

Greetings

The high rate of family violence in New Zealand is not acceptable. The devastating impact violence has spans generations and something needs to change. I'm part of a cross government group which is overhauling our family violence laws. This newsletter outlines how these changes will help prevent elder abuse. Remember if you don't feel safe, respected and cared for, then something isn't right.

We also outline how the recent changes made to the Enduring Power of Attorney (EPA) legislation will help you to appoint or change your attorney if you need to.

From 1 July 2017, the Government is prioritising funding to providers that can deliver services which address the immediate needs of older people experiencing, or at risk of experiencing abuse and neglect across New Zealand. Intervention will be provided by service providers under the Elder Abuse Response Service (EARS) and through an 0800 helpline service. Information and resources will be available on the SuperSeniors Website. I'll have more details on this in the next SuperSeniors newsletter.

I hope you enjoy reading this edition.

Regards



Honourable Maggie Barry, ONZM,
Minister for Seniors



Safer sooner

New Zealand has one of the highest rates of family violence in the developed world. Police respond to around 110,000 family violence callouts a year, but as many as 80 percent of incidents go unreported.

A joint ministerial group, which includes Seniors Minister Maggie Barry, has been leading wide ranging reforms to address family violence.

This includes the Integrated Safety Response (ISR) trials being run in Christchurch and Hamilton. ISR is a collective response across multiple agencies to ensure families are safe and receive the services they need to prevent further harm.

Twelve ministers representing 14 ministries have been working on the **Family and Whānau Violence Legislation Bill**. This legislation aims to amend over 30 family violence laws. Submissions on the Bill close on 28 April 2017.

Elder abuse happens in families but, like other forms of family violence, not everyone recognises they're in an abusive situation.

One in 10 older people in New Zealand experience some form of abuse. Around 75 percent of elder abuse and neglect occurs at the hands of family members.

Changes to protection orders will help protect older people. The legislation will enable a third party to apply for a protection order on behalf of someone who can't apply for one themselves because they're physically incapable or because of fear.



Protection orders will have the flexibility to take into account the complexities of our lives and relationships. For example they'll be able to stop a relative coming onto your property but you'll both still be able to continue going to the same church service, or see each other at another family member's home.

The definition of a family member is also changing – taking into account the diversity of family relationships, which will benefit older people. A family member will include people who are related by blood, marriage, civil union, de facto relationship, adoption or as a member of the person's whānau or another culturally recognised family group.

Elder abuse often occurs as emotional blackmail where individuals are told if they don't do something they'll lose contact with family members. Threats of social isolation happen in every culture. It's important older people understand that it's not ok to be taken advantage of and they can get help to deal with the problem.

A Family Violence Summit is being held on 7 June which will bring together people from the sector to discuss how to break the pattern of family violence and reduce the harm.

Changes to EPA give more control

The recent changes made to the Enduring Power of Attorney (EPA) legislation will enable you to more easily replace your attorney. An attorney is a person you appoint to take care of your personal or financial matters if you can't. A successor is the person appointed to take over from a previous attorney if their appointment ends.

The changes introduce a requirement for attorneys to consult with other attorneys. The revised forms and new standard explanation will help people making an EPA to understand what options they have to protect themselves. They also explain attorneys' responsibilities to help them understand the role they're taking on.

If you're unhappy with your attorney you can, while you are mentally capable, cancel them at any time by giving written notice to them, provided your EPA appoints a successor attorney. Your EPA can also revoke any previous EPA of the same kind. If you don't give notice to the attorneys under that EPA, a copy of your EPA can be given to those attorneys and serves as notice of revocation. If you want to appoint a new attorney who wasn't named as a successor attorney in your EPA, you'll need to establish a new EPA.



Are you thinking of getting an EPA?

There are two types of EPA – one for property and the other for personal care and welfare. You can choose different attorneys for each one, as the two roles require different skills and criteria.

When choosing an attorney, you should pick someone:

- whom you trust and who will act in your best interests
- who understands their role as an attorney, and agrees to it
- is at least 20 years old
- who is not bankrupt or subject to a personal or property order.

In a personal care and welfare EPA, you can only appoint one individual as your attorney, but can appoint one or more individuals as successor attorneys.

In a property EPA, you can appoint a trustee corporation as your attorney or appoint two or more attorneys to act jointly (together), or severally (each can act). You can also appoint successor attorneys.

All attorneys have a legal obligation to act in your best interest.

You can access the new EPA forms from the **SuperSeniors website**.

Travelling overseas

One of the questions a lot of seniors ask is 'how long can I go overseas for and how does leaving New Zealand affect my NZ Super?'

If you're planning on going overseas for a few days or a couple of weeks, your NZ Super or Veteran's Pension payments won't be affected and you don't need to contact Senior Services.

You do need to contact Senior Services if you receive extra help like Accommodation Supplement or Disability Allowance and you:

- will be out of New Zealand for 28 days or more, or
- don't know exactly when you will return.

People who travel a lot and only spend short periods of time in New Zealand also need to let Senior Services know as your entitlements might be affected.

You can find out more on the **SuperSeniors website**. You can tell Senior Services about your overseas trips using the **Overseas travel dates online form**, this will save you a phone call.

If you plan to live or travel overseas for more than six months, you may be able to get some or all of your NZ Super paid overseas. Let the **Senior Services international team** know at least six weeks before you leave.



SuperSeniors – ageing workforce

Last year we looked at the issue of our ageing workforce. Over 3,500 people told us their views on work and retirement via many channels and they didn't hold back. The results were surprising but when you reflect on what makes us happy, they make sense.

It seems the shape of retirement is changing. It used to follow a gold watch moment at the end of a lifetime of work. Now we see people staying in work, or stepping back for a while, then taking an opportunity to step back in, maybe part time. Sometimes money is the driver, sometimes boredom, or as one man put it "I still feel like I have a lot to offer".

The clear message that came through from many was that at 65 people didn't feel 'old', they wanted to contribute, stay connected, stay useful. The majority saw themselves retiring somewhere between 68 and 72.

And working longer didn't age people, it kept them younger. The exception was for those whose jobs involved hard physical labour, but for them challenges had presented themselves much earlier, often in their fifties. They needed, and continue to need, investment in their 50s and 60s to work out where to next, to retrain and connect with new industries. Automation is changing the nature of work and reducing the



Diane Maxwell, Retirement Commissioner

number of those 'heavy-lifting' jobs and we need to create new opportunities in other sectors.

The issue of age discrimination came through loud and clear, with stories of endless job applications and no interviews, despite good experience. That discrimination needs to be called out for the terrible waste of talent that it is and it needs to stop. The Commission is on the case on this one and looks forward to bringing you an update on our work later in the year.

Working beyond 65

Older people are fitter, healthier, more engaged than ever before and are working longer. New Zealand has the highest work participation rate of any OECD country for the over-65s with over 22 percent of seniors employed.

Kate Ross is the director of Wise Ones – a new online job portal to help people over the age of 55 find work opportunities and for employers who want to benefit from this growing pool of talent.



Kate Ross working with a client

Kate says the corporate mentality toward older workers has changed over the past three years.

"As a recruitment consultant, I started to notice that more clients were requesting mature workers. Employers now realise the older workforce have an immense range of talents. They add real value in terms of knowledge, culture and personality. Businesses that cater for the elderly also want their employees to represent that demographic.

"Older workers are flexible, intuitive and don't clock watch. It's a complete myth that older workers aren't good at technology. They're open to new ideas and well informed by younger members of their family."

Kate says for seniors looking for work it's critical to network.

"Networking is about taking an interest in people around you.

"When you talk to people you are opening yourself up to an opportunity. The more you push yourself out there as a person, the more comes your way."

CV Tips

- Keep it brief and simple
- Tailor your CV to the role you're applying for
- Include achievements in previous roles
- Don't put in your photo or birthdate
- Don't include school or family history
- Check your spelling and grammar
- You can find more information about writing CVs at the **Careersnz** and **Work and Income** websites

Lending money to family

One of the main forms of elder abuse in New Zealand is financial abuse.

Researchers from the Victoria University Institute of Policy Studies and Age Concern who interviewed victims found many abusers simply don't recognise that older people are entitled to control their own money.

Children or grandchildren also believe they're entitled to an early inheritance and fail to repay loans.

Dr Pushpa Wood, Director of Financial Education at Massey University, says, "Money brings out the best in people but it also brings out the worst. Taking advantage of someone's kindness can be a form of financial abuse. I've seen families fall out over small amounts of money and know of older people who have even lost their homes."

However Dr Wood says "when you retire, you may still have 30 years or more ahead of you. It's important to carefully plan how you want to use those savings. If you lend money to a family member it also may not come back to you when you need it. For example you may suddenly need money for surgery or house repairs.



Dr Pushpa Wood

"Dealing with family pressures may be difficult but the first step is talking to someone you trust, like your local Citizens Advice Bureau."

For information on retirement planning and how much money you will need go to **Sorted.org.nz**

If you're thinking about lending money to family members you should seek legal advice on your options. Some firms provide discounts to SuperGold Card holders.

MyMSD – helping us help you

The Office for Seniors gets a lot of queries in our email inbox asking us to change postal addresses or to set up an appointment at one of our offices.

There's now a quicker way that simple changes or requests like this can be handled – using MyMSD.

MyMSD is available for anyone receiving assistance from Work and Income, Senior Services or Youth Services – and anyone in receipt of NZ Super.

You can use MyMSD on your smartphone, tablet or computer.

Some of the current features on MyMSD include viewing and updating your contact details, viewing upcoming payments, applying for one-off financial assistance (like food grants) and managing appointments. We're constantly adding new features.

MyMSD doesn't use much of your data if you're accessing it via your smartphone or tablet – through 'Cheap as' data.

If you're on the Spark, Vodafone, 2degrees or Skinny mobile networks we've removed the cost of data wherever possible – in most cases each visit you make will cost you less than a cent of your data allowance.

myMSD

How to register for MyMSD

- In your smartphone, tablet or computer browser go to **www.my.msd.govt.nz**
- Register by using your MSD client number (you can find your client number on your SuperGold Card)
- Provide your current smartphone number or email address

Once registered you can easily access your MyMSD account by setting up a PIN number.



Sue Paterson – Senior New Zealander of the year

When Sue Paterson was named 2017 Metlifecare Senior New Zealander of the Year she says she was blown away.

“It was a big surprise. I feel so grateful to be honoured in this way. I can’t imagine life without the arts. The arts define us as a nation and are an inspirational, nourishing and integral part of our community. My involvement in the arts helps others and that makes me happy.”

In the dance and arts sector, Sue started as the manager of Limbs Dance Company. From there she took over the reins at the Royal New Zealand Ballet Company and more recently at the New Zealand Festival where, as the Executive Director, she built the festival into an event that brought more than \$100 million into Wellington last year.

As well as successfully delivering four New Zealand Festivals, Sue has also produced five Jazz Festivals, four Lexus Song Quests and the Edinburgh Tattoo.

“I feel the greatest contribution I’ve made is creating partnerships with sponsors and other art organisations. The way to survive is to be collaborative and support one another.

“New Zealand has a very active senior population. Being involved in the arts keeps you youthful. I know many artists still working in their 70s and doing their best work. In your senior years you have time to think and be creative. Keep on keeping on. Participation is getting involved on any level, as an audience member, volunteer or participating artist.

“My other advice to seniors is to keep interested in young people



Senior New Zealander of the Year, Sue Paterson

and their ideas. The millennial generation is fabulous – enjoy them. Stay connected to the arts – they are uplifting and great for the soul.”

Reducing falls

Falls are the most common cause of injury in people 65 years and over, and account for two-thirds of all ACC claims in the 85+ age group. But falling doesn’t have to be part of getting older.

By making a few simple changes, you may be able to reduce your risk of falling and stay independent and injury-free. These changes may include de-cluttering your home, removing trip hazards, for example mats and electrical cords, installing well placed handrails in the toilet or bathroom, and better lighting on stairs.

Light exercise will build your strength and improve your balance. To find out what exercises might be best suited to you, talk with your GP.

If you do have a slip, trip or fall while at home or out and about,



you must talk to your health professional, even if it didn’t result in an injury. They may want to check your medication, eyesight or hearing – among other things – to find out more.

Understanding what caused a little slip, trip or fall is the first step to preventing something more serious.

Falling risks

- Reduced muscle strength, particularly in legs, abdomen and back
- Sudden drops in blood pressure
- Slower reflexes to recover from being off-balance
- Foot problems
- Sensory issues
- Poor vision or wrong prescription glasses
- Side effects from medications
- Slips, trips and fall hazards

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