

SPRING 2022 QUARTERLY NEWSLETTER

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Age Concern Otago



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CONCERN
OTAGO**

He Manaakitanga
Kaumātua Aotearoa

Self-Reliance

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Contact Information

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Vaccine info site: <https://covid19.govt.nz/health-and-wellbeing/covid-19-vaccines/>

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Self-reliance

One of the great things about being part of a community is that we can share the load and help each other.

However, there are times when we need to be self-reliant and a big part of that is being prepared.

This winter has shown just what nature can drum up in terms of weather events. But we also need to be aware that we live in a seismically active country where nature can throw a surprise at us from the ground as well as the skies.

Dunedin's past experiences with Civil Defence emergencies have shown the importance of having a plan in place for you or your household, so you know what to do in an emergency.

Civil Defence, the Dunedin City Council and emergency services will be available to help, but you should also have an emergency pack with key items such as water for three days or more, long-lasting food that doesn't need cooking, toilet paper and large plastic buckets for an emergency toilet. There is plenty of more detailed information available from the getready.govt.nz website.

Being able to look after yourself means other emergency resources can be focused on the people who need the most help. It may also help you to help others as well.

Aaron Hawkins | Mayor of Dunedin

From the Executive Officer's pen

As an only child whose father was a lighthouse keeper, and having done my initial schooling by correspondence, I had complete childhood immersion into an environment rich with opportunities to develop self-reliance—or the DIY attitude that kiwis are known for. In my adult life, I spent many years working on my own in the small places I was happiest in thanks to the experience of my formative years.

Self-reliance, or being able to look after yourself, does take some effort. For instance, someone who finds themselves unable or unwilling to drive needs to explore alternatives. That could mean anything from walking to using a bus or getting a mobility scooter. Another example is becoming dependent on someone else to pay the bills and manage your money. If that someone stops being there, you need to learn the skills required to pay the bills online or by phone. It takes ongoing effort to remain self-reliant.

Age Concern Otago offers many activities and courses designed to maintain independence and personal wellbeing. Silver Tech smartphone courses, Steady As You Go, and Staying Safe driving courses are some examples. We have also recently launched an Independent Living Seminar series in Wanaka featuring monthly guest speakers on practical topics to build self-reliance.

For those who are still driving and want to contribute, Age Concern Otago offers volunteer opportunities as Meals on Wheels drivers. Delivering a hot two-course meal might enable someone else to stay well in their own home for a little longer and remain more self-reliant. After all, isn't it best to be self-reliant together?

Niall Shepherd
Executive Officer



Membership payments

Our membership year runs from 1 April to 31 March. Thank you to our members who have made payments. If you wish to receive a receipt for an electronic payment please email: accounts@ageconcernotago.co.nz

Age Concern Otago offers free "Staying Safe" Refresher Courses for senior drivers.

Have you got years of experience behind the wheel?

When did you last have a refresher course for your driving? Have you kept up with changes to the road code? Do you know how ageing can affect your driving? Or do you just want to check in to see if you still are the best driver, you can be?

Age Concern Otago is delighted to be working with Waka Kotahi to deliver free "Staying Safe" Refresher Courses for senior drivers throughout the Otago region. We wish to assist people to keep safe on the road and enjoy the independence driving offers them.

We know that senior drivers are involved in fewer crashes than other age groups as they drive conservatively and may travel less distance, but if they

are involved in crashes, it can be more serious and can take longer to heal and recover.

Our road layouts are changing continuously, and the Road Code can be updated without us being aware. The Staying Safe course is a good way for seniors to refresh their skills and knowledge, reinforce confidence in a friendly and welcoming workshop with plenty of opportunity to ask questions.

Places are limited per workshop so please contact one of our local offices to reserve your seat. Group bookings are also available, phone 03 4793054 or email kristen@ageconcernotago.co.nz

Check out the Events Calendar on ageconcernotago.com to see what's on near you!

FREE STAYING SAFE REFRESHER COURSE FOR OLDER DRIVERS



Join us at either session:

Monday, 19th Sept
9.30am to 12.30pm
Age Concern Otago Octagon Clubrooms, 9 The Octagon Dunedin Central.

Monday, 26th Sept
9.30am to 12.30pm
Mosgiel Seniors Hall, 5 Hartstonge Avenue, Mosgiel



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Selling a House

Selling homes is a **digital, fast-changing and sometimes complex real estate endeavour.**

Embarking on the real estate journey and finding the right property agent is something older senior citizens are often ill-prepared for, as **many have never sold a house at all.**

Many seniors are widowed and making real estate decisions alone. This makes them more reliant on the advice of a real estate agent they know little about. **The amount of legal documentation** requiring signatures, amendments, and detailed checking is greater than it has been in the past.

Below are eight steps to selling a house, which will provide you with an overview of what to research on your own and what to discuss with your real estate agent, lawyer, and whānau.

1. Consider carefully

- When is the best time to sell your house in NZ?
- How do I choose a real estate agent to help with the sale?
- How much is the property worth?

2. Choosing the right agent for you

Relying solely on a real estate agent for advice can be a risk for any person when selling a home, but more so when of a senior age. Find an agent you trust, and be sure to do your own homework, too, using resources like settled.govt.nz. Once you find an agent, you'll need to:

- Agree to the sale price range
- Find out what it will cost to sell your home
- Choose the right method of sale for your property type, value, and location
- Sign legal documentation such as an agency listing contract and then a sale and purchase contract
- Discuss clauses to be added and amendments made to contracts - often under pressure for time

3. Deciding how you want to sell and setting a price

There are several different options for how to sell a property. Among the most common are selling by:

- deadline sale
- negotiation
- auction
- tender
- advertised price

4. Finding a lawyer

A law firm or House Transfer service will use a mix of charges to process the sale of your house.

5. Getting your home ready to sell

Complete any necessary maintenance, declutter your belongings and furnishings, depersonalise the decor, tidy yards, clean the property inside and out including pressure cleaning and gutters, and if necessary, pay for a professional clean. If hiring a cleaning service, be sure to book well in advance.

6. Marketing your property

- **Open homes:** there's an art to preparing for an open home.
- **Digital advertising:** your home needs to have a strong digital presence to alert buyers that it's on the market. Integral to this is staging your home and taking high-quality real estate photos
- **Traditional advertising:** despite living in a digital age, flyers and leaflets are still a solid option for marketing a property in NZ

7. Accepting an offer

The process of receiving and negotiating your offers will differ depending on the type of sale you have chosen, e.g., deadline versus auction. In NZ, all written offers must be presented to the seller, but your real estate agent will help you weigh up the different offers you receive. They can negotiate with buyers to try and get the best price possible for you.

Even when you accept an offer, there are several things that need to happen before the sale is complete:

- **Sign the sale and purchase agreement:** this is legally binding, meaning it's usually hard (and expensive) to change your mind.
- **Meet any conditions:** if the buyer put in a conditional offer, these conditions need to be met by the agreed deadline.
- **Buyer pays deposit:** this sum will be held in a trust account until the settlement is complete.

8. Settlement Day

This is when the balance for the property is paid, and usually (but not always) when the keys are handed over.



Free at-home bowel screening saves lives

Supplied by Time to Screen

Bowel screening is now available to approximately 835,000 eligible New Zealanders aged 60 to 74. Screening is FREE and offered every two years. Best of all, the free test is quick, clean, and simple to do —by yourself in the privacy of your home.

Bowel cancer is the second most common cancer in New Zealand. The National Bowel Screening Programme aims to save lives by finding bowel cancer at an early stage when it can often be successfully treated. People who are diagnosed with early-stage bowel cancer and receive treatment early have a 90% chance of long-term survival.

To learn more about bowel screening, visit www.timetobowelscreen.nz or free phone 0800 924 432. If you have hearing difficulties email info@bowelscreening.health.nz

Disability information

If you have any disability, illness, or injury which may prevent you from doing the test or sending in your sample, please contact Time to Screen and they can discuss a solution with you.



A woman goes into a butcher's shop and as she is looking at the display cabinet she spies an unfamiliar object. "What on earth is that?" she asks. "Beef tongue," replied the butcher. The woman gives an involuntary shudder. "No way would I put anything in my mouth that came out of an animal's mouth!" The butcher nods sympathetically. "And you'll have your usual dozen eggs?"



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- ➔ Call us on **0800 ORBUSDN** (0800 672 8736)



SCAN ME

Moving with change can do a world of good

By Miriam Spronk, Financial Officer



This year has brought to the fore how much change is happening, and how we cope with that change personally. Yes, it is true that food prices have gone up, and fuel, and pretty much everything else. So, what can anyone do to deal with that?

It is encouraging to see people step up and look after each other. The Kiwi spirit is alive and well in all of us and comes out when a car breaks down, or someone falls over on the footpath and we help them get back up, or when a cat has not come home and a whole street is out trying to find where it has gone to. We may hear about a family who had a housefire and the whole community pulls together to find anything from beds to toys to food. The local community finds a way and makes things happen.

The Clutha Budget Advisory Service in Balclutha – South Otago

As a not-for-profit organisation, Clutha Budget Advisory Service (CBAS) has started working with KiwiHarvest since May last year and is now offering kai every fortnight on a Thursday. This is an awesome service and is very well received by local families.

The Clutha District Council has honoured the CBAS with a Community Services Award for its efforts to assist nutrition needs. A total of 60 to 70 parcels are distributed each KiwiHarvest day, feeding 180 to 200 people in the community who are finding life tough with rent, mortgages, transport, and food prices at record highs.

The food is shared without judgement. CBAS service coordinator Lee-Anne Michelle said it was clear early on that volunteer support is needed to keep facilitating the distribution. Seeing the two organisations work together to actively help their local community is absolutely fantastic.

Hop on their Facebook page to find out more: www.facebook.com/CluthaBudgetAdvisoryService

What have you seen happening in your neighbourhood?

We can see that people are sharing resources by using community food stands, sharing clothing by doing

fashion swaps, and growing community gardens. They are helping each other because that is what Kiwis do.

Have you considered what you might have that is spare? What can you do locally? Your most important contribution may not be food or an item but offering your time.

Time banks

This is great when you are looking at other options of contributing your skills and time. Find out more at www.timebanks.nz

The 5 Principles of Time Banking

Time banking was founded upon 5 core values listed below:

Community. Time banks work within communities and promote social networks among its members.

Every member is an asset. Every person's skills are considered valuable in time banking and they are all valued equitably at 1 time-credit for every hour of service given.

Reciprocity. This principle of time banking encourages its members to reciprocate the help they get and give back to the community in form of services they are skilled at.

Respect for all. Every member is required to show respect to others even if their skill levels are different.

Not every work can be valued by monetary standards. Time banks consider other types of services to be beyond the measure of monetary value and they can only be repaid back in similarly excellent services.



Never let your friends feel lonely...
Disturb them all the time

Friendship isn't a big thing
it's a million little things.

Friendship improves happiness and abates misery by doubling our joy and dividing our grief.

Joseph Addison – 1672-17-19 English Essayist

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It's a great time of year to think about having a good clear out. We can help with house cleaning, decluttering advise or assistance. We can help you with rubbish removal, tidy up of garden along with any maintenance jobs around the house. Maybe you need some painting done we can do that too. We can do as much or as little as you need. Do you have a garage full of unwanted stuff? We can clear it out for you. Do you live out of town? No worries we are happy to do out of town work for you.

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Hello from Age Concern Otago – Waitaki District



Sharon McGregor,
Social Worker



Kathryn Bennett
Co-ordinator

New Waitaki Co-ordinator

Kathryn Bennett was appointed to her role at the beginning of July. Kathryn has worked in the health and disability sector for the past ten years and has a strong passion for working with the elderly. Kathryn will focus on promoting programmes such as our Accredited Visiting Service, regular exercise groups, and health promotions that will be offered in the area along with supporting our team of volunteers.

Building Stronger and Connected Communities

They say it takes a village to raise a child, but a village is empty without the knowledge and wisdom of its elders. This is certainly the case in the Waitaki District. In the 2018 Census, 22.7% of the Waitaki District were over 65 years of age, compared with 15.2% nationally. 7.2% of the Waitaki District were sitting in the 60-64 age group in 2018, so the percentage has continued to

increase.

Supporting our older population to live their best lives is an integral part of Age Concern's values. It is through people being supported to maintain their skills and abilities, while also learning new ones, that enables this sector to continue to be valued and respected members of our community.

Self-reliance is a word that could apply to most older people in the Waitaki District. Smaller communities often don't have the same services as larger towns/cities, so for older folk this has meant many changes they have had to adapt to. One example is the closure of small rural banks. A positive outcome has been the opportunity to upskill in digital technology with our Silver Tech smartphone courses. Skills learnt include using the phone to video chat with family/friends, internet banking, using messenger, Google searching, and creating a Facebook account – all ways to stay independent and connected. Enquire about our Smartphone Classes: Ph 03 434 7008.

Finally, we are thankful for the volunteers who support our older members in the community. This is being done in various ways: through our visitor service, supporting at community activities such as Gentle Exercise and Board Games, or lending a hand on the Sunday van outings. If you would like to learn more about volunteering with Age Concern, we would love to hear from you. Please give us a call on 03 434 7008.

Book Review: Heartfulness

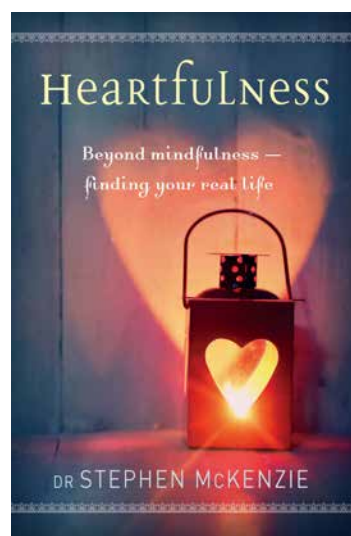
Mindfulness: a buzzword that's everywhere these days, a trend that has seen this ancient concept become devalued as superficial.

Heartfulness: another, richer concept, and a word you should remember.

In this important and insightful book, psychology expert Dr Stephen McKenzie pushes through the limitations often imposed by a misinterpreted idea of mindfulness and introduces us to the vast, deep waters at its roots.

By exploring the nine paths to heartfulness with thought-provoking exercises, anecdotes, and things to do, you can find your way to living a more rewarding, happy, and fully connected life.

Heartfulness is available as a paperback and ebook from Exisle Publishing or your local bookshop.



Positive ageing is more than maintaining a positive attitude

By Kristen Beardsmore

Positive ageing is a term used to describe the process of maintaining a positive attitude, feeling good about yourself, keeping fit and healthy, and engaging fully in life as you age.

Putting this into action involves building a sense of self-reliance over time by choosing to continually improve your skills, knowledge, and relationships. Being self-reliant as we age means not being afraid of facing life's challenges, no matter our age.

Facing some of the hard questions can ensure you maintain a positive attitude and control, and enable you to feel good about your own decisions in another part of your life cycle. While it may be complicated growing older, having access to the right information and skills can empower you to face the ups and downs.

The current 'ageing in place' movement promotes senior self-reliance and continuing to live in one's own home as long as possible before moving into an assisted living community.

Independence decreases as people age and even with good planning, older people may need some form of assistance to go about their daily lives, e.g., transport, shopping, and home help.

Daily life has become more complicated over the past two years for all of us. The current pandemic environment has impacted on the way we think and live, and it continues to provide plenty of challenges ahead.

This means we should continue to learn new skills, seek information, and proactively ask questions, rather than waiting until a crisis arises and then struggling to react effectively— or positively.

Age Concern Otago offers access to a vast range of information and resources, plus we provide various social activities, seminars, and workshops designed to assist you in ageing positively and building self-reliance.

Kristen Beardsmore
Health Promotion/Projects
Team Leader
Ph 03 4793054 | E kristen@
ageconcernotago.co.nz



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editorial supplied by Gillions Funeral Services

Is now the right time in your life to get a dog?

By Edith Leigh

Marijke Schofield was 63 when a cute little ball of golden fluff with big brown eyes overtook her home and heart.

Now, 12 years later and onto her second four-legged friend, she cannot imagine life without a dog.

Instead of coming home to an empty house there's somebody excited to see her.

When she wakes in the morning the first thing she does is get up to let the dog out. "It makes you want to get out of bed and see how your little companion is."

Marijke had always wanted a dog, but a busy family life and the cost of keeping a dog meant it had never happened, until one day she had the thought that if she didn't get a dog now she never would!

Today, at age 75, she believes it's more important than ever to have a dog.

"It gives you a purpose in life and something that needs you. You need to feed them, walk them, brush them, and buy food and toys."

Not only do they get you out walking every day, but you play together and they

make you laugh and give you someone to talk to—plus of course, they always agree with you.

"A dog keeps you young," Marijke says.

Research backs this up with many studies showing the bond between older people and pets can increase fitness, lower stress, and increase happiness.

When her husband died, nothing could take away the grief and the pain, but having her canine companion to help her through such a tough time was a blessing, Marijke says.

"Without Mieke I would have been entirely alone in an empty, silent house."

Mieke—a golden retriever with a gentle nature, soulful eyes, a bit of a naughty streak and the world's biggest dog hair shedder—was by her side all the way through.

"The biggest thing a dog gives you is companionship."

Photo credit: Edith Leigh Photography



Marijke Schofield and Mieke

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My amazing days with the Exercise Group! by Malia

My ten-year journey with fitness has been an amazing experience, mostly because of the wonderful people I've worked with. I am currently the manager at ABSolute Health & Fitness here in South Dunedin, and I'm a physical trainer and lead our Group Fitness Classes. I have trained, and been trained by, some incredible people over my fitness lifetime.

By far, the most rewarding opportunity I've had was when a good friend of mine was travelling in Canada and connected me with the Age Concern Otago team to take over the Octagon Club's fitness group and dance class.

This has been such a delight for me! I have especially enjoyed getting to know these amazingly positive women and men who just enjoy life for what it is. It's

my brightest days when I know I have these classes on. We have lots of fun, we have great chats, and to be honest I don't believe there's anyone who actually needs help in these classes. I'm sure I beg for the water break more than anyone!

The Octagon Club members have all inspired me to have fun, not waste time on the small stuff, be the best version of yourself, and to just enjoy life. I'm so blessed to have been given this opportunity to run these classes.

The Exercise Group is part of the Octagon Club, which is included in every Age Concern Otago membership. Search for 'Octagon Club Dunedin' on Facebook for the latest schedule or phone reception on 03 477 1040.





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Are retirement villages affordable? Busting the myth!

Written by Janet Brown, Head and Heart Ltd, for the RVA

How affordable really is retirement village living? Sometimes you might hear people saying it's only for the wealthy. But increasingly those who never expected to be able to afford a retirement village unit are moving in to villages, having sold their freehold homes and freed up more capital than they anticipated. One resident at the Masonic Villages Trust's new village in Wainuiomata says "I didn't think I could ever afford it". She also didn't want to move out of Wainuiomata. When her neighbour of seventeen years opted to move into the new village under development locally she was surprised to find that she could indeed afford to buy there, and the two neighbours are now happily relocated in their local retirement village.

Nick Merritt, Operations Manager for the Masonic Villages Trust, says "Most of our residents have a property to sell, but don't have a lot of money sitting in the bank." She notes that it's important to provide a choice and options, especially in smaller towns where the property boom may have been patchier. The Trust's initial social housing for older people came into being over sixty years ago, supported by Housing Corporation loans, and underpinned by the firm conviction of the religious and welfare sector that there was a need for housing for the elderly. Those first units were one bedroom and relatively modest, but now older people expect more, which is one factor driving the development of retirement villages by charitable trusts.

About 25% of the Trust's holdings are affordable rentals, scattered across a number of villages. The Trust's recent policy of acquisition of existing villages has helped ensure that they can offer a variety of options, both geographically, and in the style and price of units. Warick Dunn, Chief Executive of The Masonic Villages Trust, notes that, for the older demographic, mobility and access is important: "People are now coming into our villages older, so design is crucial, as are aspects like double-glazing. Our facilities are now warmer and healthier than the housing our residents have come from because of improved design. These factors also increase affordability, costing residents less to heat their homes and reducing their regular outgoings.

Arvida, a large scale Retirement community operator with national coverage, is also strongly focused on providing affordable options. General Manager Sales, Tristan Saunders, says that from Arvida's perspective there are two key elements to affordability: offering a wide variety of unit types, and ensuring pricing is linked to the local residential market. Arvida offers options starting from single bedroom studios, one, two and three bedroom apartments and townhouses, all the way up to standalone two and three bedroom villas. He notes that "no one size fits all.

Affordability according to location and linked to the local residential market works because prices are set relative to the local market, and positioned to allow potential residents to realise and retain money from the sale of their original property.

This is ensured through Arvida's annual central review of prices against local markets and advice from professional valuers, and allowing scope for buyer choice. Tristan notes that, to make sure this works, "We will always lag behind the market movement, giving customers a buffer when they sell in the local market."

Generally across New Zealand, retirement village units cost around 70% of the market price of the average freehold home in their surrounding community. This indicates how when older people sell their freehold home to move to retirement village they can free up extra capital in the process, which can then be used to fund retirement living and give them choices.

Affordability, and a range of offerings, is also key to ensuring that Arvida villages reflect a cross-section of their surrounding community. Tristan explains that the Arvida design team works out what unit types will work best in a local context. He says the aim is to have as much range as possible on offer in the early stages of development, and to keep prices as affordable for entry as possible, with products and price points to appeal to a large cross section of the local community considering a retirement community.

The CEO of Howick Baptist Healthcare, Bonnie Robinson, says they focus on affordable housing options for older people because "we're here to meet the needs of vulnerable older people, and to do that you have to determine who's vulnerable and why." From Bonnie's perspective, among the most vulnerable are those who reach retirement without owning a mortgage free home. HBH has a rental village as well as its main licence-to-occupy retirement village, and is currently exploring how to provide more rental options - "we see that need just climbing, we're currently getting at least two to three enquiries about rentals a week."

These are usually from people who have been in a stable rental situation that changes, for example, they may have rented a granny flat long-term, but then the house is sold to a developer who wants them out. Bonnie notes that it's hard to assess the positive impact for residents who secure a unit in HBH's rental village: "Residents don't want to talk about money, but once they settle in you can see their health and wellbeing improving as the stress and worry disappear."

Bonnie predicts, as does Warick, that there will be an ongoing increase in the number of retirees who have no savings or resources other than national superannuation at retirement. Bonnie also expects the number who have very little margin, perhaps because of divorce, or unemployment late in life, will also increase.

The last word on affordability of retirement village living and its positive impacts goes to Ken, who moved into HBH's retirement village earlier this year after his wife died. He tells me, "I looked at all the local villages, and this felt like the best value. I saw the advert, and I had that amount of money. Compared to paying rates and maintaining a house, here it's all incorporated and cheaper. I definitely have lower outgoings here. I enjoy the company. Here, you can get a meal if you want or need one, even though you're independent. And the price I paid meant I had extra money for other activities like travel."

Editorial supplied by Retirement Villages Association

Have you served? By Niall Shepherd

The veterans Independence Programme (VIP) is a range of services offered by Veterans Affairs New Zealand to anyone who has served in the New Zealand Defence Forces before 1 April 1974.

This free programme supports you to remain independent in your own home.

VIP provides a number of services with the most popular being:

- Lawn mowing and gardening services;
- House and path washing
- Gutter cleaning
- External window cleaning
- Medical alarm
- Podiatry

HOW TO ACCESS VIP SERVICES

RING 0800 483 8372 - Veterans Affairs free phone
Tell the person who answers that you want to talk about VIP services.

They will take your details and then put you through to a Case Manager if one is available or will have a Case Manager ring you to:

- Explain the needs assessment process
- Explain your rights and responsibilities
- Ask if you're free to do the needs assessment now.

The needs assessment is a series of straight forward questions designed to work out the type and level of support you need. Answer their questions honestly and don't pretend to be a hero.

Falling from a ladder when trying to clean the gutters is not a good option at any age!

VIP is **not** means-tested and the services cost you nothing except a phone call and a little patience.



Mobility Hire

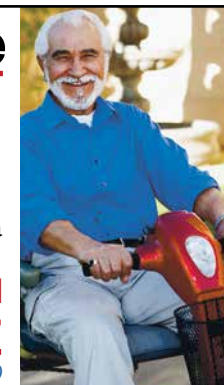
- Mobility scooter hire from \$25 per week
- Scooters range in age and price
- Available in Dunedin Mosgiel area

LONG and SHORT TERM HIRE AVAILABLE
(t&cs apply)

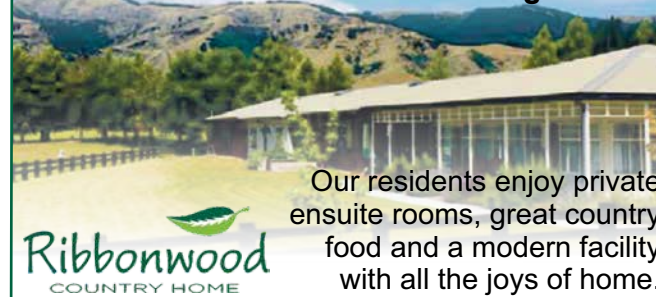
For friendly helpful service phone Lloyd

021 37 88 66 | info@lwm.co.nz

subsidiary of **Lloyd Wilson** Motors



Ribbonwood is a family friendly residence surrounded by rural farmlands and the Blue Mountains of West Otago.



Care Levels | Hospital & Resthome Level Care, Respite

Contact Anna Walsh for more information

03 204 8668 | anna@wohealth.co.nz

50 Tapanui Raes Junction Highway, Tapanui

Our residents enjoy private ensuite rooms, great country food and a modern facility with all the joys of home.

Award-winning Chatham Island couple takes self-reliance to a new level

Supplied by Outstanding NZ Food Producer Awards

Delwyn and Gigi Tuanui's Chatham Island Food Company has turned the Chatham Islands' distance into a positive. Its isolation—800 kms east of the South Island—means a pristine environment that is reflected in the flavour and quality of its harvest. The business processes its marine harvest on the island, freezing in the flavour to share with seafood lovers across our islands.

It started while Delwyn Tuanui studied in Australia, on his first-day meeting Gigi who has become his business and life partner. Now Gigi and Delwyn steer the Chatham Island Food Co together. When in Melbourne Delwyn cooked Blue Cod for his peers and had a lightbulb moment, to provide Aotearoa and beyond with deliciously pure, wild-caught kai, sustainably sourced right from his doorstep.

"In our eyes it's not hard to see why this incredible fish has a taste like no other" Gigi says.

What makes their kaimoana stand apart is the quality of the water around the Chathams, coupled with the superior care they take with their seafood. It starts from the moment fish leave the water, right through until it's delivered to your door.

"Cold ocean currents from the South and warm currents from the North meet and mix, generating a rich blend of nutrients and minerals for our catch to thrive on."

Creating connections between people, the place their food is from, and their remote community keeps the Chatham Island Food Co going. Nowadays as it's tougher to know who really puts in the mahi for the food on our plates, it's heartening to see a small community coming together to celebrate what they do best: catch, share and feed!

"Call us biased, but there's no better place we'd rather be than the Chathams", Delwyn says.

Family time is incredibly important, so on their days off you'll find the couple in the great outdoors with their kids, camping at Te Whanga Lagoon, trekking up the coast by boat or horse, helping on the family farm or

getting involved in community events.

"Isolation, wild elements and unique geography create a tough, close-knit community that reminds many Kiwis of a bygone era – no cellphone reception, no parking tickets, no worries!"

Providing kiwi foodies with at-home pāua patties, kina slurps and crayfish barbecue favourites, the Chatham Island Food Co have it sorted. Some great and simple ways to enjoy their award-winning Chatham Blue Cod include beer-battering the succulent fillets and serving up fish tacos with lemony coleslaw. Or, if you really want to dazzle the tastebuds, why not try a sprinkling of cornflour on the fillets fried up in caper butter? Serve with a squeeze of lemon juice and there'll be an array of contented smiles all around the table.

Named Outstanding NZ Food Producer Awards Supreme Champion 2022 and awarded three Gold Medals including one for their Pure Pāua Mince, the Chatham Island Food Company provides some of the South Island's best quality kaimoana.

To learn more about their story, visit outstandingfoodproducer.co.nz and to place an order visit the Chatham Island Food Co website chathamislandfood.com



Outstanding Paua Fritters

Supplied by Outstanding NZ Food Producer Awards

We've used Outstanding NZ Food Producer Awards 2022 Supreme Champion, Chatham Island Food Co. Pure Pāua Mince for these 'Kiwi as' fritters. Recipe creator Kathy Paterson says the secret is to add just enough batter to bind and hold the ingredients together, making sure the pāua flavour shines through!

Makes 10-12 fritters

- 2 large free-range eggs
- ½ cup plain flour
- ½ teaspoon baking powder
- 1 tablespoon milk
- 200g Chatham Island Food Co, Pure Pāua Mince
- a small handful of flat leaf parsley leaves, chopped
- salt
- oil for cooking
- lemon halves for squeezing

Whisk the eggs in a bowl until frothy, about 1 minute. Sift in the flour and baking powder and whisk together along with the milk until you have a smooth batter.

Put the minced pāua and chopped parsley in a bowl and mix to combine. Add the batter and mix again to combine. Taste and season with salt.

Heat a large frying pan over medium heat. Add a little oil, then drop spoonfuls of the fritter mixture into the pan. Cook until golden on each side, about 5 minutes.

Serve pāua fritters straight from the pan, each with a good squeeze of lemon juice and extra salt, if wished.



Find more recipes and learn about inspiring New Zealand food and drink producers at www.outstandingfoodproducer.co.nz

Kiwifruit Chutney

Supplied by 5+ A Day

With only 15 minutes of preparation and 20 minutes cooking, you'll be able to stock your pantry with fresh kiwifruit chutney. The best part is that gold kiwifruit is in-season throughout the spring, so head down to your local farmers' market or grocer's and get started with this simple chutney.

Makes 1 Jar

- 5 gold kiwifruit, diced
- 1 small onion, finely chopped
- 2 cloves garlic, crushed
- 1 teaspoon grated ginger
- Pinch dried chilli flakes
- 1/2 teaspoon mustard seed
- 1/3 cup brown sugar
- 1/3 cup rice wine vinegar
- Pinch salt

Place all ingredients into a medium pot.

Cook over low heat for 20 minutes or until the mixture is glossy and thick. Spoon into a hot sterilised jar. Allow to cool before putting on a lid. Store in the fridge.

If you have an abundance of kiwifruit, you can easily scale this recipe up!

This chutney is great served on a party platter with fresh fruit, vegetables and cheese.



Find more recipe ideas and learn what's in season at 5aday.co.nz



Nifty Gadgets Making Life Easier for Older People

By Yvonne Godfrey

Getting older is no fun when you can't do what you used to. 'I could thread a needle as quick as wink', says Mary 'but now I avoid mending or sewing! "I can't get the lid off my pill bottles, or reach to put my socks on anymore!', are all too common statements.

But there is help! In Wanaka this month, Rochell Fox from Livingwell Disability Resources, Dunedin held a practical demonstration of practical solutions to everyday problems.

Marie Roxburgh, coordinator from Alexandra also spoke about Age Concern's role and the resources available for older people.

Accompanied by a delicious morning tea, this was the first of a monthly event to be held on the 3rd Monday of the month at the Community Hub in Wanaka.

Event coordinator Yvonne Godfrey was encouraged by the turnout and the response. "What a thrill to see so many people thoroughly enjoying their morning!" said Yvonne.

Next month's event is on September 19th. 'Handing on the Baton' – Making a tough time easier on your kids, is about making sure your will is rock solid, having the right EPA in place, and being clear about your wishes.



Our values underpin everything we do



Dignity

We respect the dignity and uniqueness of every person.



Equity

We direct resources to help those disadvantaged or in greatest need so that older people have an equal opportunity to achieve wellbeing.



Wellbeing

We ensure that older people are given the opportunities to achieve physical comfort, engage in satisfying activities and personal development, and feel valued and supported.



Respect

We respect the values and social structures of Māori and people of other cultural and ethnic backgrounds, demonstrating respect by working together to gain mutual understanding.

Up next...

Handing over the baton

Independent Living Seminars | Wanaka Community Hub

Upcoming seminars in Wanaka:

- 19 Sept - Wills / EPAs / Wishes and Intentions, Speaker Tegan Hall
- 17 Oct - Making Your Money Go Further at the Supermarket, Speaker Dell Taylor
- 21 Nov - Avoiding and Overcoming Loneliness, Speaker Dr Vikki Bland
- 19 December - Finger Food Christmas Brunch

The Best Job

When I get old, I want to be as self-reliant as possible, so that means I need to be mobile and active now—especially by keeping moving physically and listening to my body when it gives signals to check my posture or how I am walking or lifting.

Using your body according to how it is designed doesn't wear it out as quickly and reduces fatigue. Being at rest and active at the same time sounds like a paradox, but is also key to enjoying life so that you can be more able and active without extra stress and tension.

Being flexible and strong is a joyful way to experience life. I have the best job in the world, because each day I get to practice Steady As You Go, Aligned to Go, or Tai Chi—the three programmes Age Concern Otago offers to prevent falls.

The reason we offer these programmes is that falls can have a devastating effect on your life, and the

programmes offer so much more.

The social connection engendered by meeting with others each week for some gentle exercise is a powerful way to defeat loneliness and exchange helpful hints and support.

Steady As You Go, Aligned to Go, and Tai Chi classes are available to Age Concern Otago members across the region.

View our events calendar at ageconcernotago.com or contact Margaret Dando on 03 379 3052 for more information.



Margaret Dando
Falls Prevention



It's not too late to look after your skin

By Linda Buxton, Cancer Society Otago and Southland

Warmer weather heralds the change in season. It's time to get back into our gardens and better weather makes it easier for us to be active outside. Spring is also a time when the UV radiation from the sun increases.

UV radiation will gradually start increasing over the next few weeks. **Sun protection is required from September to the end of March** when the UV index is 3 or above. UV peaks around midday, so as a general rule 10am - 4pm are SunSmart hours.

It's never too late to protect your skin from the sun. Sun damage continues to accumulate every year and causes wrinkles and sun spots. To protect your skin, wear a hat with a brim and sunglasses if you are able to, tops with long sleeves, and good-length clothing. Hats and sun glasses also protect your eye; we know that UV damage also contributes to cataract development.

Slipping into the shade is also a great way to stay SunSmart. Most New Zealanders get enough vitamin D from intermittent sun exposure, so you don't need to sunbathe to get enough during September through March.

Skin cancer is our most common cancer. Don't forget to check your skin, and if in doubt, contact your GP. Skin cancer is easily treated if caught early.

The first sign of skin cancer is often the change in size, shape, colour or thickness of a mole or freckle, or a new spot appearing. Speak to your GP immediately if you notice a spot that has changed or has started to bleed.



I Will Forever be the person who gets really excited when the sky is in pretty colors.

HOPE & SONS
FUNERAL DIRECTORS

5 generations and 135 years of caring for Otago's Community.

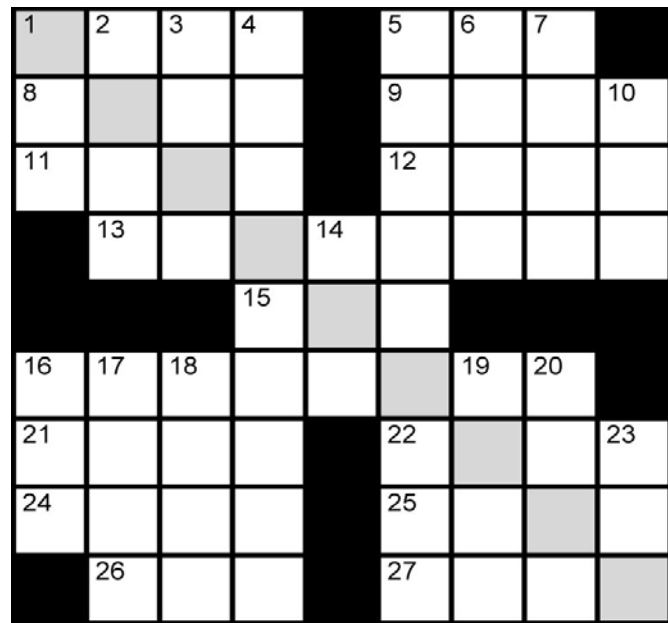
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Remembering 135 years...

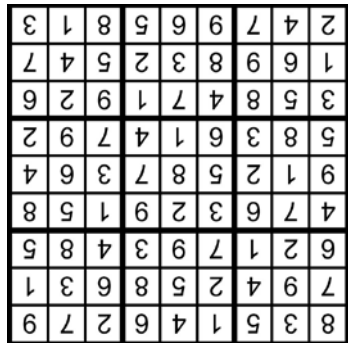
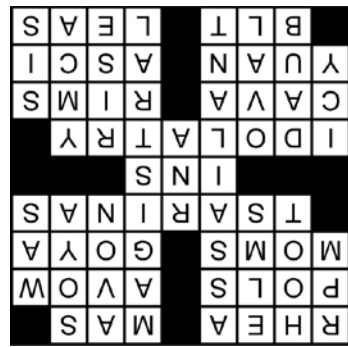
Lovers, Painters & Writers



- Across**
- 1. Actress Perlman
 - 5. More, in Madrid
 - 8. D.C. bigwigs
 - 9. Acknowledge
 - 11. Some PTA members
 - 12. "Naked Maja" painter
 - 13. Winter Palace residents
 - 15. Officeholders
 - 16. Hero worship

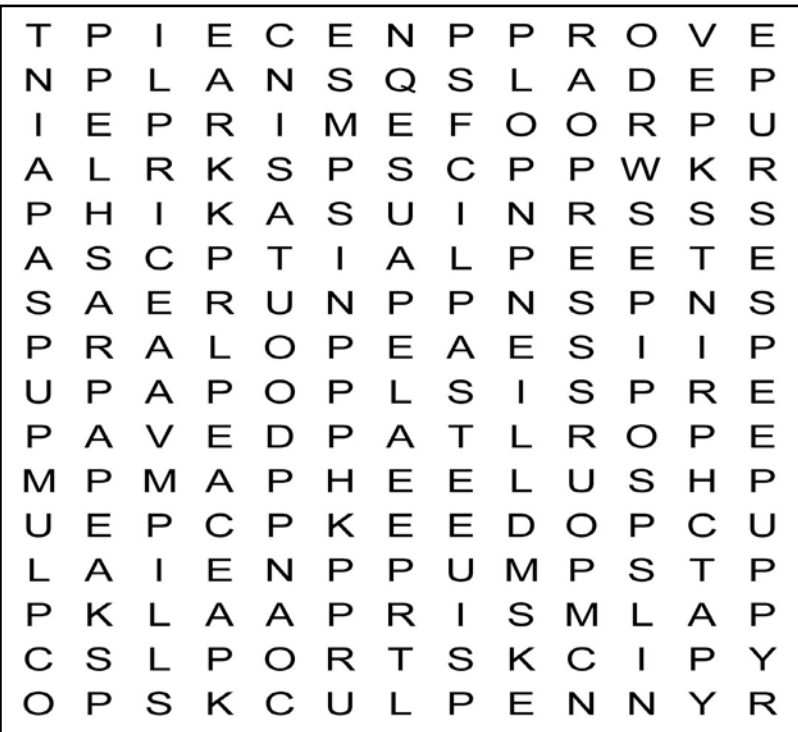
- 21. Spanish sparkling wine
- 22. Hoop edges
- 24. Chinese dollar
- 25. Fungal spore sacs
- 26. Deli sandwich
- 27. Grazing sites

- Down**
- 1. Dashboard abbr.
 - 2. Owl's call
 - 3. "Desire Under the ____"
 - 4. Attacker
 - 5. Authoritative
 - 6. Shakespeare, the Bard of ____
 - 7. Bean used to make miso
 - 10. Used to be
 - 14. Genetic material
 - 16. Slick
 - 17. Slap on
 - 18. Track shape
 - 19. Get up
 - 20. Village People hit
 - 23. Bro's sibling

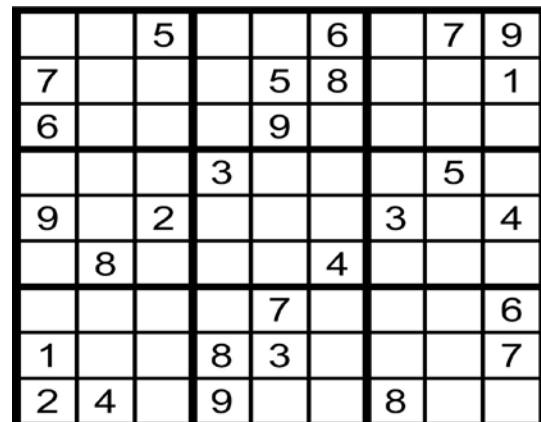


The crossword headline is a clue to the answer in the shaded diagonal

PLENTY OF Ps



How to solve sudoku puzzles. No math is required to solve a sudoku. You only need logic and patience. Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.






Get smart with technology.
Spaces available for Spring courses





Join your local four-week smartphone course
Available to members and the public by donation
03 479 3054 | kristen@ageconcernotago.co.nz

NZ Fraud Squad Scam

Age Concern were recently made aware of a new scam that is circulating. The scam involves a call from a person saying they are from the New Zealand Fraud Squad. The scammer will give seemingly legitimate details, (address, phone number) and will work to convince victims that the Police and their bank are corrupt and attempting to take their money. They advise the victim to withdraw their money from the bank and put it into their term deposits, which will then keep it safe. The scammer will even offer to come to the victim's house to collect money if they don't have online banking.

Beware of calls similar to this – they are a scam. If you are ever concerned that you have been scammed, call the Police and your bank immediately.

They have staff that can help.

Ways to boost the self-esteem of an older person

Social Connections.
No matter your age, we all want to have strong friendships and close family. Studies show that seniors who are surrounded by supportive family and friends have higher self-esteem. Keeping these social connections strong is vital to their happiness.

Squashing Negative Stereotypes.
Society inundates us with negative messages and images about the aging process. Stay positive when you are around your loved one. Let them know you value their contributions and that you respect them. If they are self-conscious of their limitations, reassure them that their hearing loss or lack of stamina is nothing to be ashamed of. We all have our own limitations in life.

Ask for Their Advice.
Your older loved one is a fountain of wisdom, experience, and advice. Ask them for their input or to help you work through a problem. They may have some good insight on everything from serious questions about relationships to more light-hearted issues like cooking, cleaning, or gardening tips. Being helpful and having a sense of purpose can really be a boost to their confidence.

<https://www.aegisliving.com/resource-center/7-ways-to-boost-a-seniors-self-esteem/>

Inheritance law

The most controversial recommendations in the inheritance law revamp

Make it your business to know - Delinquent kids beware



Under the recommended changes, Kiwis who have fallen out with a parent and are cut out of their inheritance, will not be able to contest the decision.

“Under the new law, if you’re over 25, you will not be able to contest the will. If Mum or Dad leave it all to the SPCA or your brothers and sisters, well, that’s tough.”

Legal opinions about this law have been divided.

The Law Commission came up with several recommendations to reflect those conflicting concerns, one of which (Recommendation 25) presented two options for reform. Under one of those options, children over the age of 25 would be ineligible to claim family provision unless they had a disability. The other option would enable all children and grandchildren of the deceased, regardless of their age, to claim.

Stepchildren recognised

Another change recommended is that stepchildren should be given the power to make a claim. “They don’t say how much, so it’s a little open-ended, but they do allow for the possibility,” says Phare. This could open the door to a whole new category of litigation between biological children and stepchildren all looking to assert their rights to inheritance. “One of the reasons to bring these statutes under one law was to make it easy, accessible, and clear. But in areas like this, where biological children become angry and defensive against stepchildren, it does open it up for more court action and hostility within the family unit.” Phare explains that a major motivation behind these changes is that the dynamic of the modern New Zealand family is far removed from what it was seven decades ago. “Back when the inheritance laws

were written, there was Mum, Dad and the two kids. That’s not a reflection of modern-day society, where re-partnering is much more common and there’s often one or more sets of children from previous relationships. That needs to be taken into account.”

Hidden Trusts

Trusts, long used by wealthier individuals to protect their assets, also look set to feel the impact of the recommendations from the Law Commission. “Under the current law, if a property falls outside the estate, nobody can touch it,” says Phare. “The Law Commission wants the court to have greater power to access trusts.” Phare says that if there is clear evidence that someone intended to use a trust to hide their assets to stop someone from inheriting, then there could be grounds for a claim under the new law. “There has to be intent and you (have) to prove that intent to the court, so it is a reasonably complex area,” she says.

Separated but still bound

Raising further concern is the Law Commission’s recommendation when it comes to separated couples. “In the event of separation, if one of the partners dies, the surviving partner can claim up to two years after the date that they separated,” says Phare. “They can make a claim against the estate, and the court can make that longer. If they presented a strong enough case, they could make that up to five years since separation.” Phare says although the law might seem controversial, it does serve a practical purpose. “You can’t get divorced legally until you’ve been separated for two years. And often, property settlement takes longer than two years, so it could be to protect people who are still waiting to get their share of the matrimonial property.”

Gift Tax Exception

For 2022, the annual gift-tax exemption has risen to \$16,000 per donor, per recipient. In 2021, this limit was \$15,000. Using this tax break, a giver can give someone else – such as a relative, friend or stranger – assets up to the limit each year, free of federal gift taxes.

AGE CONCERN OTAGO NOTICE BOARD

Make us your first call for information, education & advocacy

DUNEDIN OFFICE: Contact us: (03) 477 1040
9 The Octagon, Dunedin

CENTRAL OTAGO (ALEXANDRA) OFFICE
Contact us: (03) 448 7075, Alexandra Community House, 12-20 Centennial Avenue, Alexandra

NORTH OTAGO (OAMARU) OFFICE
Contact us: (03) 434 7008
Community House, 100 Thames Street, Oamaru

All service information is available on our website: www.ageconcernotago.com

Chief Executive Officer:
Niall Shepherd (03) 479 3056

Financial Officer:
Miriam Spronk (03) 479 3051

Reception/Admin/Memberships
Fiona Cutler 03 479 3055

Accredited Visiting Service
Social support with regular visits from a friendly volunteer. Contact:
Tristan Kavanagh (Dunedin & South Otago)
03 479 3058

Marie Roxburgh (Central Otago) 03 448 7075
Kathryn Bennett (Waitaki) 03 434 7008

Community Social Work/Support
Staff to work co-operatively with you, your family/Whanau and other organisations.
Contact:

Annie Nevin (Dunedin) 03 479 3059
Marie Roxburgh (Central Otago) 03 448 7075

Total Mobility
Assessment agents for Otago Regional Council’s Total Mobility scheme in Dunedin.
Contact: Tristan Kavanagh (Dunedin) 03 479 3058

Office Manager:
- **Meals on Wheels** – delivery. Coordinate Volunteer drivers to deliver Meals on Wheels in the Dunedin area. Contact: Fiona Cutler (Dunedin) 03 479 3055

- **Home Trade Services.** Police vetted tradies and professionals Contact: Fiona Cutler 03 479 3055

Elder Abuse Response Service (EARS)
Information, options and support choices.

Marie Bennett (Dunedin & South Otago)
03 479 3053
Toni Velenski (Central Otago) 03 448 7075
Sharon McGregor (North Otago) 03 434 7008

Elder Abuse Prevention Education
Professional development sessions for anyone

working with older people, and awareness talks to interested people
Contact: Kristen Beardsmore 03 479 3054

Falls Prevention
Steady As You Go and Tai Chi classes held throughout Dunedin and Otago
Contact: Margaret Dando 03 479 3052

Health Promotion/Projects
Initiatives that aim to empower older people to take action to improve their well-being and health

- **Staying Safe** – classroom-based workshop for mature road users
- **Life without a Car** – a workshop to explore the alternative transport options for planning ahead
- **Independent Living Seminars** – a series of seminars to assist older people to look after their holistic well-being
- **Smart phone course** - 4 consecutive classes, provided in different locations in Otago.

Contact: Kristen Beardsmore
(Dunedin & South Otago) 03 479 3054
Marie Roxburgh (Central Otago) 03 448 7075
Kathryn Bennett (Waitaki) 03 434 7008

Active Ageing Centre & Groups
Where people can meet others, who have similar interests and take part in a varied activity programme, seminars or events.

Octagon Club | South Dunedin Seniors Taieri Age Connect
Contact: Tristan Kavanagh 03 479 3058

CLUBS NOTICE BOARD

OCTAGON CLUB
Various weekly social and exercise group activities for people 55 plus.

To find out all that is on offer, come in to pick up a brochure from the Octagon Clubrooms, Age Concern Otago building. Entertainment or travel trips are available on our Website or Facebook page.

TAIERI AGE CONNECT
For information and Total Mobility assessments each Wednesday 1.00pm - 2.00pm.

SOUTH DUNEDIN SENIORS
Thursday social group, weekly meet at the South Dunedin Community Hall. Everyone welcome.

For Group and activity details contact:
Tristan, phone 03 470 3058

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

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



NEW ZEALAND
POLICE
Ngā Pirihimana o Aotearoa

Everlasting Gift

Have you thought about leaving a gift to support the future work of Age Concern Otago? To find out what we do visit www.ageconcernotago.com

Leaving a donation to Age Concern Otago will directly help older people enjoy a full life for more than your lifetime. Just imagine what it can do for future generations.

Contact us on 03 477 1040 or eo@ageconcernotago.co.nz



THANK YOU

**A BIG thank you
to our funders**



**Otago Community Trust,
COGS Waitaki, Dunedin City Council,
Otago Third Age Trust,
Ministry of Social Development,
Mrs Barbara Simpson - Waitaki,
Age Concern New Zealand.**



Age Concern Otago Membership Application

(Please accept our sincere thanks for your support)

Mr/Mrs/Miss/Ms _____

First name Surname

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Suburb _____

City/Town _____ Postcode _____

Telephone _____ D.O.B. _____

Email _____

A receipt will only be sent if the box is ticked

**Membership year runs from
1st April to 31st March.**

Subscription \$25.00

Magazine \$ 5.00

Donation (Tax Deductible)

\$ _____
\$10 \$20 \$30 \$50 Other

TOTAL \$ _____

Method of payment:

Over the phone payment

Internet banking - ANZ

Account Name: **Age Concern Otago**

Account No: **01 0907 0010004 00**

(Reference: full name / send in form or email)