

SPRING 2023 QUARTERLY NEWSLETTER

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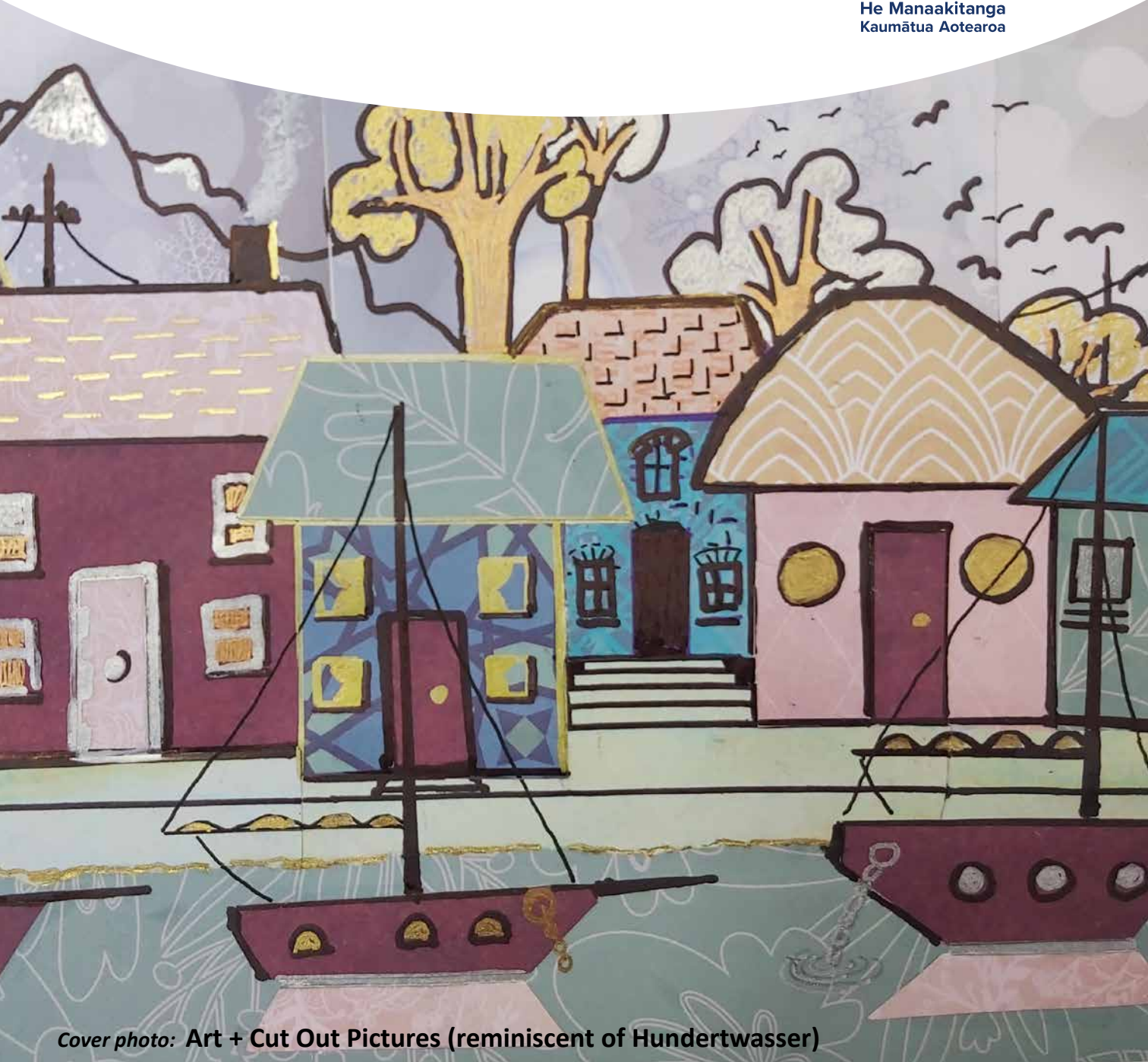
Age Concern

Mid North



**AGE
CONCERN
MID-NORTH**

He Manaakitanga
Kaumātua Aotearoa



Cover photo: Art + Cut Out Pictures (reminiscent of Hundertwasser)

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Richard Ayton, Graham Day, Laurel Simm and Frances Shaw

Do you have time for others?

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

Would you like more company?

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

For more information about this service
contact (09)4074474



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Many thanks

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From the President

Dear Members

I do hope you are all coping with the continual very wet weather and now also very chilly days as well which we are not used to in the Far North. I have never used my heater so much as this year and I am not looking forward to my next power bill.

Our speaker at our June "Meet and Greet" was Dr Derek Allen who was a most interesting speaker. He is otherwise known as "TROPPODOC" a Global Humanitarian who has worked all around the world for many years and not only in war torn countries such as Afghanistan and Bosnia but in tropical countries such as Vanuatu, Fiji, and Papua New Guinea. He does all this voluntarily which means he is unpaid for all of this work. He is going back to Vanuatu in August and is going out to work on Islands that do not have Doctors. When necessary, he sends patients to the mainland for treatment where usually these people just have to cope the best way they can, not even realising they can get help elsewhere. He has New Zealand volunteers from all walks of life who go to help him. These people also pay their own way which I admire so much.

Dr Derek has been working in the Far North in Kaitake and Kaeo as a Locum since Covid 19 appeared as at that time he had no other choice but to come home.

The meeting started with a film on "TROPPODOC" that was produced some time ago for the programme "Sunday" which is shown on TV1 of a Sunday evening and one which I always look forward to watching. This film showed us some of the work Dr Derek has done in the past overseas. Dr Derek then spoke to us about his life overseas which was most interesting and question time afterwards went on for quite some time. If any of you that were unable to come to the meeting are interested, you can look up "TROPPODOC" on the Internet.

Our "Meet and Greet" is always held the last Friday of the month starting at 10am with a homemade morning tea and time for a chat with old and new members and then we have a speaker who talks to us from about 10.30 am. After the speaker everyone is welcome to have another cuppa before heading home.

I would also like to mention that Juen and I receive weekly emails from Age Concern New Zealand keeping us up to date with all that is happening throughout

New Zealand regarding "Seniors".

One of the emails we receive is called "Senior Matters" which is so worthwhile that I am now going to forward it on to our Committee with their approval. Last week's email told us that our Age Concern New Zealand Chief Executive Officer has just been to the 16th Global Conference on Ageing in Bangkok and she has found it very worthwhile.

Kind Regards *Jan Flowers*



Our Safe Driving Courses are spreading!

Maybe you have participated
in a Safe Driving Course
in Kerikeri lately?
Well the news is spreading...

We have had requests from Whangarei from Lifestyle Villages there. Recently 43 individuals from The Palms enjoyed the session with lots of questions and also lots of laughter! They even catered for us! Thank you The Palms. Everyone, including the presenter, enjoyed the reminiscing and reliving of our early driving days.

And we are off to Marsden Cove soon to present at The Anchorage.

If you haven't revised your road code yet, maybe it's time to do so?

**Ring Age Concern 09 407 447
to book a place in the next Kerikeri
course**

Jean Johnston



From the Managers Desk

What a busy few months we have had!

Spring seems to be early this year, I have snow drops and irises flowering, the magnolias and camellias in full bloom, all lovely but what about the cold and wet days that seems never to go away.

Art+ workshop was such a fantastic success, so much so that on the 20th July we start another workshop for ten weeks. There are ten workshops (see flyer) and will cost you a one off \$10 for the resources that you use. This fee should be paid to Kim (facilitator). The cover of this newsletter is a cut out picture done by one of the participants.

Safe with Age Driving is keeping Jean very busy, there will be workshops in different locations, so please keep checking to see where the closest one is to you. This is free to attend and ensures that you are up to date in mind and skill in knowing the road code. You will come away feeling more confident about driving and keeping your independence.

Soon the country will be going to the polls to determine the next government. I urge you to go to as many candidate meetings as you can, bring up issues that you have, in other words have you say. If you have a concern and do not want to bring it up send it into us. All candidates will be present at the Frontline Church on the 27th August.

No matter the outcome for this new financial year we have been fortunate to get funding to continue our Health Promotion activities, these are: Strength and Balance Kerikeri and Kaikohe, NIA (Young at Heart), Seat to Heal these are weekly activities. Mindfulness (ART+) a ten-week activity our Meet and Greet monthly. We are also continuing with Tech for Seniors, we need you to register, it is free. We are working on the best tutoring day or days and will discuss this when you register.

Subscriptions are due, pay by internet banking or come into the office to pay by eftpos or cash.

Thank you have the best Spring and we will catch up for the Summer issue.

Juen Duxfield

Meet and Greet - 30 June



On Friday 30th June 2023 Our Meet and Greet speaker was Doctor Derek Allen who has worked in many of the poor countries of the world. Dr Allen's talk was very inspiring highlighting the medical plight of isolated poor communities. Dr Allen, the only Doctor, operated out of very minimal and under resourced clinics.

Most patients suffering with long term conditions that are quite unimaginable for us in New Zealand.

Dr Allen returned to New Zealand and Kerikeri as a result of the pandemic and is offering his services for people who cannot get to a hospital or doctor.

He will visit you in your home, his phone number is 021 216 2740



Meet and Greet - 28 July

A little bit of history this month. Have you looked at the photos of Edward and Caroline Little when you have come into Kingston House?

The Littles lived in England, California, China and Australia finally settling in Kerikeri.

What brought them here and why Kerikeri?

Come along and listen to our guest Stuart Park talk about the beginnings of modern Kerikeri and enjoy Jan's morning tea and a chat before hand.

10 am morning tea
10:30 Stuart Park
Friday 28 July



Steady As You Go Exercise Classes

Strength and Balance - You have probably read that Age Concern offers Strength and Balance Tuesdays at 11am – 12pm except on the 4th Tuesday of a month when the class moves to Wednesday 11:30am-12:30pm because of hall bookings.

What is Strength and Balance? It is an exercise class especially developed by Otago Physical education School to help older people maintain their balance. It is on disc and we start seated with warm up activities, gradually standing behind our chairs, exercising our feet, legs, arms, and other body parts while the instructor explains how this will develop our strength and our balance. No cameras are allowed while we walk tiptoed, step over imaginary logs or walk backwards using our peripheral vision... though laughter and smiling is advised!

Participants listen to their bodies and are encouraged to try within safely limits, each exercise. We have a bit of fun, a few giggles and once a month after a class we have a cuppa and socialise.

This class is free to members. There is no demand to come every time, but of course everyone will benefit from the amount of effort and time that is put in. We welcome new members at any time. Do come and enjoy the fun!

Jean Johnston



A german shepherd , a doberman , and a cat died. In heaven all three faced god who wanted to know what they believed in. The german shepherd said "I believe discipline,training,and loyalty to my master." "Good" said god. "Sit at my right side." "Doberman what do you believe in?" Asked god. The doberman answered, "i believe in the love,care, and protection of my master." "Aha" said god. " You may go to my left" Then god looked at the cat and asked,"what do you believe in?" The cat replied, "i believe you are sitting in my seat."

Are you aware!

Is your vehicle Insurance Policy payment the correct cover type for the value of your vehicle? In the event of an accident will your cover be adequate.

Age Concern Mid North CALENDAR OF EVENTS

Tech for Seniors: at Kingston House. Register for a time and date. Appointments will be Monday to Friday from 10am - 12pm.

Strength & Balance: Kerikeri every Tuesday 11am - 12pm except on the 4th Tuesday of the month it is on Wednesday 11.30am - 12.30pm. (This is a free class - Facilitator Jean).

Strength & Balance: Kaikohe on a Thursday at Senior Citizens Hall. 10am - 11am. (This is an all welcome free class - Facilitator Cathy).

Seat to Heal: Every Monday 11am - 11.30am and Thrsday 10.30am - 11am (Facilitator Davida - Age Concern members pay \$5.00).

Young at Heart (NIA): every Thursday at 11am - 12pm. Age Concern members pay \$10. (Facilitator Carien).

Meet & Greet: last Friday of the month. 10am - 12pm.

Safe with Age: driving workshops for seniors. If you are interested in attending a workshop please contact us on 09 407 4474 - workshops will be at several locations; dates not finalised at this stage; we will take registrations and let you know your closest workshop. These workshops are free.

Lawyer: first Wednesday of the month by appointment. (Graham Day).

Art +: Starts 20th July 2023 - ten sessions.

AVS: Jean the AVS facilitator is looking for volunteer visitors, please contact Jen 09 407 4474 .

If you know of anyone that would like to have a visitor, you can self refer we would love that; contact Jean.

Quick and Easy Meatballs

You'd be hard pressed to find a homemade meatballs recipe that's quicker or easier to make than this one! Pinch the ground meat out of sausages to create meatballs that taste just as good as if you'd made them from scratch



Ingredients

- 200g pasta, use penne or spaghetti
- Splash of olive oil
- 2-4 sausages
- 1 onion, diced
- 400g crushed tomatoes
- Pinch of salt, pepper and sugar
- 1/4 cup Parmesan or normal cheese, grated
- 1/4 cup parsley, chopped

METHOD

Put the pasta on to cook in plenty of salted water. Most dry pasta is ready in 12-15 minutes so you can make your sauce while it cooks!

Heat the oil in a pan, then pinch off small meatballs from the sausages, leaving the casing behind. Add the onion and sauté until softened. Pour in the crushed tomatoes, another splash of olive oil, then simmer until thickened – about 8-10 minutes. Taste for seasoning, adding a pinch of salt, pepper and/or sugar as needed.

Drain the pasta, reserving ¼ cup of pasta water. Add the pasta and reserved water to the meatball/tomato sauce, then toss.

Serve straight from the pan, garnished with cheese and parsley.

“Just cleared out some space
in the freezer”

Sounds so much more
productive
than “I just polished off
another tub of ice cream”

ART

Joyful Journaling

- Paint
- Draw
- Mixed media
- Journal
- Create
- Connect
- Mindfulness

Contact Kim
Call 021 0346859
kim@progressinlearning.co.nz
Thurs 10.30-12pm
Kingston House
Kerikeri
Starts 20th July 2023

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i-style CHARITY FASHION SHOW:

Jean’s fashion show initiative was such a wonderful success, we can thank Jean for facilitating the event, Sally from i-style for selecting the great outfits from her fashion Shop in Kerikeri and all the lovely models. The beautiful and delightful presentation from Sally inspired us with the elegant and wonderfully casual fashion combinations available to us.

Below we are featuring Jean (Age Concern Mid North Office) and Linda.



Age Concern Mid North was most appreciative of the wonderful support that the show received, the room was packed to capacity. Thank you.

Insurance

Insurance is a growing household expense. Over the past decade, the cost of home insurance has risen 155 percent and contents cover by more than 40 percent.

OUR TOP THREE TIPS:

1 Don’t set and forget: While there are doubtless other things you’d rather do than review your insurance, regularly assessing your cover and the risks you need to insure against could save you hundreds of dollars a year.

For example, if you have life insurance the amount of cover you need when you have a young family and a sizable mortgage will be much different to what you need when the kids have left home and the mortgage is nearly repaid. Making sure your cover matches your circumstances means you won’t be paying extra premiums.

2 Compare prices: When you get your annual renewal notice, check if you could save by switching companies. Get at least three quotes. Our latest survey of car insurance found you could save more than \$400 a year by switching.

Check your policy to see what you’re getting for your money. Pay close attention to the exclusions

- the things that aren’t covered
- to help weigh up whether you’re getting a good deal.

3 Take a higher excess: The excess is the amount you contribute in the event you need to make a claim. Taking a higher excess should mean you pay less in premiums.

DON’T FORGET

WHEN CHANGING INSURERS,
DON’T CANCEL YOUR OLD COVER
UNTIL YOU’VE BEEN CONFIRMED AS A
CUSTOMER OF THE NEW INSURER.

consumer.org.nz

Alzheimers NZ factsheet in 10 languages

Alzheimers New Zealand, has released new information sheets about dementia in ten languages. Available in English, Te Reo Māori, Samoan, Cook Island Māori, Tongan, Niuean, Fijian, Tokelauan, Tuvaluan, and Kiribati, they share basic knowledge about dementia and the support available to those living with dementia, as well helpful information as for their whānau and friends.

Access the information sheets at the Alzheimers NZ website: <https://bit.ly/3ZDuBGt>

Gold Card offers

SuperGold Card has a “Set Location” feature on the black bar on the opening page, where you can nominate where you are and it will find special offers in that area.



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A Later Life Journey

First published in **Tui Motu Interislands**, May 2022, and is reprinted here with the author's permission.



Trish McBride became one of Bupa Crofton Downs' Foundation residents, moving from her home in Broadmeadows, Wellington, in 2022 to a new life in the village. The RVA is delighted that Trish has agreed to allow us to reprint her story here.

I've loved this house passionately for 21 years. And here I am choosing to leave it. It started six months ago. I sorted through a couple of boxes of papers (life was lived on paper till the late 90s), then the thought: Anyone would think I was going somewhere. Followed immediately by – 'Do it now!' Really? Thinking it through. At almost 80, I am tired of climbing stairs and maintaining a house and garden. Offspring are mostly not geographically accessible and hugely busy. There's a brand-new retirement village 5k down the road – life needn't change that much. Isn't it better to make this decision for myself rather than wait till someone has to make it for me? Sorting my belongings myself, not leaving it to others. Praying through all this. Discovering close friends are going there too. Eventual ongoing care would be available. The company's a good philosophical match – no shareholders, an excellent reputation as an employer, sustainable materials and methodology in the build. Signing up.

Then the distilling of my life treasures and memories to fit into half the space I now have. Actively choosing to let things go as part of the spiritual and material preparation for my next life-phase. Wondering deeply about good homes for special things.

Three of those choices will remain as satisfactions. Antiquities collected by my father on wartime service in Palestine have gone to the Classics Department Museum at Victoria University where I studied. Three bits of terracotta, one with hieroglyphic writing, assessed as from 2000 BC, are from Ur where Abraham was born about that time. Such a powerful connection with my faith roots!

Two of my art works about healing have gone to Women's Refuge. A circle of little clay women that had been broken, carefully mended and were 'Dancing Anyway'. The other, a painting called Becoming Whyse on the many 'Whys' of grief.

Then there's the local kindergarten who delightedly receive all sorts of things – scrap paper, ice-cream containers, craft stuff that I might have used but didn't, a shell collection and much more. A wonderful symbiosis!

And of course, lots to family, including family history and treasures, now passed on to the next generation. All an acknowledgement of the reality of death, not discernably imminent, but inevitable. I've been drawing on the lilies of the field and the birds of the air, and on Buddhist wisdom for easier aging: Don't cling – to possessions, opinions, self-image and more. Sadness at realising that the wedding era oak bedroom suite can't be fitted in to the apartment. Don't cling! Actively detaching from my beautiful home with the colours I chose still singing to me, all day sun, the stunning view of harbour, mountains and Cook Strait. Choosing to believe it is time for someone else to have these joys. Don't cling!

Discovering three people from church are going there too, one of whom will be my next-door neighbour. With the friends, a good basis for a new community. Then the panic about all the things that won't work for me. The horrible grey carpet – I commented on this to a wise son. His reply: 'It is a very first-world problem, isn't it?' Of course! Don't cling! The prospect of early morning truck noise from the next-door supermarket. Replace horror with 'These guys have driven all night so we can have food.' A real urge to pull out. Prayer for wisdom. The response: 'That's where I want you'. Acceptance and peace.

My beloved long-dead mother-in-law has been a role model in this, as in so much else. She was a dedicated Franciscan tertiary. I, as her main carer, was off overseas for two months, and expressed concern for her well-being. 'Oh', she said, 'I'd better go into care. Pass me the phone book'. I spluttered 'But, but..'. It happened quickly. She loved it. I overheard a conversation between her and another new resident: 'Columba, don't you miss your house? I miss mine dreadfully'. Response: 'No - I'm a Catholic.' I knew exactly what she meant, but laughed as I imagined the poor questioner's bafflement.

Choosing our own timing was our way – others make their choices differently and must do what's right for them.

Find out more at www.retirementlife.co.nz

Trish is the author of three books –

- Faith Evolving, A Patchwork Journey (2005)
- Exploring the Presence, More Faith Patches (2011)
- A Love Quilt, Later Faith Patches (2020)

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editorial supplied by Retirement Villages Association

Bank fees

Fees provide lucrative income for banks. Last year, they earned \$2.3 billion from fees and commissions charged to customers. But you maybe able to avoid some of these charges.



Ask about fee exemptions: Start the hunt for bank savings by looking at your everyday transaction account. Over a year you could be forking out hundreds of dollars in fees. Check if you qualify for any fee exemptions on your transaction account.

If you have a mortgage with your bank, you should be able to haggle to pay no monthly fees.

You should also be exempt if you have term deposits or a decent pile of savings. Regular deposits or a minimum monthly balance can also strengthen your case to get fees scrapped.

Banks usually offer exemptions for children, students, new graduates and those aged over 65 (although these sometimes come with provisos, such as having your NZ Super paid into your account).

Cutting costs: If you don't qualify for an exemption, look at how you're using your account. Add up the number of transactions you do each month. If you have a lot of payments going out, then an account with a flat monthly fee will usually be a better option than one that charges per transaction.

Don't be afraid to ask your bank what it's prepared to offer to keep you on as a customer.

Go online: Most banks charge hefty fees when you do your business in branch. Online banking means you can avoid these charges.

"It was only a sunny smile,
And little it cost in the giving,
But like morning light it
scattered the night,
And made the day worth living."

F. Scott Fitzgerald.



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Have you been thinking that you need to exercise more but you don't know where to start?

Deciding to become physically active can be one of the best things you can do for your health. Exercise and physical activity are not only great for your mental and physical health, but they can help keep you independent as you age.

Participating in regular physical activity will help you:

- maintain your muscle mass
- increase your bone density
- improve your balance, posture and flexibility
- have better control of chronic disease symptoms
- decrease pain and depression

All older adults are at increased risk of falls. Try including any of the following in your daily routine to improve your stability:

Toe Taps - To strengthen the lower legs

1. Sitting in a chair and keeping your heels on the floor, lift your toes high enough that you can feel the muscles along your shin working. (This helps keep blood circulating in your legs and also strenghtens the lower leg).
2. Repeat 20 times.



Heel Raises - To strengthen the upper calves

1. Sitting in a chair, keep your toes and the balls of your feet on the floor and lift your heels.
2. Repeat 20 times.



Ankle Rotation - To strengthen the calves

1. Seated in a chair, lift your right foot off the floor and slowly rotate your foot 5 times to the right and then 5 times to the left.
2. Repat with the left foot.

Stretch it out

Getting ito the habit of stretching every day will improve your range of motion and make every activity - including reaching for a dish from a cupboard - more comfortable. Here are two basic stretches to start with:

Neck stretch to relieve tension in the neck and upper back

1. Stand with your feet flat on the floor, shoulder-width apart. Keep your hands relaxed at your sides.
2. Don't tip your head forward or backward as you turn your head slowly to the right. Stop when you feel a slight stretch. Hold for 10 to 30 seconds.
3. Now turn to the left. Hold for 10 to 30 seconds.
4. Repeat 3 to 5 times.



Shoulder and Upper Back Stretch - To stretch the shoulders and back

1. Bend your right arm, raising it so your elbow is chest level and your right fist is near your left shoulder.
2. Place your left hand on your right elbow and gently pull your right arm across your chest.
3. Hold for 20 to 30 seconds.
4. Repeat with the opoposite arm.



EXPENSIVE ROAD TRIP

Next time you think your hotel bill is too high you might want to consider this....

A husband and wife are travelling by car from North Auckland to Napier. After almost four hours on the road, they're too tired to continue, and they decide to stop for a rest at Rotorua. They stop at a nice hotel and take a room, but they only plan to sleep for four hours and then get back on the road.

When they check out four hours later, the desk clerk hands them a bill for \$350. The man explodes and demands to know why the charge is so high. He tells the clerk, although it's a nice hotel, the rooms certainly aren't worth \$350.

When the clerk tells him \$350 is the standard rate, the man insists on speaking to the Manager. The Manager appears, listens to the man, and then explains that the hotel has an Olympic-sized pool and huge conference centre that were available for the husband and wife to use.

"But we didn't use them," the man complains. "Well, they are here, and you could have," explains the Manager. "The best entertainers from 'Lord of the Rings' and 'Maori Arts and Crafts' perform here," the Manager says. "But we didn't go to any of those shows," complains the man again. "Well, we have them, and you could have," the Manager replies.

No matter what facility the Manager mentions, the man replies, "But we didn't use it!" The Manager is unmoved, and eventually the man gives up and agrees to pay. He writes a cheque and gives it to the Manager. The Manager is surprised when he looks at the cheque. "But sir," he says, this cheque is only made out for \$50". "That's correct," says the man. "I charged you \$300 for sleeping with my wife." "But I didn't!" exclaims the Manager. "Well, too bad," the man replies. "She was here and you could have."

The Best Brain Games

If you spend a lot of time with an aging loved one, you may notice them becoming a bit more forgetful or misplacing things. While frequent forgetfulness or severe memory loss may be a sign of Alzheimer's disease, some forgetfulness is a normal part of aging. It may not be entirely preventable, there are things you can do to slow down the process.

Much like the body, keeping the brain active is important at all stages of life. Brain games and puzzles serve as mental exercise that reduces the risk of Alzheimer's disease and cognitive decline. Brain exercises provide a simple way to improve your memory and problem-solving skills.

There are a number of factors that make certain games ideal for older adults:

- **Formats.** You'll find brain games in plenty of different formats, from classic board games to word puzzles, online games some applications on the phone/computer do require a monthly fee.
- **Difficulty level.** It's important to find games that are challenging but not overly frustrating. If you're looking for brain games for a loved one who has been diagnosed with Alzheimer's disease, for instance, you'll want to choose brain exercises and games that aren't impossible to complete at their current cognitive level. Start slowly with some beginner puzzles and gradually progress to harder puzzles for more challenging problem-solving tasks.

Some of the best games are the crossword/word finders in the paper and or magazines. Online games such as Brain Lumosity which can track your progress www.lumosity.com

Taken from www.seniorlink.com

What sorts of situations is PHONE 105 for?

You can use 105 to report non-emergency situations online or via the phone, such as when your car has been stolen, your property has been damaged, or you want to give Police information about crime in your area.

The key message is that if it's happening now or just happened and there's a threat to life or property, call 111. If it's already happened and there's no immediate danger, use 105.

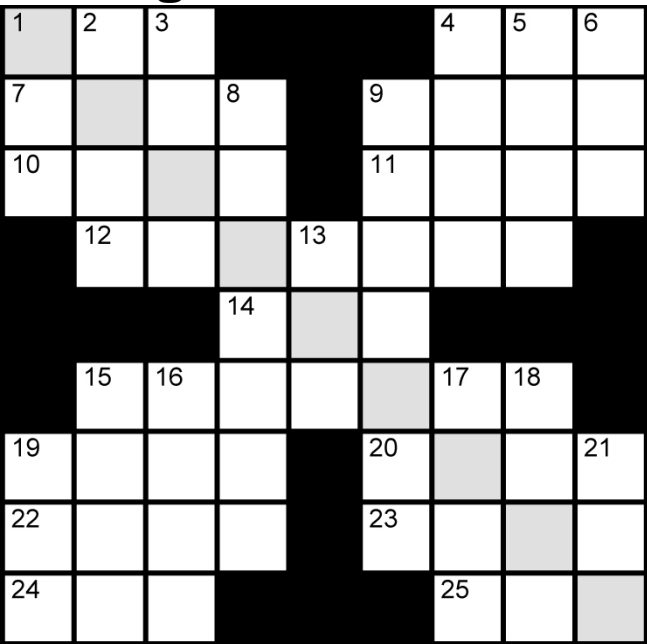


NON-EMERGENCY
Ohotata Kore



105

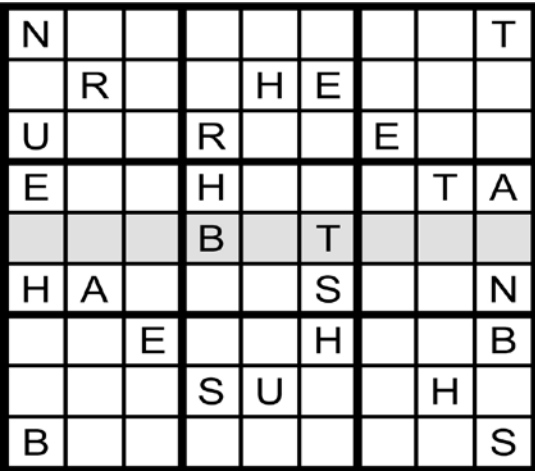
The King Falls



- Across
- 1. Computer monitor, for short
 - 4. Summer mo.
 - 7. "Hold it right there!"
 - 9. A lot of lot
 - 10. High schooler
 - 11. Peacock's pride
 - 12. One who leads a Spartan lifestyle
 - 14. White House nickname
 - 15. Replace in the

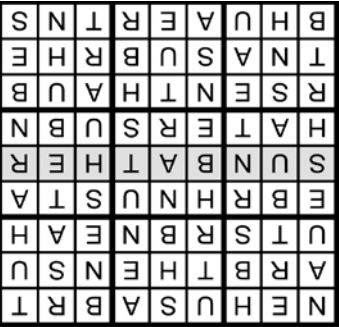
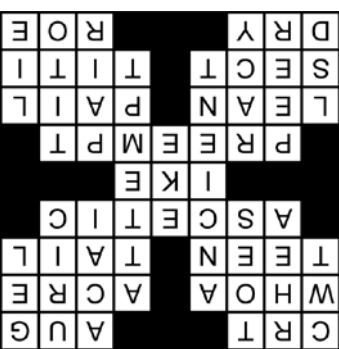
ADAM	GARROD	MILANICH
ALBRIGHT	GARSTANG	OLIVER
BELL	HAWASS	ROERICH
BIONDO	JOHANSON	SCHLIEMANN
BRAIDWOOD	KENYON	STEPHENS
CARTER	LEAKEY	STRUEVER
EICHMANN	LEHNER	VERRILL
EVANS	LUBBOCK	WHEELER
FEWKES	MALLOWAN	WOOLLEY

SUNBATHER Wordoku



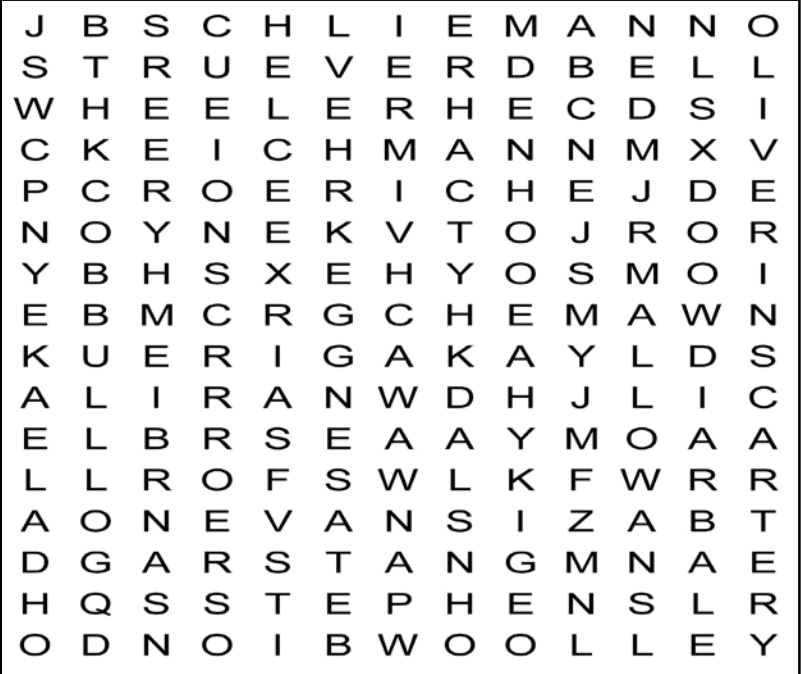
- schedule
- 19. Gravitare (toward)
 - 20. Beach item
 - 22. Religious offshoot
 - 23. South American monkey
 - 24. Like some martinis
 - 25. 1973 Supreme Court decision name

- Down
- 1. 100 lbs.
 - 2. Perlman of "Cheers"
 - 3. Little piggies
 - 4. Antioxidant berry
 - 5. Type of acid linked to gout
 - 6. Salon supply
 - 8. Very old
 - 9. Try
 - 13. Barely manage, with "out"
 - 15. House of Lords member
 - 16. Off-color
 - 17. Twosome
 - 18. One of the Jackson 5
 - 19. "Acid"
 - 21. Golfer's concern



The crossword headline is a clue to the answer in the shaded diagonal

ARCHAEOLOGISTS



How to solve WORDOKU puzzles. You only need logic and patience to solve a wordoku. Simply make sure that each 3x3 square region has only one letter from the word SUNBATHER. Similarly, each letter can only appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

Accredited Visiting Service (AVS)



Do you enjoy people?
Do you have an hour a week
free when you could pop in and
brighten someone's day?

Our Accredited Visitor Service always needs volunteers who like meeting people and who are positive in their outlook. Your job would be to visit someone who has limited contact with others due to a multitude of reasons, for an hour each week, bringing them news of the outside world.

Or maybe you know someone
who needs a friend for a chat?

Often losing a license or having a fall ties people to their homes. The death of a spouse leaves a gap in their life, the beginnings of dementia isolates. An AVS visitor can make a lot of difference to someone like this.

If you do know someone, get in
touch. If you can help, see us.

We offer a little training for visitors and suggest some guidelines. We will match anyone who is isolated with a friendly face. It is amazing how moods can lift through talking to a friend, especially when they are not family. Companionship eases life's worries.

And there are also advantages for the visitor. They learn a little about another's history and life. Life long friendships develop. You will be amazed at how invested you become in your "client"

Give it a try!

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ENDURING POWERS OF ATTORNEY

A power of attorney is an authority that you give to another person to act on your behalf. A regular power of attorney is an authority to act, but only lasts as long as you have capacity. They are used, for example, if you are travelling overseas and need somebody to take care of things at home like the sale of a property.

An enduring power of attorney (EPOA) on the other hand is a special type of authority that allows the person to act for you when you lose capacity.

The two types of EPOA are a **property** EPOA and a **care and welfare** EPOA. The property EPOA allows the person to only manage your property whereas a care and welfare EPOA allows the person to make decisions about you in respect of personal matters – where you live, medical treatment, etc. An important difference is that you can authorise a property EPOA to take effect immediately (while you still have capacity) but a care and welfare EPOA only comes into effect if you lose capacity. A person with an EPOA could have family helping them for decades.

What if a person loses capacity and doesn't have an EPOA? A significant part of my practice involves assisting families at the Family Court to appoint managers for elderly family members who have lost capacity but have no valid EPOA in place. If you have already lost capacity, then you are not able to make an EPOA.

Top four reasons to complete your EPOA:

1. **Cost.** The process of appointing a family member as your attorney by EPOA is relatively simple. Because of this the cost is relatively minimal, perhaps between \$1300 - \$1500 (for both documents for one person). When compared to Court this is much cheaper as Court costs over \$5,000.00 without a hearing, and **much** more if a hearing is needed.
2. **Choice.** When you create an EPOA **you** decide who will take care of you and your money if you lose capacity. You can choose a family member, a close friend, a professional, or a trustee company (for your finances). When the Court makes the appointment they decide who will look after you. Although this will usually be a family member it is not always the case, it could end up being a complete stranger.
3. **Power.** A Court appointed manager is limited in what they can do. There are certain decisions about your welfare and property that require further Court approval such as selling higher value property which requires another special Court order.
4. **Speed.** Depending on how urgently the EPOA is needed, from start to finish these could be completed under urgency in a day. If Court is needed, the orders will not come for over six months. There will be very little way to help until the orders are made.

A significant amount of Graham's work involves family property issues relating to incapacity, aged care, and related Court work. He can be contacted on (09) 407 7099 or graham@lawnorth.co.nz

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