

**SPRING 2021 QUARTERLY NEWSLETTER**  
[www.ageconcernauckland.org.nz](http://www.ageconcernauckland.org.nz)



# Age Concern Auckland Central & West Edition

*Serving the needs of older people*



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**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 groups and run group activities to promote positive ageing.

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

**Counsellor** – provides counselling to older adults around age related issues such as transitioning to residential care, change in family relationships, grief, loss and anxiety.

**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 when they are no longer able to use public transport.



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**IF YOU NEED TO TALK TO SOMEONE, THE FOLLOWING FREE HELPLINES OPERATE 24/7:**

**DEPRESSION HELPLINE:** 0800 111 757  
**LIFELINE:** 0800 543 354  
**SAMARITANS:** 0800 726 666  
**1737 NEED TO TALK? Call or text 1737**

**MENTAL HEALTH CRISIS SERVICES (for emergencies only):**

Waitemata: (09) 486 8900  
(operating 24/7)  
Henderson: (09) 822 8601  
Central: 0800 800 717  
(operating 24/7)



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[www.freedomdrivers.co.nz](http://www.freedomdrivers.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 eighty-six-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 our 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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Our pioneering approach to retirement living includes our Peace of Mind Guarantees designed to give our residents greater confidence to live the way they want. They provide freedom and flexibility that lets you choose when, where, and how you want to live your life.

**1**

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For example:					
<b>RYMAN HEALTHCARE</b>	<b>\$950,000</b>		<b>20%</b>	<b>=</b>	<b>\$190,000</b>
<b>MANY OTHER PROVIDERS</b>	<b>\$950,000</b>		<b>25 - 30%</b>	<b>=</b>	<b>\$237,500 - \$285,000</b>

- 2**

**FIXED BASE WEEKLY FEE**
- 3**

**CARE OPTIONS TO SUIT YOUR NEEDS**
- 4**

**FEES STOP IMMEDIATELY**
- 5**

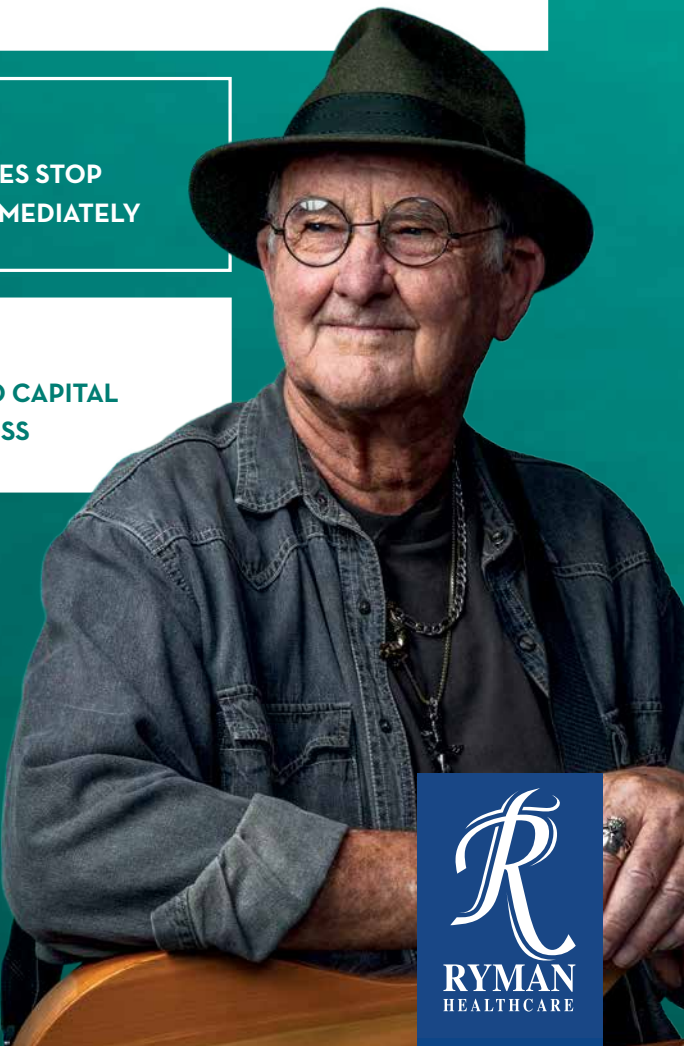
**NO HIDDEN COSTS**
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**REPAYMENT PROTECTION**
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**NO CAPITAL LOSS**
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**CHANGING YOUR MIND**
- 9**

**90-DAY MONEY BACK GUARANTEE**



For full details on our Peace of Mind Guarantees or our 11 Auckland village locations visit [rymanhealthcare.co.nz](http://rymanhealthcare.co.nz) or call 0800 000 290





## 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.



I touched on COVID-19 a little earlier on. A crucial component this year is the vaccine roll out. As I write in early August 731,000 Aucklanders have received the vaccine and across New Zealand more than 420,000 people over the age of 60 have had both doses. It is good to see older people getting the priority. And I hope if you've had the vaccine, it was not too painful and you feel more confident of being protected against the worst of the virus.

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](http://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.

## Kiwi Tech

[www.tech.kiwi.nz](http://www.tech.kiwi.nz)

If you have issues with your computers or devices, or would like some tutoring, call or email Alastair at Kiwi Tech

09 815 1525 | 021 731 211  
email: [help@tech.kiwi.nz](mailto:help@tech.kiwi.nz)

One should never count the years – one should count one's interests. I have kept young trying never to lose my childhood sense of wonderment. I am glad I still have a vivid curiosity about the world I live in.

Helen Keller

## West Auckland Community to Hospital Shuttle Service – operated by Age Concern Rodney

### What is this service?

- This is an ON-DEMAND SERVICE pre-booking service for Outpatient Appointments Only. Pick-up from home or convenient pick-up point – options discussed when you call to book.

### Who can use this service?

- West Auckland residents attending Outpatient appointments at North Shore and Auckland Hospitals, and Greenlane Clinical Centre.

### Pre-Booking Service:

- It is recommended that booking a seat on the shuttle should be made when you receive your Outpatient appointment letter. YOU MUST pre-book a seat a MINIMUM of 3 working days before your appointment.

The Shuttle service will arrange pick-up times with passengers so that they can get to appointments.

### West Auckland Shuttle Fares:

- West Auckland – North Shore and Auckland \ Hospitals, and Greenlane Clinical Centre \$12 Return or \$6 one way
- North Shore Hospital pick up to Waitakere Hospital \$12 Return or \$6 one way



**To book an appointment please call us on 09 426 0918 or 0800 809342 (press 5) Monday- Friday between 9.30am and 4pm.**



## 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.

If 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



**Grant Haworth**  
NORTH SHORE  
021 194 4095



**Rita Oliver**  
RODNEY DISTRICT  
021 116 6377



**Tania Brown**  
CENTRAL & EASTERN BAYS  
021 125 0931

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[villageguide.co.nz](http://villageguide.co.nz)



## World Elder Abuse Awareness Day

To help bring awareness to Elder Abuse, Age Concern Auckland staff were out with NZ Police holding displays on World Elder Abuse Awareness Day. Our CEO Kevin Lamb was also interviewed by various media organisations about the risks, concerns and stigma attached to Elder Abuse and how we can try and combat this.



Age Concern Auckland has a team of experienced, trained Social Workers that work with older people and their families to investigate claims and support the victims of elder abuse. If you or someone you know is experiencing abuse, our services are private, confidential and free. You can speak to us confidentially by calling 820 0184.

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# Health Promotion Update



## Strength and Balance Exercises

These seven simple exercises will help you to keep your strength and balance and reduce your risk of falls.  
Koinei rā mahi hei whakakaha tō tinana ana ka whakaheke tō tūpono ki te hinga.



- Use something stable, like a kitchen bench or sturdy chair for support.
- Try and breathe normally whilst doing the exercises.
- Feeling slight muscle soreness the next day is normal and just shows you have worked the muscles hard.
- If any of the exercises cause pain in your joints or muscles **STOP**. Check you are doing the exercise correctly, and try again. If pain persists leave that exercise out until you have sought advice.
- If you experience chest pain, severe shortness of breath or severe dizziness **STOP** and contact your healthcare provider.



**1 Tahī**  
**Sit to stand:** Move from sitting to standing from a dining chair. Then move from standing to sitting – do this as slowly as you can.  
**Repeat:** 10 times.  
**Increase the challenge:** use your arms less. Repeat 20 times.



**2 Rua**  
**Heel raises:** Stand with feet hip distance apart. Use support if needed. Rise onto your toes. Hold for a count of 3.  
**Repeat:** 10 times  
**Increase the challenge:** use your arms less. Repeat 20 times.



**3 Toru**  
**Toe raises:** Stand with feet hip distance apart. Use support if needed. Lift your toes so the weight is over your heels. Hold for a count of 3.  
**Repeat:** 10 times  
**Increase the challenge:** use your arms less. Repeat 20 times.



**4 Whā**  
**Heel toe stand:** Place one foot in front of the other, the heel of one foot touching the toe of the other. Hold for a count of 10.  
**Repeat:** 3 times each side  
**Increase the challenge:** use your arms less. Hold for count of 20.



**5 Rima**  
**Heel toe walk:** Walk 10 steps forward one foot in front of the other, the heel of one foot touching the toe of the other.  
**Repeat:** 3 times each side  
**Increase the challenge:** use your arms less. Try walking backwards.



**6 Ono**  
**One leg stand:** Holding onto a support try to balance on 1 leg. Hold for a count of 10.  
**Repeat:** 3 times each side  
**Increase the challenge:** use your arms less. Hold for count of 20.



**7 Whitu**  
**Seated Marching:** March on the spot as quickly as you can. Keep going for 1 minute  
**Repeat:** Twice - 1 minute rest between.  
**Increase the challenge:** use arms more

Try doing the Super 7 three times a week. Try going for a daily walk. This could be up and down your hallway, deck or around your garden.

Staying active is important for your health. As we get older balance and muscle strength declines, often without us noticing.

## Upcoming Workshop:

### Positive Steps Falls Prevention

**Date/s:** Weekly on Thursday's from 21st October to 11th November.

**Location:** Dunkirk Road Activity Centre, 50 Dunkirk Road, Panmure

Positive Steps is a Falls Prevention programme held over four consecutive weeks, with a follow up three months later. Week one is 10.00am – 1.00pm and weeks two, three and four, as well as the follow up session are 10.00am – 12.30pm.

It is a programme for older people to help retain independence and maintain health and wellbeing. Provides a range of information to help reduce the risk of falling and introduces a gentle strength and balance exercise programme.

Registration is essential as spaces are limited. You must be able to attend all five weeks to register. Call us on 820 0184 to register.

## 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: 09 820 0184 or email [ageconcern@ageconak.org.nz](mailto:ageconcern@ageconak.org.nz) Your details will be placed on a waiting list and you will be contacted once a course is available and offered priority booking.

## STEP INTO THE EXCITEMENT OF THE ALL BLACKS EXPERIENCE

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**0800 2665 2239**

Level, 4 SkyCity Entertainment Precinct  
88 Federal Street, Auckland CBD



**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:



Mayor Phil Goff



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**

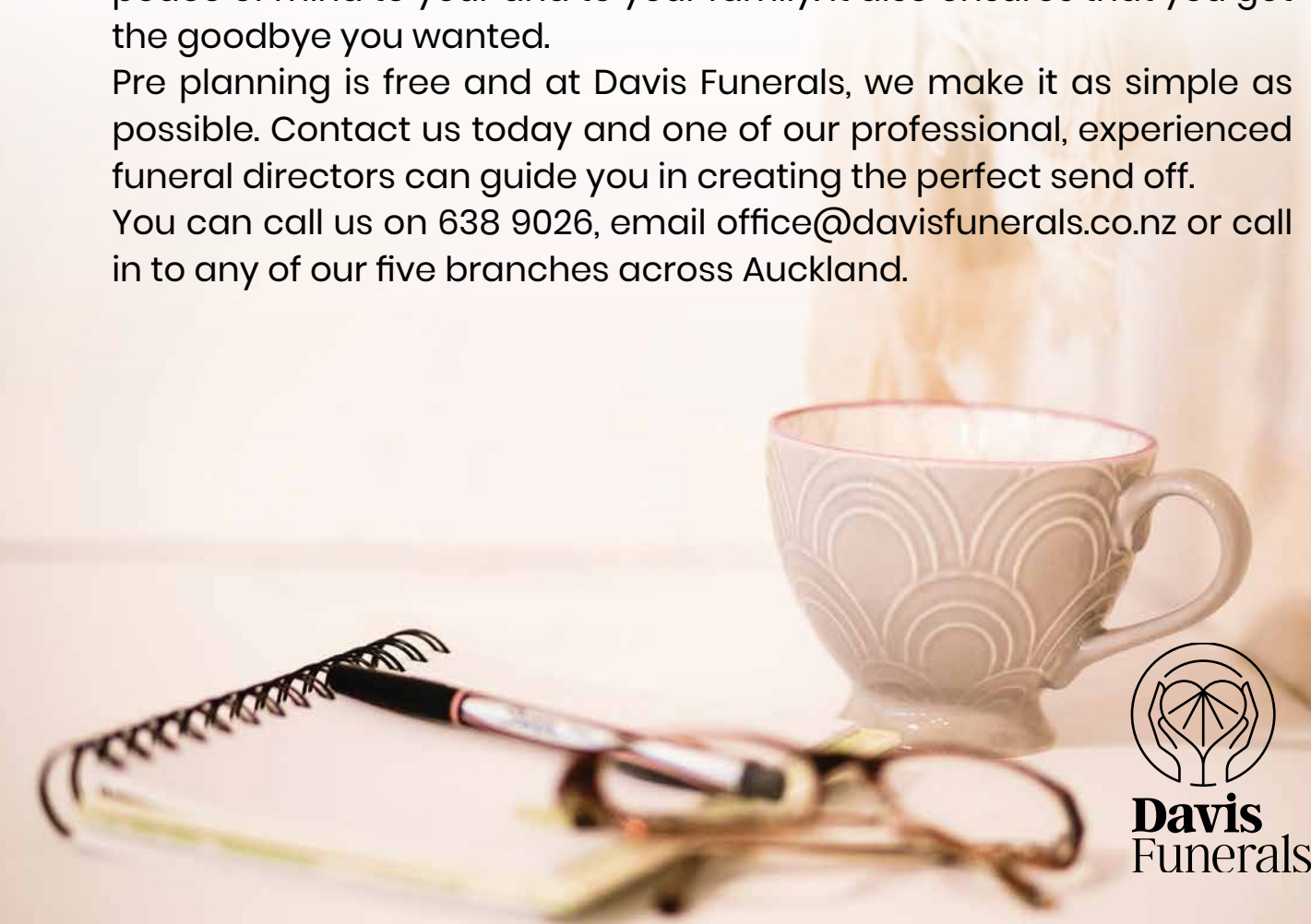
# THE IMPORTANCE OF A MEANINGFUL FUNERAL

Funeral services have always been a part of life. Until 2020 that is. When Covid hit, suddenly funerals were not allowed and it was hard. Many people lost loved ones, some were prepared for the loss, for others it was unexpected. Either way, our primal need to grieve and engage in the ritual of a funeral was denied. The effects of this situation are now being seen across the country, and indeed across the world.

The human race have held funerals since the beginning of time and they play an extremely important role in the grief journey. They allow us to face the reality of our loss, support family and friends and to be supported by them, express our feelings and emotions and to begin the transition to a life without our loved one.

Now, more than ever, we are realising the importance of a funeral for those left behind. Pre-planning your funeral can bring comfort and peace of mind to your and to your family. It also ensures that you get the goodbye you wanted.

Pre planning is free and at Davis Funerals, we make it as simple as possible. Contact us today and one of our professional, experienced funeral directors can guide you in creating the perfect send off. You can call us on 638 9026, email [office@davisfunerals.co.nz](mailto:office@davisfunerals.co.nz) or call in to any of our five branches across Auckland.





# 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.



## 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.

## Western Quilters' 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 quilts. Our special thanks to the Western Quilters' Circle for their wonderful support and kindness.



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.



## 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](mailto:help@bankomb.org.nz) | [www.bankomb.org.nz](http://www.bankomb.org.nz)



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## Looking Back

### - First trans-global radio transmission to London 18 October 1924



Frank and Brenda Bell, 1924  
(Hocken Library, Otago Daily Times photograph)

From the family sheep station in Shag Valley, East Otago, amateur radio operator Frank Bell sent a ground breaking Morse code transmission that was received and replied to by London-based amateur operator Cecil Goyder.

Frank and his older sister Brenda were radio pioneers. Invalided home from the Western Front in 1917, Frank revived a boyhood interest in wireless communication while recuperating. He helped pioneer the use of short radio waves to communicate over long distances, initially through Morse-code telegraphy. He achieved a number of firsts, including New Zealand's first two-way radio contact with Australia and North America. But it was his conversation with London that made world headlines. When Frank turned his attention to running the family farm, Brenda took over the wireless station, becoming New Zealand's first female amateur radio operator. In 1927 she was the first New Zealander to contact South Africa by radio. After the Second World War, Brenda Bell moved into professional radio as a writer and broadcaster for Dunedin station 4YA.

[www.nzhistory.govt.nz](http://www.nzhistory.govt.nz)

## Sepsis, what you need to know

Knowledge is power and knowing the red flags and signs of sepsis can save your life, and the life of your loved ones.

**What is sepsis?** Sepsis (also known as "septicaemia" or "blood poisoning") is a life-threatening complication of infection where the body's immune response starts to damage its tissues and organs. It can affect every part of the body from head to toe.

**How serious is sepsis?** Some people with sepsis make a full recovery, especially if they are treated early. Others are left with lifelong disabilities, particularly where sepsis is not recognised or treated quickly. Overall, at least 10% of older people with sepsis die in hospital, and 60% of adults who survive an admission have a new physical or cognitive disability.

**Why is it so important for the older generation to be aware of?** As we get older our immune system doesn't function as efficiently as it did when we were younger. Some people have medical problems or injuries which make infection more likely. When an infection does happen (such as a urinary tract infection, a skin infection like 'cellulitis', pneumonia, or an infection after a procedure or surgery) older people are less able to get it under control before sepsis takes over. The sooner we get medical treatment the better the outcome.

**What are the signs of sepsis?** Sepsis is not a simple cough, cold or fever. In fact, quite a lot of people with sepsis don't have a high temperature when they get to hospital, and some even have low body temperatures. People will often have a sense that they are unwell with an infection before developing symptoms as the poisoning takes hold.

**Seek medical help urgently if you or your loved one develops any or one of the following:**

- Slurred speech or confusion, or difficult to wake
- Extreme shivering or muscle pain
- Passing no urine for a day
- Severe breathlessness or breathing very fast
- It "feels like you are going to die"
- Skin mottled, bluish, or pale or feels abnormally cold to touch

Visit the Sepsis Trust NZ website at [sepsis.org.nz](http://sepsis.org.nz) for more information. Article by Sepsis Trust NZ

## This little test helps find bowel cancer early.



The free bowel screening test can quite literally be a life-saver, by finding symptoms of bowel cancer early when it can often be successfully treated.

The National Bowel Screening Programme is available to people aged 60 to 74 years living across Auckland.

Around 100 New Zealanders die from bowel cancer each month, but bowel screening every two years can help save lives. A positive test can lead to a colonoscopy which may find and remove pre-cancerous polyps or detect bowel cancer at an early stage.

Testing is done at home using a bowel screening test kit received through the mail. The kit is simple and clean to do and is returned by post.

Anyone who is eligible to participate should automatically receive an invitation in the mail. However, it's really important your Doctor has your up-to-date address so if you think you may be eligible and have not been sent bowel screening test kit in the last two years please call 0800 924 432.

**Please note: If you do have unusual bowel symptoms, don't wait to be screened – please contact your Doctor immediately.**

For more information about the bowel screening programme call Freephone 0800 924 432 or visit [www.timetoscreen.nz](http://www.timetoscreen.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 & bookings. Brave & Blissful Health Coaching & Celebrant Services**

## Hear 4U Ltd

### Audiology at Your Place

– Lisa Greene

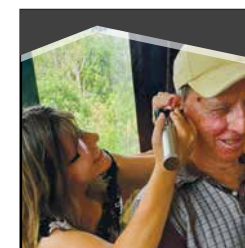
Hear 4U Ltd began a year ago providing 'in home' Audiology services. My service is available to people in West and Northwest Auckland. It brings satisfaction helping people who otherwise don't have easy access to clinics. I help, for example, people who don't drive and hate to bother others for transport, people who find getting out difficult and exhausting, and people living in residential care facilities.

**Some people contact me because they need hearing aids for the first time, and others need their hearing and hearing aids checked or want ongoing help maintaining their hearing aids.**

It saddens me knowing many people's hearing aids are underutilised due to help being not easily accessible, and often family members are stressed about having to arrange a way to get their loved one's hearing aids working better. My greatest satisfaction comes from eliminating these stresses and enabling people to consistently enjoy the benefits of better hearing.

For more information visit [www.hear4u.nz](http://www.hear4u.nz) or you can contact Lisa at 0800 119 510, or email [lisa@hear4u.co.nz](mailto:lisa@hear4u.co.nz)

*editorial supplied by Hear 4U Ltd*



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# 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

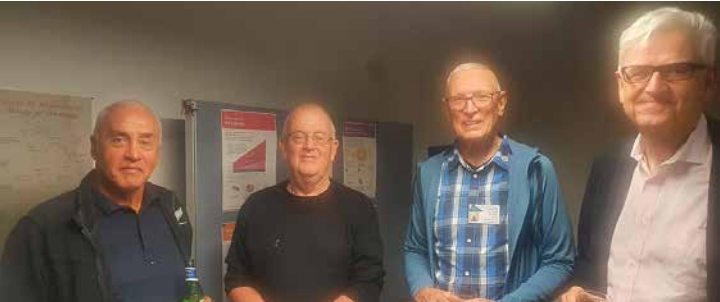


John turned 85, he celebrated with his volunteer Kamal



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

# Community News

## 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](mailto: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, semi-retired 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](mailto:raymandrew@gmail.com) or go to [www.fnzi.nz](http://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](http://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.

## 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](mailto:emahb@acns.co.nz) or 09 279 4332.

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Film Review:

La Strada  
by Federico Fellini

It was in my first two years at Elam that I went to the Lido to see my first Federico Fellini film. What a revelation! What a film-maker! What a lover of Italian life! What a lover more particularly of Roman life!

**La Strada** (1954) was the film and it gave me an enduring memory of one actresses performance that has surpassed any other in my life. This is with the possible exception of the fabulous performance by the French actress Isabelle Huppert in the film ‘The Piano Teacher’ directed by Michael Haneke in 2001. However, before I come back to La Strada I should mention other stunning Fellini films that followed this masterpiece that I have been witness to, namely La Dolce Vita 81/2, Juliet of the Spirits, Satyricon, Roma, and Amarcord. All these films were very much self-portraits, but the extent of their human reach was often beyond comprehension.

*La Strada* tells the story of Gelsomina, a simple-minded young woman (Guiletta Masina) bought from her mother by Zampano (Anthony Quinn), a brutish strongman, who takes her with him on the road.

The film won an Academy Award for Best Foreign Language Film, and was described by Fellini as having been ‘inspired’ by Masina’s humanity (Masina was Fellini’s wife in real life, and acted in a number of his films). Italian film historian Bondanella described Masina’s work as ‘masterful’ and ‘unforgettable’. Charlie Chaplin, with whose work Masina’s is often compared, called her ‘the actress who moved him most.’ (I have taken this paragraph of quotes from Wikipedia because they so accurately describe responses to Masina’s performance in *La Strada*.)

Masina’s performance left me in tears. Its display of humanity and pathos was beyond belief. It was at a level of acting performance that stepped outside the screen and reached into your heart and massaged it. It spoke for what humanity could be with a greater understanding of empathy, suffering, and compassion. I can visualise Masina’s performance as I write, and in fact I looked at a few clips on You Tube beforehand. The power of her performance is timeless and a testament to the human spirit in adversity. It was an artistic masterpiece, and one that lived/s with you.

David Mealing



Chicken, leek and pea pasta bake

- Ingredients** 2 Serves
- 1 T Oil
  - 1 cup Shell shaped pasta or fettuccini
  - 1 small (1 cup) Leek, roughly chopped
  - 1 small clove Garlic peeled and finely chopped
  - 1/4 cup Chicken stock
  - 1/3 cup Frozen peas
  - 1 small Courgette, diced
  - 1/2 cup Chicken, cooked, diced
  - 1/4 cup Milk
  - 80g (1/3 250g punnet) Lite cottage cheese or lite ricotta
  - 1 T Parsley or chives, chopped (optional)
  - 1/4 cup Edam cheese
  - 2 T Wholemeal breadcrumbs, seeds or walnuts, chopped

- Method**
1. Preheat the oven to 180 °c. Lightly grease a loaf tin.
  2. Cook pasta in a medium saucepan of salted water until lightly undercooked. Drain water, run under cold water to prevent further cooking. Return to saucepan and lightly drizzle with some of the olive oil.
  3. Meanwhile, place ½ T of oil in a frying pan and sauté leeks on low heat until soft (about 10mins). Add garlic, cook for 1 min. Add stock and cook for 8-10mins until most of the liquid has evaporated. Add peas and courgettes, cook for 2 mins.
  4. To the pasta, add vegetable mix, cooked chicken, milk, cottage cheese and herbs. Mix gently to combine and season with pepper to taste. Spoon mixture into loaf tin.
  5. Combine cheese, a drizzle of olive oil and seeds, nuts or breadcrumbs. Spread evenly over pasta mix.
  6. Bake in the oven for 20-25mins or until golden and crisp on top.

**Serving Suggestion**  
Serve with steamed broccoli or fresh baby spinach.

*Recipe:*  
[www.seniorchef.co.nz](http://www.seniorchef.co.nz)



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.

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

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*(Donations of \$5.00 or more are tax deductible)*  
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**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.**



## 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
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- JM Butland Charitable Trust
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- NZ Lottery Grants Board
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- 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](http://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, 1746

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)*

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**Thank you for your generosity to ensure that we can continue supporting older people living in our community.**