



NOVEMBER 2013

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

Mortgage Limit Changes - Possible Impact For Older People

Age Concern fears more adult children and grandchildren will now coerce their parents or grandparents to lend money for house deposits following new mortgage-lending rules announced by the Reserve Bank. The new rules effective from October 1st will force banks to limit mortgages to loan-to-value ratios of 80 per cent, making it more difficult to borrow without a 20 per cent deposit.



Age Concern spokesperson Louise Collins says there is already an unfortunate expectation that parents are obligated to financially help out their children. "It's only natural for parents to want to help their kids, or

grandparents help out their grandkids, but doing so in this way could be very risky" she said. "You need to get good advice beforehand and if you decide to lend money, make sure it's documented and also realise that you just might not get that money back, if things go wrong – and things can go wrong". "You'll be an unsecured creditor. If the house ends up being sold, such as a mortgagee sale, the bank will get its money back first, but if there's nothing left after that, you won't get yours back. If you agree to be a guarantor, using your house as security, there is a risk you may even lose your own house". Mrs Collins said such tragedies can then cause immense conflict and distress within families. "Things don't always work out and older people in or nearing retirement must realise they may not get their money back if things go seriously wrong".

Louise believes older people should have the confidence to say "no". "If pressure from children or grandchildren turns in to demands, then it actually becomes elder abuse. In many cases it is common for older people not to report it, as they feel too embarrassed about being manipulated or taken advantage of by their own family members. This is one of the reasons elder abuse stays

hidden. Many older people feel ashamed their own flesh and blood is treating them badly, so they won't speak out about it.

The thing is to know you don't have to put up with it. You can ring Age Concern for help. We know that family are very precious to older people, so we try to get a win-win result when there are difficulties with family relationships".

Source Age Concern NZ

Age Concern Presents Four People With Dignity Champions Awards

Making a positive difference to the lives of older New Zealanders has earned four people national acknowledgement by Age Concern. At an event in Wellington on Tuesday's International Day of Older Persons (1st October) and also to mark the first anniversary of the charitable organisation's Dignity and Respect Campaign, Age Concern's Patron, Judge Ken Mason, presented the four Dignity Champions Awards for actions reflecting the values of the campaign.

There was one national category award, presented to BNZ security and fraud coordinator Bronwyn Groot, of



Auckland, as well as three community awards, for Dunedin's Jan Christie, North Shore City's Gordon Michie and Nelson's Kay Chapman.

Nominated by Age Concern Otago, Jan Christie is a peer leader of two Strength and Balance falls prevention classes, after starting one herself in 2007.

Judge Mason explained that Jan has been very active in promoting these classes with individuals, medical centres and researchers.

"Jan is also a member of the Otago Partners for Elder Care, helping review printed material for use by older people. She has also been a Meals On Wheels driver for over two years and most recently took on a role as a conversation assistant for Age Concern Otago's English For Elders programme."

Source: Age Concern New Zealand

From the Executive Officer

The concept of dignity in health care not only requires an attitude and an approach to people needing healthcare services in older age but also an environment within which those who care for older people feel dignified and able to promote the dignity of others. The relationship between older people and their carers is therefore vitally important to promoting dignity.

Care provided in a way that honours and values each and every aspect of the older person; their feelings and desires, their bodies and their intellect preserves the dignity of those being cared for. A work environment within which carers are given sufficient time to provide adequate care, to observe, to talk, to reassure, to be sensitive, to promote feelings of autonomy are the cornerstones of creating and building a sense of dignity and well-being in carers.

In May 2012 the New Zealand Human Rights Commission published Dr Judy McGregor's 'Caring Counts', an enquiry into the aged care sector which highlighted that care workers priority was to be valued and respected for the work they do. For this to happen there needs to be a paradigm shift for the whole of society's attitude to old age. The value we place on older people is directly reflected in the pay and workplace conditions provided to their carers.

Dr McGregor points out that dignity at work is a basic human right – unfavourable conditions can lead to lack of dignity for workers and poor quality care for users. The threats to loss of dignity are therefore the same for both. Lack of resources, being ignored, and feeling marginalised, time pressures, low pay - these all potentially undermine or threaten dignity. Increasing demand for carers and the increasing levels of skills required for the greater numbers of older people in our communities indicates that as a nation New Zealand needs to make the job of caring much more attractive to improve recruitment and retention; improving training and work conditions, different ways of working and paying a living wage will help improve the perception of what it means to work with older people. The dignity of one is reliant on the other.

Age Concern New Zealand is encouraging New Zealand to think about dignity, what it means and what can change if, as a society, we value and respect older people. It is a very good place to start if we really want to make a difference to both older people and those who care for them.

Susan Davidson

Central Otago News

Hello everyone. Spring is well and truly upon us with blossom, spring flowers and lambs in the fields.

Thank you to everyone who gave so generously to Age Concern Central Otago in our annual appeal. Your contribution is greatly appreciated.



We will be running some more Senior Chef courses in the New Year so keep an eye out for notices about this or contact me to register your interest. I spoke to one of our male participants from the last Senior Chef course and he told me "I think it is the best thing I have ever done". The courses are a lot of fun and well worthwhile.

We will also be running the Staying Safe Driving courses again next year. These courses are aimed at keeping your driving skills and road rule knowledge fresh and current. Again if you are interested in joining one of these courses please let me know.

If there are any other programmes or courses you would like to see offered by us or feel that there are any gaps in services in Central Otago, please let me know and I will pass these ideas 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 are here to support you.

If you would like to contact me, I would love to hear from you. Please phone me on (03) 448 7075 or 027 875 5353.

Take care and best wishes.

Marina



SENIOR CHEF Easy recipes for one or two

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	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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New Rules For Child Car Restraints

Children up to seven years old are now required to use an approved child restraint when travelling in motor vehicles, says Associate Transport Minister Michael Woodhouse.



Mr Woodhouse has signed a new Land Transport (Road User) Rule that came into force on 1st November which increased the age for mandatory child restraints from the previous age of five years old, up until a child's seventh birthday. Children aged between seven and eight also need to use a restraint if one is available in the vehicle.

"These changes, agreed by Cabinet last year, will improve the safety of child passengers and are designed to reduce injuries and save young lives," Mr Woodhouse says. "Increasing the age from five to seven aligns New Zealand with the rules in Australia and Japan. Children can be particularly vulnerable in crashes due to seat belts being designed for larger bodies, and it's important that they are restrained appropriately."

It remains the driver's responsibility to ensure that any child under the age of 15 years travelling in their vehicle is correctly restrained, either in an appropriate child restraint (up to seven years of age) or a seatbelt.

Healthy Ageing With Naturopath Tracey Loughran

Naturopath Tracey Loughran, from Flourish Naturopathy will be giving a free talk at the Octagon Club on Wednesday 13th November at 11.30am. She will be sharing information on healthy ageing, using nutrition and natural medicine. She is a well qualified, highly experienced naturopath with lots of advice and tips to take away. Tracey is passionate about achieving our best potential through natural medicine - improving energy, getting better sleep and feeling better from the inside out.

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Health Passports

It can be hard to let health workers know what you need, especially if you have complex needs related to a disability or long-term condition.

A Health Passport is a booklet you can carry with you when you go to hospital or when you use other health and disability services, such as your GP or a new carer. It contains the information you want people to know about how to communicate with you and support you.



It has been produced by the Health and Disability Commission as a template for people with poor or no verbal communication skills, who are going into hospital or respite care, to give people who are involved with the care and support, knowledge to assist with caring for the person.

Copies can be downloaded from the Health and Disability Commission's website: www.hdc.org.nz/about-us/disability/health-passport

For further information, or to provide feedback on the Health Passport, contact the HDC at: Freephone: 0800 11 22 33 ext 5025, or Email:

HealthPassport@hdc.org.nz Source: Disability Information Service



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This year, with the generous help of over 100 volunteers Age Concern Otago's street day collection realised a grand total of \$4828.60. We are literally indebted to our volunteers for their effort which has only been bettered once when \$5,025.90 was raised on the weekend of the Rugby World Cup in 2011.

In 2011 we had 25 collection sites, while this year we had just 20 including one in Central Otago. For the mathematicians out there this means that the average 'take per site' in 2011 was \$201, while this year it was \$241.

Doing what we can to alleviate loneliness and social isolation is at the heart of what Age Concern does, and 'loneliness' was the theme of this year's Age Concern Awareness Week national fundraising campaign. Funds from our Otago collection day will stay in the area and will help us deliver services to Otago's older lonely people.

So again – a big thank you to all our volunteers from Age Concern Otago.

Salty Facts

- Only about 15% of the salt we consume is added during cooking or at the table. About 10% occurs naturally in food. A whopping 75% of the salt we consume comes from processed foods such as cheese, deli meats, pizza, sauces, soups and packaged ready-to-eat meals, snacks and takeaways. Breads, breakfast cereals and bakery products also contain salt even though they may not taste salty.
- The best way to reduce your salt intake is to choose fresh foods instead of processed foods and use less salt in cooking and at the table.
- In New Zealand, the Nutrition Information Panel (food label) on packaged foods tells you how much sodium (and other nutrients) is in the food. Check this Panel to help you choose lower sodium options.

For more salt facts check out the quiz at www.saltwise.co.nz

Thanks to Stroke Foundation of NZ inc

Loneliness

Chronic loneliness is as big a health risk as smoking, drinking and obesity, but with nowhere near the same level of funding to address the issue, according to Age Concern New Zealand. National president Evelyn Weir says research from the United Kingdom shows that having weak social connections carries a similar health risk to smoking 15 cigarettes each day or being an alcoholic, and research from the United States shows that people who feel very lonely are likely to die sooner.

"It is proven that loneliness is a risk factor for physical and mental health problems including cardiovascular disease, dementia, depression, as well as poor nutrition. This all means that being lonely and cut off from family, friends and community is very bad for health," she says.

Loneliness affects health by raising blood pressure, increasing the release of stress hormones; lowering immunity, especially to viral infections; reducing sleep quality and creating daytime fatigue; and reducing the body's ability to fight infection and respond to inflammation.

An older person who is chronically lonely and depressed is almost twice as likely to enter residential care, according to a University of Auckland study in 2006.

Mrs Weir says that having a regular visitor or having good social contacts can make a positive difference to the health and happiness of an older person.

To help, Age Concern offers services such as planned social activities and outings, exercise groups, education and health promotion, men's groups, and the Accredited Visiting Service (AVS), where lonely older people can receive regular contact by a trained visitor.

During the year to June 2013, AVS made more than 75,000 visits and around 16,500 supportive phone calls, providing support to just over 3600 lonely and socially isolated older people. Mrs Weir says these people are now less lonely and more socially connected, but that there are still many lonely older New Zealanders who could be helped.

Current NZ research indicates that nearly 50,000 or about eight percent of people 65 years of age and over are identified as severely or chronically lonely.

If each of these people were to be visited every week, this would require 2.6 million visits per year!

For more information, or to inquire about becoming or receiving a volunteer visitor, make contact with your nearest Age Concern office.

The Benefits of Regular Physical Activity

Here are some of the ways that regular, proper physical activity can help you feel better.

- It can help you:
- breathe and sleep better
- keep your bones and muscles strong
- prevent constipation
- manage your weight
- reduce back pain and other joint pain
- bring down high blood sugar, cholesterol and blood pressure
- improve your blood circulation and reduce swelling in your feet and legs
- clear your mind and reduce stress.

Making physical activity safe and comfortable

Ask your doctor if you are not sure what kind of physical activity, or how much, is safe for you.

Physical activity for you

There are many kinds of physical activity. Do what feels good for you. Stop the activity if you experience pain.

Activities in your home

Doing as many household chores as you can, helps your joints and muscles.

Walking is one of the best kinds of physical activity

Take your cane, crutches or walker, and take your time. Walk in your apartment or house, or walk up and down the halls. Walk on a treadmill. Go for a walk around the block if you can manage it. Walk in a community hall or shopping mall. Support from a shopping cart may make walking easier.



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Last Chance for 2013!

The final Staying Safe course for 2013 will be:

Monday Nov 4th 10am - 2pm Octagon Clubrooms. Phone Kristen on: 477 1040 to book your place.

Pre-Arranging And Pre-Paying A Funeral

If you have been to a funeral lately, you may have been prompted to think about what you would like when the time comes for your family to arrange your funeral.

There can be a lot to think about including venues, music and readings, whether you wish to have a religious component, a large gathering or a private family farewell. You may have clear ideas about whether you wish to be buried or cremated, and where you would like your final resting place to be.

If you have discussed some ideas with your family, the details may fade with time unless they are written down.

That is why it is a good idea to note your thoughts and wishes on paper. These can then be left with your family, solicitor, or your chosen funeral director. Funeral directors belonging to the Funeral Directors Association of New Zealand (FDANZ) have available a funeral planning kit which can be sent to you free of charge. It contains a couple of small booklets - one to note your funeral preferences and the other to jot down the family information required for death registration purposes.

Having it all written down does relieve your family of some of those difficult decisions especially in cases where a death is sudden or unexpected.

Conversely, you may not have a definite idea of what you would like when you pass away. You may be unsure of what the options are or you would like to know about costs for the various options to help with your decision making. In these cases, your chosen funeral directors would be happy to advise you.

If you are looking at applying for residential care at some point, it is worth knowing that a pre-paid funeral (up to \$10,000) is excluded from asset testing (under current government policy). The funeral planning kit has further information on the options for pre-paid funeral plans.

Thanks to Elizabeth Goodyear from Gillions Funeral Services

The Choristers

The Choristers Choir, previously known as the YWCA Choristers is looking for new members. The choir practices on Monday afternoons and gives performances about once a month including concerts at rest homes and the Octagon Club.

Anyone interested is welcome to phone Avis on 453 5574 or Lorraine on 453 4347 for more information.

Warm Homes Project

The importance of warm houses in Otago was highlighted as a key community need during the Otago Community Trust's recent research into the needs and challenges faced by Social Services in Otago.

The following points summarise findings from that research:

- Approximately one quarter of New Zealand homes aren't insulated.
- A fully insulated house needs about half the energy to heat as an un-insulated one does.
- Every \$1 spent on insulation saves \$3 in health dollars.
- A Wellington school of Medicine study found that households that installed insulation had fewer sick days and doctor visits.
- The economic benefits were estimated to be twice the value of the initial outlay.
- The World Health Organisation recommends that houses should be heated to a minimum of 18 degrees Celsius to provide a healthy and comfortable home environment. Possibly up to one third of New Zealand houses are colder than this.
- People on low incomes are more likely to live in poorly insulated and cold, damp houses.
- Poor housing conditions increase the likelihood of children and the elderly experiencing health problems such as colds, asthma and other respiratory illnesses.

Help is at hand for those most vulnerable in our community. Age Concern Otago is one of a number of Social Service Agency Partners able to refer people for a free home energy assessment by a Smart Energy Solutions contractor.

If you are a homeowner or tenant in a house that was built before 2000, and hold a Community Services Card you may be eligible to have your home insulated for free.

If you think you might qualify, contact Age Concern Otago for more information. We can take you through a pre-inspection questionnaire and refer you for a free home energy assessment if you fulfil the criteria.

Did You Know



In November 2013 – Age Concern Otago will have enjoyed a 60 year partnership with the Hospital Board in the provision and delivery of Meals on Wheels.

Report from Milton Senior Citizens

Our club has 76 members and usually about half attend our fortnightly Friday meetings.

We have had many topical speakers through the year and have also taken part in some interesting activities such as; Houseie, Bring and Buy Sale, Bowls Tournament, Clutha Masters Games, Fish and Chip Day, Soup and Bun Day, Pea Pie and Pud Day.

Our mid-winter dinner was attended by 56 members.

In August we held our Annual Concert which saw a full house of guest visitors from Dunedin, Mosgiel, Lawrence, Balclutha, Clinton, Owaka and of course Milton.

Many thanks to Joan Murray from Milton Seniors for sending in this inspiring summary of club activities for the year. Keep up the good work!

Ed

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Meals On Wheels Drivers Wanted

As we approach the summer season, we find that some drivers like to travel out of the district, some take summer holidays, some finish their university year and others just get busy and don't have the time to spare that they did during the winter months.

Now is the time we like to recruit a few extra people who will be around over the summer months and during the holidays so we can continue delivering meals every weekday of the year.

If you have access to a car and can spare an hour around lunchtime either on a casual (occasional) basis or more regularly we would love to hear from you.

If this sounds like you – please contact Kristen, our Meals on Wheels Coordinator for more information.

Ph: 477 1040 or Kristen@ageconcernotago.co.nz

Adding A Photo To Your Supergold Card

Sometimes you are asked for photo ID, but unless you have a driver's licence, or passport with you this can be a trial. If you have a Supergold Card you can now have a photo added giving you a form of Photo ID plus preventing anyone else (who doesn't look like you) from using your card if you lose it or have it stolen. This is a FREE service.

To add a photo to your card, visit your nearest AA Driver and Vehicle Licensing outlet. You will need to bring your SuperGold Card and:

- **For New Zealand born clients**, one form of government-issued documentation stating their full legal name and date of birth (eg birth certificate, passport, driver licence, firearms licence, deed poll etc)
- **For clients born overseas**, proof of their lawful residence in New Zealand (eg New Zealand passport, other country passport with residence visa, citizenship certificate, etc)
- **Two more documents supporting their identity**. These could include a marriage certificate, bank statement, phone or power account, driver licence, etc. Note: One of the documents requested above must be at least two years old.
- **Proof of any name change**.

You will need originals or certified copies of this identification for verification. (Certified copies means the original document was copied, stamped and initialled either by a Work and Income/Senior Services staff member, Justice of the Peace, Solicitor; or Court Registrar).

Cuban Weight Loss Drops Diabetes And Heart Disease Rates

During the severe economic crisis in Cuba between 1991 and 1995 there were widespread food and fuel shortages across the whole country. This led to an average weight loss of 5.5kg per Cuban.

A subsequent study published online in the British Medical Journal revealed the link between weight loss and the incidence of diabetes and cardiovascular disease.

A team of researchers, led by Dr Manuel Franco found the incidence of diabetes related deaths declined during those lean times, but subsequent economic growth saw the trend reversed to pre-crisis levels in 2002 and increased by 49% between 2002 and 2010. A similar pattern was observed for cardiovascular disease.



www.bmj.com

New Zealand Diabetes Rates Rising

Research published in the New Zealand Medical Journal shows that one in five Kiwis are at risk of developing the condition.

Some other key findings were:

1. Seven percent of the population has diabetes and one in five adults are at risk of getting it.
2. The number of people with diabetes has risen over time since 1967, when figures were first recorded – study confirms this for the first time.
3. The level of undiagnosed diabetes is worryingly high among younger (working age) adults. Only half of those adults under 45 knew they had diabetes.
4. Almost half those aged 55 to 64 are affected.
5. Effective evidence-based prevention strategies are urgently needed to stop the explosion of diabetes.

www.press.co.nz / 'Diabetes' Winter 2013

Laughter is good for you!

The fattest knight at King Arthur's round table was

Sir Cumference. He acquired his size from too much pi.

I thought I saw an eye-doctor on an Alaskan island, but it turned out to be an optical Aleutian.

She was only a whisky-maker, but he loved her still.

A rubber-band pistol was confiscated from an algebra class, because it was a weapon of math disruption.

No matter how much you push the envelope, it'll still be stationery.

A grenade thrown into a kitchen in France would result in Linoleum Blownapart.

Two silk worms had a race. They ended up in a tie.

Time flies like an arrow. Fruit flies like a banana.

Atheism is a non-prophet organisation.

Two hats were hanging on a hat rack in the hallway. One hat said to the other: 'You stay here; I'll go on a head.'

The soldier who survived mustard gas and pepper spray is now a seasoned veteran.

A person sent ten puns to friends, with the hope that at least one of the puns would make them laugh. No pun in ten did.

The midget fortune-teller who escaped from prison was a small medium at large.

