



AUGUST 2013

P.O. Box 5355, DUNEDIN. TELEPHONE 477-1040

## Important Changes to Domestic Insurance in New Zealand

As a result of the high cost of natural disasters significant changes are happening to the insurance industry globally. Recent events such as tsunamis, earthquakes, hurricanes and bushfires have meant that insurers have had to increase premiums. Already we have seen a tripling of the Earthquake Commission levy on home insurance.

Home Insurance companies are changing the way they insure homes - switching from 'like-for-like' policies, with an unspecified replacement cost, to 'sum insured' where homes will be insured up to a maximum specified amount - and where the owner is required to calculate and specify the rebuild cost.

Age Concern New Zealand President Evelyn Weir says the pressure on homeowners to calculate this each year will be a complicated task for many people - but particularly for older people, many of whom are likely to find the process bewildering and expensive, with most on fixed incomes having no way to bear the extra financial burden. "It is a complicated, complex exercise for someone who may not know much about building materials and costs."

An estimated cost to rebuild on a home's existing site needs to be based on its current size, construction type and standard, together with any other structures such as decks, driveways, sheds, garages, fencing, retaining walls, recreational features and other special features. Mrs. Weir says homeowners may need to pay for expert advice, such as that from a quantity surveyor, architect or building engineer. "For older people on fixed incomes this will be an extra unbudgeted cost for them to keep their home insurance up to date and pay annual premiums." Also, Mrs Weir said older people without computer know-how or access to the internet will not benefit from online calculator tools on insurance company websites. "These are only available to those with computers; so many people without that technology will miss out or need extra support."

Your "sum insured" will differ from the amount you paid and the rateable value because fees such as demolition, removal of materials and other professional fees need

to be factored in. Land value, location and market conditions are not counted, and additional features such as retaining walls, driveways and outbuildings also need to be considered.

When your policy comes up for renewal, your insurer, broker, or agent can work through any changes that may affect your insurance. You will be asked to work out the value of your property using the insurance calculator.



If you choose not to use the calculator - for a number of reasons ranging from - too stressful,

do not have a computer, too complicated, unable to obtain the dimensions of my rooms etc, we are advised that your house insurance will be renewed based on a figure that the insurance company will put together based on the information they have had from you in the past. You can if you wish accept the calculation your company have estimated.

If you are not happy with the quote the insurance company has calculated, they should be happy to assist you through the calculator. It would help them if you are able to supply the measurements of your rooms. If you are unable to measure this yourself perhaps a family member or friend may be able to assist with the measurement.

You can visit [www.need2know.org.nz](http://www.need2know.org.nz) for more information.

### Inside this Issue

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## From the Executive Officer

I have joined the club! I have brought a brag book. I have reached a special milestone. My family circle is expanded. I have moved up a notch in life and hit the jackpot. I am a Grandma of twins – a girl and a boy!



Everyone tells me your world changes immeasurably for the better when you achieve grandparent hood and so I am looking forward to the day when I can hold them. They are oceans away from where I live but as close as

the Skype app on my iPad. I am sad I will not often have the opportunity to feel small hands hold mine or slobbery kisses on my face, but I am delighted that I have become a Grandma at a time when technology has provided a new landscape of family communication that allows me to 'chat' face to face in real time with two little people who in an instant made me gaga, squirming their way into a special place in my heart and my husband's.

I am swotting up on the rules of grand-parenting and keeping in mind there will be lessons to learn, most having to do with the twin's parents it seems. Apparently it will behove me to learn the "Golden Rule of Grandparenting" so that it becomes a reflex response – "Keep Thy Mouth shut and Thy Opinions to Thy Self" - unless asked. This safeguards my relationship with the parents and serves to remind me I am no longer in charge. I am free from the trials and worries that parents experience – are they eating enough, are they sleeping enough and so much more besides. I am free to enjoy living in the moment, free to feel the joy of spending time with young children.

Young children make great role models. They are indiscriminate, non-judgemental, they love easily and their joy is contagious. And I aspire to be a role model for them. Grandparents have a precious opportunity to transmit values held dear. Being one step removed from the front line of parenting is a big plus. I don't expect the tensions that go along with the expectations and agendas I had as a parent. I have a free pass to share affection with our grandchildren, to act like an imbecile, to coo and blow raspberries when I see their tiny faces. It's a great relief from the grown up world.

Susan Davidson



## Les Cleveland - Age Concern Otago Patron 2004- 2013

The executive and staff acknowledge with sadness the recent death of Age Concern Otago Patron Les Cleveland OBE. Les's association with Age Concern Otago began many years ago with the Dunedin Rotary Club Citrus Fruit programme, a project developed and funded by Les from 1991. The Citrus Fruit programme enabled distribution of donated fruit to many community groups including Age Concern.

For more than fifteen years Les donated a large supply of daffodil blooms for Age Concern's annual Spring Luncheon in the Town Hall. Not only did the blooms create a spring ambience through colour and fragrance, but they were eagerly collected by guests at the end of



the day as a special take home memento. Staff will miss the annual pilgrimage to Cleveland Park to pick daffodils on the first Monday of September. Nine years ago, as well as donating daffodils, Les began making a significant annual financial contribution to the Spring

*Photo: Spring Luncheon 2011* Luncheon.

The Executive were delighted and honoured that Les accepted Age Concern Otago's invitation to become Patron in 2004. In the ensuing years Les was a faithful attender at many events including our AGM, Spring Luncheon and Volunteer nights. Les's cheerful support of Age Concern's objectives was very much appreciated by both members of the executive and staff. We remember him with affection and with sincere appreciation that he chose to include the work of Age Concern in the many philanthropic activities he so generously assumed in his community. RIP



### Gardening and Home Services

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## Steady As You Go and Tai Chi

### Ministry of Health Volunteer Awards

I was delighted to receive notice from The Ministry of Health that the peer leaders of Steady As You Go have been recognised for their commitment and caring as community service volunteers with a 'Recognised Achievement' Award, signed by the Minister of Health, Tony Ryall.

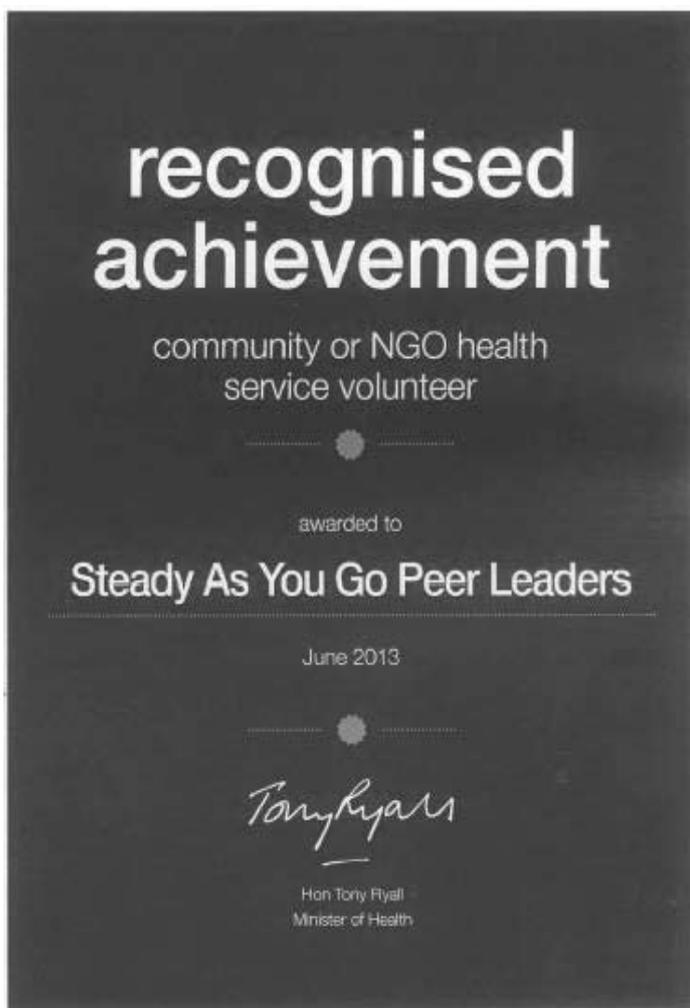
There are approximately 111 peer leaders of 48 classes throughout Dunedin, Otago and Southland. Congratulations to you all!

Margaret Dando

Steady As You Go & Tai Chi Coordinator,

Ph: 477-1040

margaret@ageconcernotago.co.nz



## Central Otago news

Hello again from the cold and frosty Central Otago. We are now almost through winter and hopefully we will be enjoying some warmer weather soon.

I am based in Alexandra Community House, and my days and hours of work are Tuesday, Thursday and Friday from 9am – 5pm.

We are looking to run some Senior Chef courses following the very successful last course that finished at the end of June. If you are interested in attending please contact me. The classes are aimed towards people who are not that confident in the kitchen and there is no cost.

Also if there are other courses that you would like to see offered in Central Otago, please let me know and I will pass these requests onto my Manager. It is important for us to know what support and opportunities you are interested in and would like to have available.

We currently have some people in the community who would be pleased to have an accredited visitor visit them. If you would like to volunteer to become an accredited visitor, or would like to find out more about this, then I would love to hear from you.

An important part of the role of Age Concern is the Elder Abuse and Neglect Prevention Service. If you have concerns about your own safety and wellbeing or that of anyone else, I am able to talk confidentially through these worries with you and see what can be done to make the situation better.

If you would like to contact me, please phone me on (03) 448 7075 or 027 875 5353.

Take care and keep warm!

Marina

## Sensible English

Reasons why the English language is so hard to learn:

- ◆ The bandage was wound around the wound.
- ◆ The farm was used to produce produce.
- ◆ We must polish the Polish furniture.
- ◆ He could lead if he would get the lead out.
- ◆ Since there is no time like the present, he thought it was time to present the present.
- ◆ When shot at, the dove dove into the bushes.
- ◆ They were too close to the door to close it.
- ◆ A seamstress and a sewer fell down into a sewer line.
- ◆ The wind was too strong to wind the sail.
- ◆ After a number of injections my jaw got number.
- ◆ Upon seeing the tear in the painting I shed a tear.
- ◆ I had to subject the subject to a series of tests.

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## Dunedin Stroke Clubs

Stroke Clubs play a vital role in improving the lives of those affected by stroke in the community. Through varied and innovative activity programmes delivered by dedicated organisers and volunteers, the Stroke Clubs make a huge difference to the quality of life for local stroke people. At the same time, they offer carers a bit of much needed respite time knowing their loved ones are in a safe and comfortable environment.

### Meeting Days & Venues

To visit a stroke club near you please contact the Stroke Foundation office in Dunedin.

Phone: 471 6175

#### Dunedin South Stroke Club

Meets 2nd and 4th Monday of the Month

Time 1.30-3.30pm

St Peter's Anglican Church Hall

57 Baker Street

#### North Dunedin Stroke Club

Meets 1st Wednesday of the Month

Time 1.45pm-3.30pm

North East Valley Baptist Church Hall

268 North Road

#### Mosgiel Stroke Club

Meets 1st Friday of the Month

Time 1.45pm-3.30pm

Mosgiel Methodist Church Hall

61 Gordon Road

## Kiwi Logic

Just imagine..... If you purchased \$1,000.00 of shares in Air New Zealand one year ago, you would have \$49.00 today.

If you had purchased \$1,000.00 of shares in the AA one year ago, you would have \$33.00 today.

If you had purchased \$1,000.00 of shares in Canterbury Finance one year ago you would have \$0 today.

But, if you had purchased \$1,000.00 worth of beer one year ago, drank all the beer, then took all of the aluminium cans in for recycling you would have received \$214.00.

Based on the above, the best current investment plan is to drink heavily and recycle.

It is called Kiwi Saver-Keg.

A recent study found that the average Kiwi walks about 1450km a year. Another study found that Kiwis drink on average, 83 litres of alcohol a year.

That means that, on average, Kiwis do almost 6litres to 100km.

Makes you proud to be a Kiwi!



Mention Age Concern Otago when paying for a Warrant of Fitness inspection at VTNZ and receive a 10% discount. VTNZ will donate a further 10% to Age Concern Otago.

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## Do I Have Dementia?

Memory and Ageing. How many times have you walked into a room and forgotten what you came for. Searched in vain for keys that have mysteriously disappeared? Or forgotten the name of someone you should know?

Moments of forgetfulness happen to everyone, even the young. But as we get older, they may leave us wondering if we're losing our mental edge. The spectre of Alzheimer's disease or some other debilitating dementia may even loom in our minds. Such feelings are natural—surveys suggest that cognitive dysfunction is one of the most feared health problems—but it can be comforting to know the facts, to understand the differences between normal memory changes and serious disease, and to take steps to improve your brain health when possible.

It is common for people of all ages to experience forgetfulness and memory loss. Forgetfulness is not being able to remember something at a specific time, but probably being able to recall it later. This kind of forgetfulness is not cause for alarm.

If you have any questions at all talk to your Doctor or ring the Alzheimers New Zealand 0800 004 001 for dementia support.

Examples of forgetfulness	Examples of memory loss
Forgetting where you left your credit card	Forgetting what a credit card is used for
Repeating a story to a friend or spouse	Repeating a story over and over the same day to the same person
Forgetting what you ate for breakfast last week	Forgetting what you ate for breakfast 15 minutes ago
Using calendars and lists to remind yourself	Not understanding what calendars and list are used for
Being disorientated for a moment upon waking in a strange motel room while travelling	Getting lost in your own home where you have lived for several years
Sometimes forgetting where you parked the car at the shops	Forgetting that you drove to the shops or that you have a car
Forgetting the details of a holiday you took 10 years ago	Forgetting that you went on a trip last week
Worrying that you have memory problems	Becoming unaware and uncaring that you have memory loss

Source: Mind Matters: Alzheimers Auckland Newsletter Issue 1—April 2013



# STAYING SAFE

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### The Cat In The Hat On Aging

I cannot see  
 I cannot pee  
 I cannot chew  
 I cannot screw  
 Oh, my God, what can I do?  
 My memory shrinks  
 My hearing stinks  
 No sense of smell  
 I look like hell  
 My mood is bad -- can you tell?  
 My body's drooping  
 Have trouble pooping  
 The Golden Years have come at last  
 The Golden Years can kiss my ass

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## The Journey

I shall pass through this world but once,  
 Any good thing therefore that I can do,  
 Or any kindness that I can show  
 To any fellow creature,  
 Let me do it now,  
 Let me not defer or neglect,  
 For I shall not pass this way again.

Anon

## A Guide to This Bloke's Garden

The on-going antics of a lazy local gentleman gardener.



### What's the buzz?

For several years now I have been trying to grow decent tomatoes. I have a small glasshouse and I carefully look after their every need. By rights there should be bushels of tasty toms coming off

the plants, but alas so far the crops have been mediocre at best. Then last season I had a Eureka moment when I was sitting watching a bee working the flowers in my herb garden. I had been planting my toms early in the hope that they would make the most of the short growing season and the fruit would have time to ripen before the end of summer. Unfortunately the plants were flowering before there were many bees active and simply weren't getting pollinated. This also explained why my early flowering Feijoa wasn't producing as well as its later flowering neighbour.

Exploring by Google I soon confirmed my theory and learnt of the concern held about the decline in the bee population globally. According to the experts, the US and European bee populations have been declining by 30% or higher annually. NZ bees have also been affected by the varroa mite and other parasites and are also in decline.

Bees are our foremost pollinators and some say every third mouthful we eat depends on bees.

So after doing some more Google research we have decided to rent a beehive. Renting combines the best of both worlds for us:

- We don't have to buy any gear.
- Someone else 'maintains' the hive.
- At the end of summer we get 12kg of honey.
- Our plants (especially my tomatoes) will produce more.
- Our neighbours' gardens benefit.
- We are helping the environment.

Deemed suitable 'parents' for a colony of 40,000 dependants we are now looking forward to the hive being delivered in September. I hope to be able to report a summer of bumper crops and tasty urban honey.

Good gardening.

'This Bloke'

## The Regent Theatre presents:

**Gardening with Soul** - Sister Loyola Galvin shares insights on faith, aging, compassion and compost.

There will be a special senior price of \$6.00 available for the screening of Gardening with Soul on Tuesday August 20 at 10.45 pm

Sister Loyola is one of the liveliest nonagenarians you could ever meet.



As the main gardener at the Home of Compassion in Island Bay, Wellington, her daily tasks include heavy lifting alongside vigorous spade and wheelbarrow work, which she sometimes performs on crutches. Loyola and the other Sisters of Compassion follow the vision of Mother Aubert to 'meet the needs of the oppressed and powerless in their communities'.

Filmmaker Jess Feast (*Cowboys and Communists*) has been following Sister Loyola over the last year, charting her journey through the seasons which included her 90th birthday. Through her garden, we begin to understand Loyola's commitment to nurture all living things, especially those which 'don't get a good start'. From her early work as a nurse with sick or stillborn babies, to her role as a nun raising children with disabilities, we see Loyola's incredible energy and faith in her God to carry her through the difficult times.

The lively, beautifully shot documentary (edited by Annie Collins) is filmed almost entirely in this small community on the southern coast of Wellington. With music by local musician David Long, and full of the sea and garden-scapes that have informed Loyola's life, *Gardening with Soul* uncovers a local legend and her community for the wider world. It is a conceptual triumph for Feast. Any belief we might harbour that becoming a nun is avoiding the real world is turned firmly on its head as we witness this extraordinary soul steer a sharp course through all weathers, trying to shine love on everything she sees.  
— Jo Randerson

*'Man with a hammer'* (tips for safe, simple and cost effective fixes around the home)



## Drip drip drip drip.....

Leaky taps, especially hot ones can waste a costly amount of water over a year.

Fixing the problem is often quite simple and inexpensive unless you have modern ceramic taps.

You will need to visit your local hardware shop for a selection of tap washers. There are two common sizes: 15mm or 20mm and as they are cheap you should get several of each size. I favour domed washers as they seem to work better on worn tap seats.

- Your first job is to turn off the water at the Toby. Look for a plastic or metal cover near your street boundary, lift the cover with a screwdriver and reach down to turn it off. (It is a good idea to locate this and check its function every few months in case of emergency.)
- Drain the water from the pipes by turning on the lowest tap in your system.
- If you are replacing a hot water tap washer you will need to turn off the tap that leads to the hot water cylinder or the tap that feeds the header tank in the ceiling if you have one. If you aren't confident to safely access your ceiling it is time to call a handyman.
- Now you are ready to dismantle the tap. Carefully unscrew the cap or prise off the red or blue cover allowing you to take off the handle.
- There will probably be a domed cover around the body of the tap which should unscrew. Protect this cover with a piece of cloth if you need to use vice grips.
- You should now be able to unscrew the body of the tap and should then see the washer which you can replace before putting the whole lot back together again.
- Turn off the drain tap before gently turning back on the water at the toby.

If this hasn't solved the problem the tap may need reseating. You can do this yourself, but will need a special tool to do so. If this is a step too far you can get in touch with a handyman or your plumber for advice.



**SENIOR CHEF** Easy recipes for one or two

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## An Interesting Story

His name was Fleming, and he was a poor Scottish farmer. One day he heard a cry for help coming from a nearby bog. He dropped his tools and ran to the bog. There, mired to his waist in black muck was a terrified boy, screaming and struggling to free himself. Farmer Fleming saved the lad from what could have been a slow and terrifying death.

The next day, a fancy carriage pulled up to the Scotsman's sparse surroundings. An elegantly dressed nobleman stepped out and introduced himself as the father of the boy Farmer Fleming had saved. "I want to repay you", said the nobleman. "You saved my son's life".

"No, I cannot accept payment for what I did", the Scottish farmer replied. At that moment the farmer's own son came to the door. "Is that your son?" the nobleman asked. "Yes", the farmer replied proudly.

"I'll make a deal with you," said the nobleman.

"Let me provide him with the level of education my own son will enjoy. If the lad is anything like his father, he'll no doubt grow to be a man we both will be proud of."

And that he did. Farmer Flemings son attended the very best schools and in time, graduated from St Mary's Hospital Medical School in London, and went on to become known throughout the world as the noted Sir Alexander Fleming, the discoverer of penicillin. Years afterward the same nobleman's son who was saved from the bog was stricken with pneumonia. What saved his life? Penicillin. The name of the nobleman? Lord Randolph Churchill. His son's name? Sir Winston Churchill.

Source: Age Concern Taupo Newsletter

## Senior Chef Recipe

### Quick 'n' Easy Chicken & Mushroom Risotto

Makes 1 serve

Spray oil (or 1 tsp cooking oil)

150gm chicken breast, roughly chopped

1 small onion, peeled and finely chopped

2 or 3 mushrooms, sliced

1 Cup chicken stock (or a stock cube in  $\frac{3}{4}$  Cup water)

$\frac{1}{2}$  Cup Arborio or short grain rice

1 Cup frozen peas

2 Tbsp grated parmesan or tasty cheddar cheese

Black pepper to season

#### Method

- Oil a frying pan and cook chicken over medium heat for 3 or 4 minutes each side or until cooked through. Transfer to a plate.
- Add onion and mushroom to pan. Cook until soft.
- Add stock and rice to pan. Simmer for 10 minutes, stirring, until rice is tender and liquid has evaporated. (Add more water if needed)
- Stir in peas and chicken. Cook for a minute or two to heat through.
- Stir through cheese and remove from heat.
- Transfer risotto to a serving plate and season to taste with salt and pepper.



#### Variations:

Use  $\frac{1}{2}$  recipe as 'leftovers' to make patties.

- Combine risotto with  $\frac{1}{4}$  Cup dry breadcrumbs in a bowl.
  - Whisk an egg and add half to the risotto and mix.
- Shape mixture into small patties.
  - Lightly coat with some flour, roll in remaining egg and coat in breadcrumbs.
  - Spray a frying pan with oil or add 1 to 2 tsp of cooking oil.
  - Cook patties over a medium heat until golden and heated through. *Source Canterbury DHB 'Table Talk' June 2013*

## Osteoporosis & Nutrition

Osteoporosis affects more than half of NZ women and nearly a third of men over the age of 60. Osteoporosis causes bones to become brittle and fragile, which can lead to bones breaking easily. Substantial bone loss usually begins to occur at around 50 years of age in women and 65 years in men. As well as ageing, your risk of osteoporosis increases if you smoke, consume alcohol, sodium (salt) or caffeine, don't do weight bearing exercise such as walking or don't get enough calcium or vitamin D.

The best way to maintain bone strength is to eat a calcium rich diet, obtain adequate vitamin D (from safe sun exposure, oily fish, eggs, dairy products and food fortified with vitamin D and/or supplements) and be physically active.

Calcium is present in many foods

- Milk. Yellow top milks are generally higher in calcium
- Sardines are a great source, spread on grainy toast
- Cheese. As a snack, sandwich filling or sauce.
- Mussels, prawns, shrimps, oysters & canned salmon.
- Stewed rhubarb, almonds, broccoli, tofu, beans and wholegrain bread.
- If you've broken a bone or you think you're losing height, talk to your Doctor.

Source Age Concern NZ, [www.ageconcern.org.nz/health](http://www.ageconcern.org.nz/health)

### Seniors Diary – Octagon Club

Iwi Mihaka will be entertaining at the Octagon Club Concert on Wednesday 21st August. 1.45pm, \$3.00pp, this includes entry and afternoon tea.

Milton Senior Citizens are hosting a concert, Friday 28th August. If you are interested, you could go with the Octagon Club, they will be leaving for Milton in the morning, stopping for lunch in Milton and then attending the Concert. If you would like to go, phone the Octagon Club on 03 477 1041 to book a seat on the bus.

Octagon Social Club monthly meeting. Thursday 1st August, 10.30am at the Octagon Club.



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