if they start to find it difficult to keep up with their obligations? Are they likely to keep you informed if their obligations increase, eg if they take out further lending?
- 5. Could you afford to meet all of the borrower's obligations?
- 6. Can you assist the borrower in another way?

#### I have already guaranteed somebody else's loan what does this mean?

If you have guaranteed a borrower's debts and the borrower defaults on their lending, the bank can require you to pay the borrower's debts.

Your situation as a guarantor will be determined largely by provisions in the guarantee.

#### What is the extent of lending I am agreeing to guarantee?

Most guarantees are unlimited in amount and guarantee 'all obligations' of the borrower. This means the debt you guarantee may include lending that exists at the time the guarantee is provided, plus all of the borrower's obligations to the bank on an on-going basis. This could include further lending, credit card debts and overdrafts. You can ask for your guarantee to be limited to a specified amount, but the bank does not have to agree to the guarantee being limited.

#### Can I cancel the guarantee?

Generally speaking, you can cancel a guarantee at any time. However, this does not release you from the guarantee. The cancellation only freezes your liability at the amount of the guaranteed debt when you asked for it to be cancelled. Even after you do this, the bank can require you to pay the guaranteed debt that existed at the time you cancelled the guarantee (including any interest and costs). If you cancel a guarantee, the bank may require the borrower to provide alternative security.

#### Will the bank tell me if the borrower is not meeting their obligations?

Being called on as a guarantor may be the first time a guarantor is made aware of the borrower's financial difficulties. This is not uncommon. Generally speaking, lenders are not obliged to notify guarantors of a borrower's financial difficulties. In fact, the bank could be in breach of its duty of confidentiality to the borrower if it did so. The only exception would be if the guarantee has specific provisions all parties agree to for the bank to notify the guarantor. However, you can ask the bank to advise you of the guaranteed debt amount at any time.

#### Could a bank require me to repay all the debt before asking the borrower or other guarantors to repay the debt?

The bank does not have to pursue the borrower for the debt. Once the borrower is in default the bank has the right to pursue you as guarantor. Generally speaking, if more than one guarantor has guaranteed the borrower's debts, the bank can choose who to pursue. The bank also has the right to require only one guarantor pay the full amount of the guaranteed debt. In some circumstances you may be able to pursue the other guarantors to obtain their contribution to the debt. This is not always straightforward and you should seek legal advice.

#### If the bank also has a mortgage as security for the debt, could it require me to pay when it could sell that property instead?

A bank does not have to realise any securities it holds before requiring you to repay the guaranteed debt. However, if you pay the guaranteed debt, you may be entitled to claim against securities held by the creditor in respect of the debt.

#### What happens if I do not pay or cannot pay?

If you have an account with the same bank as the borrower, it may take funds from your account. Most guarantees provide that any security you have provided to the bank is security for your obligations as guarantor. This means if the bank has a mortgage over your home. it could take steps as mortgagee to sell the property to satisfy your obligations as guarantor. If you have not provided security to the bank, it could sue you through the courts for payment of the guaranteed debt.

#### Do I have any remedies against the borrower?

You may be able to encourage the borrower to pay the amount required to the bank. However, the borrower may not have the financial ability to do so. Once you have paid the guaranteed debt, you may be able to assume any rights the bank has against the borrower, including a claim to any security such as a mortgage.

#### When I agreed to be a guarantor I did not understand what I was signing and what my obligations would be. What can I do?

If you feel you were not properly advised about the guarantee or were pressured into agreeing to it, you should seek legal advice or contact the Banking Ombudsman.

Source: Banking Ombudsman Freephone 0800 805 950 Email: help@bankomb.org.nz www.bankomb.org.nz

### **Carer Wellbeing Courses**

Are you caring for someone with dementia and struggling emotionally?

6 week evening courses start Tuesday 14th September Birkenhead and Thursday 16th September West Harbour. 1:1 coaching available, live or zoom.

Please call Sally 021 131 6656 with enquiries & boo **Brave & Blissful Health Coaching & Celebrant Services** 

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Editorial supplied by Freedom Drivers

### **Social Connections Update**

A number of our Visiting Service clients have celebrated milestone birthdays in the last couple of months. these are the birthdays that end with a '0' or a '5'. Through the generosity of the volunteers at Good Bitches Baking (GBB), we have acknowledged these special birthdays with a birthday cake. Thank you GBB for helping us make the day one to remember for our clients.



Lilian celebrating her 90th birthday



Jenny delivering Zel's 95th birthday cake



John turned 85, he celebrated with his volunteer Kamal



Jenny delivering Nalini her 90th birthday cake

We also celebrated the amazing contribution of our volunteers at a series of small thank you functions. Each year our volunteers donate over 40,354 hours of their time to support isolated and lonely older people in our community. This is incredible, we can't thank them enough!





Several of our long-term volunteers have been acknowledged in recent months:



Erica celebrated 15 years of being a volunteer visitor



Brian's volunteering was acknowledged by the Howick Local Board

#### **Coffee Groups**

Our Takapuna and Glenfield Coffee and Friendship Groups would love to have more people coming along for a chat and friendship.

The Takapuna Coffee & Friendship Group meet fortnightly on a Thursday at 10.30am for about an

The Glenfield Coffee & Friendship Group meet fortnightly on a Tuesday at 10 am.

If you'd like to join in the fun, please contact Amanda or Emah on 09 489 4975 for more information.



Our Takapuna Coffee and Friendship Group



Our Glenfield Coffee and Friendship Group

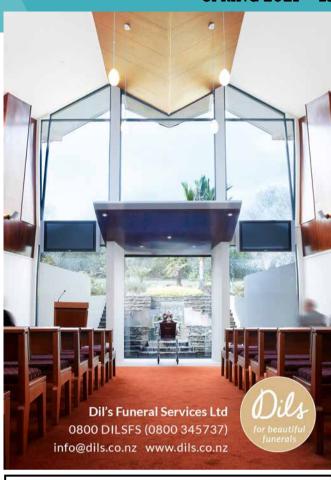
#### Are you keen to volunteer?

We are always looking for new volunteers, so if you have an hour or two spare and want to give back to your community, why not become a volunteer for Age Concern Auckland.

Volunteers can support our work a number of ways:

- Regular visiting and companionship
- Administration support (data entry, reception cover, mailing, newsletter delivery, etc)
- Education support (hosting, facilitating, running workshops)
- Practical tasks (handypersons, technology support, gardening, etc)

If you want to discuss the opportunities further, please contact Emah Butler, our Volunteer Coordinator on emahb@acns.co.nz or 09 279 4332.



### **Home Downsize**

- Decluttering
- Reorganising/clearing garages
- Moving, packing/unpacking
- Boxing up possessions
- Estate clearing
- Home sale preparation
- Rubbish removal
- And many other services, just ask away!



### **Asian Services Update**

#### **Supporting Korean Speaking Older People to** get the COVID-19 Vaccination

Age Concern Auckland worked in partnership with the Korean Positive Aging Charitable Trust to support Korean seniors aged 65 and over to get their COVID-19 vaccination. We provided language support and help to get through the process, including accompanying them to the vaccination centre.



#### **New classes introduced at our Positive Ageing**

**Centre.** Jenny, who coordinates our Positive Ageing Centre in Takapuna has introduced some new classes recently. This includes weekly Tai Chi classes. Tai Chi is an amazing way to improve your overall health and wellbeing.



There is also a new baking class, where attendees get to bake something delicious and then share it for morning tea. The baking classes provide the opportunity to learn new recipes, socialise and discuss and share experiences and wisdom that will help other group members.



Special activity. A workshop was held to discuss "If memory loss is related to Dementia or Ageing?" to raise awareness of brain health. We invited older people and their carers and also volunteers to join the workshop. Our

team member, Mandy Ho, described dementia symptoms using practical examples. She also demonstrated the techniques of communication to carers who are taking care of older people with dementia.

Three volunteers shared their valuable Visiting Service experience and the techniques they use to communicate with older people diagnosed with dementia. The volunteers encouraged other people to join our Visiting Service. outlining that it is very meaningful volunteer work.

Finally, our team member, Money, talked about "Elder Abuse". It is very important as elder abuse cases are common and may be hidden in the community. Money emphasised that older people should speak out and ask for support if this has happened to them.

Our thanks to Chinese Alliance Christian Church (CACC) for providing the venue and delicious meal for this workshop. The workshop was held in the evening, so as many people as possible could attend. It would have been impossible for us to hold this successful workshop without the support of CACC.

#### **Visiting Service**

Every picture tells a story. Thanks to our amazing Visiting Service volunteers and the older people they visit who shared these gorgeous photos of their wonderful memories.









Our team of staff and volunteers always put older people at the heart of everything we do. Below are two hand-made gifts made for older people with dementia that we are working with. The gifts are to help with memory and thought processes.

A puzzle map of China was gifted to an older man who had travelled around China. The gentleman was very excited to do the puzzle which prompted memories of previous journeys.

A Calendar, which helps the older gentleman to organise his daily routine easily in a systematic way.





#### **Western Ouilters' Circle**

These gorgeous quilts were donated by Western Quilters' Circle Inc. for Age Concern to gift to older people we are working with. You can feel the joy and gratitude when our volunteers distribute the guilts. Our special thanks to the Western Quilters' Circle for their wonderful support and









#### Felix Lin – our new Asian **Services Manager**

We recently welcomed Felix Lin as our new Asian Services Manager. Felix comes to Age Concern Auckland from Independent Living Charitable Trust (ILCT), where he spent the past 7 years. Felix was attracted to the role at Age Concern Auckland because he is passionate about actively supporting ethnic

communities as well as those people who are disabled, isolated, and neglected.

Felix is currently working part time at Age Concern Auckland, and part time in the Epsom electorate office for our Member of Parliament. Felix's role at the electorate office is mainly helping constituents to deal with different issues, including social housing, rest homes, health related issues etc.

Felix has a great understanding of services provided across Auckland and has dedicated himself to becoming a navigator for all Chinese (and other Asian) people who require assistance and support to access the services and support they need.

Felix speaks fluent Cantonese, Mandarin and English which means that he can help and inform clients using the language they are most comfortable with, and this helps to ensure that clients are fully informed and are aware of their options and rights.

His own experience and working with ILCT made Felix aware of gaps in the health system with DHBs and service providers, especially for non-English speakers. This motivated Felix to begin creating network groups around Auckland with the goal of connecting Mandarin and/or Cantonese speaking representatives of Government Agencies, NGOs, and community leaders, to ensure the Chinese community understands what services are available and how to access them. Felix also set up a free information platform, where he edited existing information himself to ensure it was accessible for non-English speakers.

Felix is a disability information support advisory member at Counties Manukau District Health Board, a JP, the Chairperson of the Northshore Chinese Network Group, Chairperson of Central Auckland Chinese Network Group, a key member of East-South Auckland Health Connect; Vice president of New Zealand Jiangmen Wuyi Youth Association and organises a group of 310 people to play badminton each week.

Talking about his commitment to the community Felix says, "All these were purely because I saw the needs are there, and I will continuously look for the best solutions for New Zealanders. I am proud to be a New Zealander".

We are delighted to have Felix at Age Concern Auckland and can't wait to see the impact he has on our specialised Asian Services.

### **Staying Safe** a refresher course for older drivers





This FREE classroom based course will help you re-familiarise yourself with traffic rules and safe driving practices. It will also increase your knowledge about other transport options and help you remain independent for longer.

To register your interest in attending, please phone Age Concern Auckland on: 09 489 4975. Your details will be placed on a waiting list and you will be contacted once a course is available and offered priority booking.

WWW.HEARME.CO.NZ

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10th birthday! Come and see us for a free hearing check and

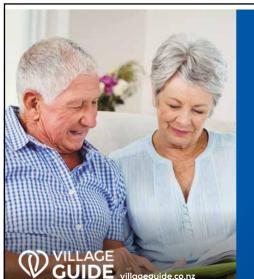




# LOCAL, INDEPENDENT HEARING CARE REMUERA AVONDALE KARAKA ONEHUNGA WESTGATE

KNIGHTSBRIDGE R.V PARKLANE R.V PAKURANGA PARK R.V





### Considering a lifestyle change but don't know where to start or who to talk to?

For many years Grant Haworth from Barfoot & Thompson has worked in partnership with Age Concern, to help support seniors wishing to sell their home. Grant is now part of a specialised team of salespeople who are experts in supporting seniors in transitioning to a more suitable home or a retirement village

lf you are thinking of making a move, contact us for a no-obligation discussion about how we can help you. Remember to ask about our special offer for seniors







021 125 0931





**Auckland's Most** Affordable Funeral Home

'Keeping Traditions Affordable'

0800 80 4663

### Proud to be Family Owned and Operated

Pricing Includes GST

#### **Private Service with Cremation** \$3550\*

Transfer into our care. Temporary Preparation, Eco Casket. Hearse Transfer to Funeral. Hand tied bouquet of seasonal flowers, **Preferred Crematorium** Cremation Fees. 1 Death Certificate



Onsite 35 Seat Chapel



Comfortable Arrangement Room

#### **Chapel Service** \$4900\*\*

Transfer into our care. Eco Preparation or Embalming, Eco Casket. Hearse Transfer to Funeral. 1 Hour Gathering at any Chapel, Celebrant or Minister Donation. 30 Colour Service Cards, Music. Standard Cremation Fees. Hand tied bouquet of seasonal flowers. **Preferred Crematorium** Cremation Fees. 1 Death Certificate



Traditional & Modern Vehicles

#### Family Burial Service \$2900\*\*

Transfer into our care. Preparation **Wood Grain MDF** Unpolished Casket, Dressing at Funeral Home, Temporary Grave Marker, 1 Death Certificate

#### No Service Cremation \$2125\*\*

Transfer into our care. Dressing your loved one, Eco Kit-Set Ply Casket, **Preferred Crematorium** Cremation Fee. 1 Death Certificate

**FREE** Information Pack Available

14 Bassant Avenue. Penrose. Auckland Chapel | Arrangement Room | Dinette | Casket Display Area | Qualified Funeral Directors \*\* There can be extra costs depending on unique circumstances

# Latest Commercial Investment Opportunity from DABS

DABS Consulting Ltd is a boutique commercial property investment company that was established almost seven years ago. Back then, it was recognised there was a need for a niche commercial property syndication business on the North Shore to support the needs of our community. Property syndication provides investors a solution for those who want to own commercial property, but do not have the means or risk appetite to purchase a commercial property on their own. Each property syndicate is set up as a Limited Partnership allowing investors to own a portion of a commercial property together with other high net worth investors and enjoy the benefits of a monthly distribution of the rent received.

Depending on the commercial property, our monthly distributions range between 6% and 9% per annum on the invested amount (before tax). This compares favourably against what can be achieved through fixed term deposits or government bonds. With the recent changes in the treatment of interest on loan deductions and the bright-line test for residential properties, commercial property investment is proving to be a popular alternative. These new rules do not apply to commercial property. An annual distribution paid monthly, plus a potential capital return provides our investors with an attractive total return.

The first DABS syndicated property was established at Omega Street, Albany in 2015 with ten partners each providing an equity investment ranging between \$140,000 and \$1,500,000. Further acquisitions have continued since 2015, on average two commercial acquisitions each year.

There are currently 12 commercial syndicated properties spread across Auckland and Palmerston North with a total portfolio of circa \$180 million.



We were delighted to host our Annual Investor Meetings in August at the Takapuna Boating Club, where we provided our investors with an update on the performance of each property. The highlight of the evening event was our guest speaker, well known Economist Tony Alexander, who shared his current thinking on the underlying trends in the economy as restrictions ease and global economies start to fully reopen.



We are now well into the second half of 2021 and our company strategy when we started out to invest in core locations, quality buildings with well performing tenants remains the same today as it was then.

Lara Weaver, General Manager at DABS commented, "Capital values remain strong for good quality stock and securing new properties will remain highly competitive. However, through our relationships and off market introductions we will continue to source quality assets and as part of our purchasing process, undertake a thorough due diligence process."

Our latest offering is 585 Main Street, Palmerston North. If you are interested in this property syndicate or future syndicates, please register your interest on our web site or contact DABS directly.

For further information please contact: Lara Weaver | General Manager e. lara@dabsconsulting.nz m. 021 230 5989 | 145 Kitchener Road, Milford

#### www.dabsconsulting.nz



pictured above from left to right: Brian Caldwell (Director), Sean Parsons (Director), Lara Weaver (General Manager), Tony Alexander (Economist), Alan Hall (Director)

editorial supplied by DABS Consulting Ltd

### **585 Main Street, Palmerston North**



### **585 Main Street, Palmerston North**

- Two level office and showroom building
- Large Freehold land area 1,507sqm
- Net Rental income \$419,736 per annum + GST and Outgoings
- Located in Palmerston North's Health Precinct
- Established in 1974

- Tenant Enable New Zealand is a division of the Mid Central D.H.B providing disability services to Ministry of Health, ACC and other D.H.B's
- Government funded
- New Zealand's largest supplier of disability equipment and modifications

To register your expression of interest and receive a copy of the Information Memorandum please contact:



Brian Caldwell
Director
M +64 27 481 5505
E brian@dabsconsulting.nz
www.dabsconsulting.nz

Lara Weaver
General Manager
M +64 21 230 5989
E lara@dabsconsulting.nz

\*The basis for the projected return is set out in the Information Memorandum and is not a guaranteed rate of return.

This offer is only open to people that are exempt and meet certain other eligibility criteria under the Financial Markets Conduct Act 2013 and related legislation ("FMCA"). Investors will need to demonstrate their eligibility by providing a suitable Investor Certificate or Investor Confirmation form as required by DABS Consulting Limited and to comply with the FMCA. If you are investing more than \$750,000 but do not meet any other eligibility or exemption criteria, then you should pay careful attention to the following warning:

Warning The law normally requires people who offer financial products to give information to investors before they invest. This requires those offering financial products to have disclosed information that is important for investors to make an informed decision. The usual rules do not apply to this offer because there is an exclusion for offers where the amount invested upfront by the investor (plus any other investments the investor has already m ade in the financial products) is \$750,000 or more. As a result of this exclusion, you may not receive a complete and balanced set of information. You will also have fewer other legal protections for this investment. Investments of this kind are not suitable for retail investors. Ask questions, read all documents carefully, and seek independent financial advice before committing yourself.

### **Age Concern Auckland** - Oldie & a Goodie Appeal

In July we launched our Oldie & a Goodie Appeal. The appeal has been designed to celebrate age and at the same time raise crucial funds to help us provide our free services and support to those older people in our community who need it.

Below are some photos from organisations and individuals who supported the launch of the appeal.

#### St Andrew's Village Glendowie

The staff, residents and community of St Andrew's Village in Glendowie, held an Oldie & a Goodie fundraising event for us. They danced, they sang, they baked and sizzled. Their sausage sizzle, bake sale and raffles raised \$1255 for us. Our very special thanks for their incredible efforts and for being so supportive of the older people we work with.









Kainga Ora - Castlefinn Village:







Melissa Stokes & Renee Wright from TVNZ



Mt Eden Village Community Centre:

Our heartfelt thanks to all the people who supported us with a donation, your help makes an immense difference.

Now it is launched Oldie & a Goodie, is there for individuals, schools, businesses, clubs and organisations to support us through a fundraising event or donation at any time that suits them. If you, or an organisation you are part of, would like to know more or organise an event please contact Alexis on 972 0092 or fundraising@ageconak.org.nz

### **Community News**

#### **Mairangi Bay Monthly Games Morning,** Mairangi Bay Presbyterian Church, 10 Penzance Rd, Mairangi Bay

Would you like to meet new people and have fun? If so. you may want to join the Mairangi Bay Monthly Games Morning, which is on the 1st Tuesday of every month from 10am to 12pm.

They play a number of different games, Rummikub, cards or you can bring along your favourite game. They meet in the lounge at Mairangi Presbyterian Church at 10 Penzance Rd, come and join them for morning tea and games. For further information please contact Raewyn on 027 7337 61 or Margaret 021 679 019.

#### **Auckland Libraries Housebound Service**

This is a library delivery service which has a specific purpose to deliver library items to customers who are unable to visit a community library or other mobile library services.

They deliver this service with the help of library volunteers who pick up library items from local community libraries and deliver to the homes of housebound customers.

If you are currently in this position or know of someone you think would benefit from this service, then please contact the Library Connect team on (09) 377 0209.

#### STATE OF CARING SURVEY

If you assist someone in your family or whanau who is unwell or has a health condition or disability, you can complete the State of Caring Survey. It takes a comprehensive look at what life is like for New

Zealanders in caring situations. Analysis of the survey responses by Carers NZ and the Carers Alliance of 50 not for profits will help to give family, whanau, and carers visibility with society and decision-makers. You can complete the survey online at: https://www. surveymonkey.com/r/NZCarers. If you would like a printed copy of the survey please phone 0800 777 797 or email centre@carers.net.nz and they will post you a copy, along with postage paid envelope to return your completed survey. If you complete the survey and provide your details you will be entered into the draw for 10 \$100 retail vouchers.

#### **Friendship Clubs New Zealand**

Friendship Clubs are welcoming social gatherings for people living in your community who are retired, semiretired or soon-to-retire. Clubs usually have a monthly meeting with refreshments, guest speakers and a chance to get to know each other.

If you are interested in finding out more about a Club in your area, contact Ray on 027 442 0205, email raymandrew@gmail.com or go to www.fnzi.nz

#### www.seniorline.org.nz

If you have questions relating to services and support you need to access, a great resource is Seniorline.

Seniorline is a national information service to help older people and their whanau navigate the health system. www.seniorline.org.nz provides information and resources to assist older people to make decisions about staying at home, support for carers and residential care. If you can't find the information you are looking for on their website or you aren't able to go online, you can call Seniorline on 0800 725 463.



Email: lois@glenfieldlegal.co.nz Phone: (09) 942 4915

www.glenfieldlegal.co.nz

We solve problems for you

#### Are your affairs in order?

Wills, family agreements, enduring powers of attorney, buying into a retirement village, advising on family trusts, estate administration, PPPR Act applications, resolving family disputes - these are services that we deliver to our valued clients.

Let us guide you through your options so you can make decisions on the best way to organise your personal and property affairs for now and in the future.

Please telephone or email Lois Black to arrange a no-obligation, free-of-charge 30 minute meeting for new clients.

#### Thanks to our wonderful supporters

Age Concern Auckland works with thousands of older people, their families/whanau and organisations across the Auckland region, from Counties Manukau to Dairy Flat – from those simply seeking advice and guidance to our most vulnerable elderly who are living in our communities.

It costs us \$2.4 million dollars every year to deliver these crucial services to our community. We only receive about 60 percent of the necessary funding to provide these services from the Government. This means that we rely on the generosity of our local community to raise the remaining 40 per cent.

#### On behalf of the Board and Staff of Age Concern Auckland, we would like to thank all those who have supported us over the last year:

- Albert-Eden Local Board
- Anstiss-Garland Charitable Trust
- Auckland Council
- B.H. & S.W. Picot Charitable Trust
- · Combined Rotary Clubs of the North Shore
- COGS
- Community Capability and Resilience Fund
- Devonport-Takapuna Local Board
- Dragon Community Trust
- Estate of Ernest Hyam Davis
- Foundation North
- Four Winds Foundation
- Henderson-Massey Local Board
- Howick Local Board
- JM Butland Charitable Trust
- J M Thompson Charitable Trust
- Jogia Charitable Trust
- Kaipatiki Local Board
- Lion Foundation
- Mangere-Otahuhu Local Board
- Manurewa Local Board
- Margaret Olive Russell Charitable Trust
- Masfen Foundation
- Maurice Paykel Charitable Trust
- Ministry of Health
- Ministry of Social Development
- NZ Lottery Grants Board
- Nolan Charitable Trust
- · Office for Seniors
- Otara-Papatoetoe Local Board
- Papakura Local Board
- St Joan's Charitable Trust
- Ted & Mollie Carr Endowment Fund

- The Trusts Community Foundation
- Transdev Auckland

All our individual supporters who gave us donations All our wonderful volunteers, who collectively give more than 775 hours every single week.

# Make a donation today to support our essential work

#### You can make one-off or regular donations

- Online at www.ageconcernauckland.org.nz
- Bank Deposit:

Account Number 12-3011-0755744-00

Ref 1 - Donation

Ref 2 - Surname and Initials

- Over the **phone** by calling us on 09 820 0184
- In person at our:
   Avondale Office

57 Rosebank Road, Avondale *Milford Office* 

177B Shakespeare Road, Milford

Post your donation to us at:
 Age Concern Auckland
 PO Box 19542, Avondale, Auckland

I would like to make a donation of

Donations of \$5.00 or more receive a 33% tax credit from the Government. Charities Commission Number CC25023)					
Name:					
Address:					
Postcode: Phone:					
Email:					
Thank you for your generosity to ensure					

that we can continue supporting

older people living in our community.

#### **Leaving a Lasting Legacy**



Age Concern Auckland is charity and relies on the generosity of our community to raise over 40% of the funding required to deliver our essential services and support, which are free to those who need them. Any bequest left to us, no matter how small or large, has a lasting impact, and helps ensure that we can continue supporting all those older people needing our help.

A bequest to Age Concern Auckland allows you to leave a lasting legacy long after you're gone. It is the ultimate act of kindness and caring you can show towards your community.

Leaving a bequest is easy. After taking care of your loved ones, the simplest way to leave a gift in your will to Age Concern Auckland is to speak with your solicitor. He or she can ensure that your estate is distributed in a way that honours your wishes.

To leave a bequest to Age Concern Auckland, we recommend this wording: "I give Age Concern Auckland Incorporated the sum of \$XXX (or the residue of my estate, or a percentage of my estate) for its general purposes. I declare that the official receipt of Age Concern Auckland will be sufficient receipt and discharge for my trustees."

If you would like to leave us a bequest in your will, these are the official details you will need:

#### **Legal Charity Name:**

Age Concern Auckland Incorporated

**Charity Registration Number:** CC25023

If you would like to talk to us further about leaving a bequest to Age Concern Auckland and the difference it will make please contact Alexis Sawyers on 09 972 0092.

Please also let us know if you are making a bequest so we can personally thank you. Our special thanks to all those who have remembered us in their will.



Go to

www.facebook.com/ageconcernauck/ to follow us on Facebook.

### **Become a Member Supporter**

For just **\$20.00** per year you can become a member of Age Concern Auckland and be part of an organisation working to empower older people in the Auckland community.

#### As a member you will receive:

- A copy of the quarterly newsletter
- Invitations to events
- Access to information and resources available at our office

Sign me up to be a new member
I am an existing member

Mr Mrs Ms Dr Dr Othor

ı	INII
ı	
I	Name:
ı	•
ı	Address:

Phone			

Method of payment:

| Postcode:

Email:

Please phone the office on **09 820 0184** if you would like to discuss payment methods, or you're making a payment by Debit/Credit Card or Online Banking/Direct Payment.

Payment by Debit/Credit Card	

Online Banking/Direct Payment:
Account: 12-3011-0755744-00
Ref 1: Renewal Ref 2: Your surname

I/We would like to include a donation of

\$\_\_\_\_

(Donations of \$5.00 or more are tax deductible) Charities Commission Number CC25023

If you would like information on making a donation or bequest to Age Concern Auckland or if you are unsure if your membership is current phone 820 0184.



## INDEPENDENT LIVING IN A BOUTIQUE VILLAGE WITH RESIDENTIAL HOSPITAL ON-SITE

Highgrove Village offers independent living in a boutique village set amongst beautiful grounds and gardens. Family owned and operated, Highgrove offers continued care in Patrick Ferry House, our on-site hospital.

Come and see us for a cup of tea and tour of our village.

Open Monday–Friday 10am–4pm



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